



Features Available to the Account Holder:

Monitoring

- Equifax, Experian, TransUnion credit file 24/7 monitoring.
- Equifax Credit File and Score 24/7 monitoring.

Access

- Equifax Credit Report[™] and Score Unlimited access.
- Equifax, Experian and TransUnion credit reports Once every 12 months.

Scanning

- Web Detect[™] Internet scanning of suspicious websites for your personal information.
- 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.

Alerting

- Credit Alerts Alerts to key changes to your Equifax credit file.
- Automatic Fraud Alerts 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 suspicious websites.
- Ability to set up financial alerts on your accounts (credit card and bank accounts)

Sharing

Identity Report[™] — Ability to share elements of your credit report and prove credit worthiness to others.

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.