

FACTS**WHAT DOES ID WATCHDOG DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and credit card information ■ Payment history and transaction history ■ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons ID Watchdog chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ID Watchdog share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

Questions?	<ul style="list-style-type: none"> ■ For additional information, contact us at 1-866-513-1518, 24 hours a day, seven days a week. Our menu will prompt you through your choice(s).
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Who We Are

Who is providing this notice

Identity Rehab Corporation, DBA ID Watchdog

What we do

How does ID Watchdog protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For additional information, visit <https://www.idwatchdog.com/privacy>.

How does ID Watchdog collect my personal information?

We collect your personal information, for example, when you

- provide employment information or use your credit or debit card
- provide account information or give us your contact information
- show your government-issued ID

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates include companies with an Equifax name; and others such as IXI Corporation and Equifax Workforce Solutions LLC.

Nonaffiliates

Companies not related to by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

California: If your account has a California billing address, we will not share your personal information except to the extent permitted under California law.