



Equifax Complete™ Family Plan



Features Available to Both Adults:

Monitoring

- Equifax, Experian, TransUnion credit file — Daily monitoring.
- Equifax Credit File and Equifax Credit Score — Daily monitoring.
- Equifax credit file for up to four children — Daily monitoring.

Access

- Equifax Credit Report¹ and Equifax Credit Score — Unlimited access.
- Equifax 3-Bureau Credit Reports and Credit Scores — Once every 12 months.
- The Equifax Credit Score and 3-Bureau credit scores are based on an Equifax Credit Score model and are not the same scores used by 3rd parties to assess your creditworthiness.²

Scanning

- Web Detect™ — Internet scanning of potential fraud sites for your personal information.³
- Report locking — The ability to lock and unlock your Equifax Credit Report. When your report is locked, lenders are denied access to your Equifax credit file.⁴

Alerting

- Credit Alerts — Alerts to key changes to your Equifax credit file.
- Automatic Fraud Alerts⁵ — The ability to place an alert on your Equifax credit file to let lenders know that they need to take additional steps to verify your identity.
- Web Detect™ — Alerts if your personal information is found on potential fraud sites.³
- Ability to set up real time alerts on your accounts (credit card and bank accounts).

Sharing

- Identity Report — Ability to share elements of your credit report and prove creditworthiness to others.
- Alert Sharing — Ability to configure your alert preferences to share alerts with an additional adult on the account.

Assistance

- Lost Wallet assistance — One-stop assistance for cancelling and reissuing credit/debit cards, Driver's licenses, Social Security cards, Insurance cards, passports and travelers' checks when a wallet is lost or stolen.
- Identity Theft Assistance — Assistance should you become a victim of identity theft. Access to an Identity Theft Specialist will be available through a toll free number.
- Identity Theft Insurance — Up to \$1 million.⁶

Features Available to Primary Account Holder:

Alerting

- Credit Alerts — Alerting of any activity against their child's file.

¹ Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be canceled and a full refund will be made.

² The credit scores provided under the offers described here use the Equifax Credit Score, which is a proprietary credit model developed by Equifax. The Equifax Credit Score and 3-Bureau credit scores are each based on the Equifax Credit Score model, but calculated using the information in your Equifax, Experian and TransUnion credit files. The Equifax Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your creditworthiness. Also, third parties will take into consideration items other than your credit score or information found in your credit file, such as your income.

³ SSN Monitoring via WebDetect™ (an included feature of Equifax Complete Premier) attempts to scan internet sites where consumers' personal information is suspected of being bought and sold, and periodically adds new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that WebDetect is able to locate and search every possible internet site you want monitored.

⁴ Equifax Credit Report Control™ is only available while you have a current subscription to Equifax Complete Family. Locking your credit file with Equifax Credit Report Control will prevent access to your Equifax credit file by certain third parties, such as credit grantors or other companies and agencies. Credit Report Control will not prevent access to your credit file at any other credit reporting agency, and will not prevent access to your Equifax credit file by companies like Equifax Personal Solutions which provide you with access to your credit report or credit score or monitor your credit file; Federal, state and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection and prevention purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com/.

⁵ The Automatic Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Equifax Consumer Services LLC.

⁶ Identity theft insurance underwritten by subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.