

# Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services. See your benefit summary for more details.

## Control & Manage

### Multi-Bureau Lock

Lock or unlock access to your Equifax® and TransUnion® credit reports through your ID Watchdog account, with certain exceptions.<sup>1</sup> Locking your credit reports is an effective way to provide additional protection against unauthorized access and to help keep identity thieves from opening new accounts in your name.

### Blocked Inquiry Alerts

Notifies you in near real-time when a business or lender tries to access your Equifax credit report while it's locked or frozen.

### Child Credit Lock

Activate a Child Credit Lock for your minor child to help better protect against credit fraud in their name by creating an Equifax credit report for your child, then locking it to help prevent access to it by potential lenders and creditors. Only available with a family plan.

### Subprime Loan Block

Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network.<sup>2</sup> Notifies you in near real-time when a loan is blocked.

### Integrated Fraud Alerts

Through your dashboard, activate fraud alerts<sup>3</sup> on your credit reports across the three nationwide credit bureaus and provide your contact information. Fraud alerts encourage lenders to take extra steps to verify your identity before extending credit.

### Customizable Alert Options

Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification. Family plan members can opt to share their alerts with other adult family members.

### Financial Accounts Monitoring

Set custom alert triggers for credit card, checking, savings, and investment accounts so you can monitor account balances and transactions and watch for signs of fraudulent activity.

### Social Account Monitoring

Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media, including activity that could indicate account takeover of a monitored social media account. Link up and monitor your social media accounts as well as those of minor children included in your plan.

### Registered Sex Offender Reporting

Searches for sex offenders in your area, and alerts you when offenders move into or out of the neighborhood. Reports include map, offender photo, and offense details. Run up to 10 reports on any address each month.

## Digital Identity & Device Protection Tools

### Device Security & Online Privacy **NEW**

Keep your devices and digital identity safer from online threats including viruses, malware, and ransomware with a Bitdefender® Total Security account. Includes parental controls, privacy firewall, anti-theft, and other online privacy tools. Equip up to 5 devices (10 devices with a family plan).

### Personal VPN

Access the internet more securely and privately with a NordVPN® account. Get high-speed, encrypted connections on up to 6 devices at the same time.

### Password Manager

Create and store complex passwords, and help synchronize and manage passwords on up to 6 devices at the same time with a NordPass® account.

**NEW** =Targeted to be available<sup>4</sup> by Jan 2023  Helps better protect children

**(1)** Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com). **(2)** The monitored network does not cover all businesses or transactions. **(3)** The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. **(4)** May be subject to delay or change.

## Monitor & Detect

### Credit Report Monitoring

Monitors your credit report from all three nationwide credit bureaus (Equifax®, TransUnion®, Experian®)<sup>5</sup> and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

### Telecom & Utility Alerts NEW

Alerts you of new telecom or utility credit inquiries using your identity on your Equifax credit report, such as cell phone or cable accounts.

### Child Credit Monitoring

Scans the Equifax credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Only available with a family plan.

### Dark Web Monitoring

Scans websites, chat rooms, and other forums<sup>6</sup> known for trafficking stolen personal and financial information for compromised credentials including Social Security numbers and email addresses. Enter additional credentials such as credit cards, bank accounts, and driver's license to be included in the scanning.

### Data Breach Notifications

Alerts you if your personal information has been associated with a reported data breach or was detected through our dark web scans.

### High-Risk Transactions Monitoring

Helps you better protect against account take overs and fraudulent new accounts opened in your name by alerting you, if we detect in the monitored network,<sup>7</sup> a high-risk validation performed by a financial institution using your identity. These validations are typically required for new account openings, adding or changing an account holder, and other high-risk activity such as wire transfers and large withdrawals.

### Subprime Loan Monitoring

Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network<sup>7</sup> using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

### Public Records Monitoring

Scours billions of public records and other databases, including licenses and certifications, to search for new names or addresses associated with your identity which, if unexpected, could be a sign of a potential identity theft.

### USPS Change of Address Monitoring

Monitors the United States Postal Service (USPS) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.

### Credit Report(s) & VantageScore Credit Score(s)

Update your 1-Bureau credit report and VantageScore® 3.0 credit score based on Equifax data daily.<sup>8</sup> This plan also includes annual 3-Bureau credit reports and 3-Bureau VantageScore credit scores.

### Credit Score Tracker

Stay up-to-date on your VantageScore® 3.0 credit score based on Equifax data with daily tracking. See how your credit score is trending over time.

### Identity Profile Report

Provides up to a 30-year look back of verified and unverified records associated with your identity to establish your baseline identity profile for future monitoring.

## Support & Restore

### Fully Managed Identity Resolution

Assigns one of our certified, in-house resolution specialists to your identity theft case. We go beyond resolution assistance—your case is fully managed until it is resolved.

### Resolution for Pre-Existing Conditions

When enrolled through your employer's benefit program, provides full-service resolution for pre-existing identity theft regardless of when it occurred.

NEW =Targeted to be available<sup>9</sup> by Jan 2023  Helps better protect children

## What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

(5)Monitoring from TransUnion and Experian will take several days to begin. (6)There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded. (7)The monitored network does not cover all businesses or transactions. (8) 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 cancelled and a full refund will be made. (9)May be subject to delay or change.

## Support & Restore (cont.)

### Online Resolution Tracker

View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.

### Deceased Family Member Fraud Remediation

Assists you in resolving the identity theft, if necessary, of an enrolled family member who passes away. Only available with a family plan.

### Credit Freeze Assistance

If you have been a victim of identity theft, our Resolution Team can work with you to freeze your credit reports at each of the three nationwide credit bureaus.

### Lost Wallet Vault & Assistance

Assists you with canceling and replacing the wallet contents added to Dark Web Monitoring (e.g., credit and debit cards and government-issued identification) in the event of a lost or stolen wallet.

### Mobile App

Keep a pulse on your personal and financial information by accessing key plan features right from your mobile device. Your phone travels with you, so you won't have to worry about missing an alert when you're on the go. And, contact our 24/7/365 Customer Care Center via phone or email with one touch.

### 24/7/365 Customer Care Center

Reach an in-house, US-based customer care advocate whenever you need help. We have English and Spanish-speaking representatives on staff and support over 100 additional languages.

### Identity Theft Insurance

Up to \$2M in coverage<sup>10</sup> for certain out-of-pocket expenses you may face as a result of having your identity stolen. Includes up to \$1M stolen funds reimbursement for unrecoverable, fraudulent electronic transfers from checking, savings and money market accounts.

### Additional Insurance Coverage<sup>10</sup>

#### Up to \$1M 401k/HSA Stolen Funds Reimbursement

Reimbursement for unrecoverable electronic funds stolen from employer-sponsored retirement accounts (401k/403b/IRA/Roth), health savings accounts (FSA/HSA/HRA), and employee stock option plans.

#### Home Title Fraud

Reimbursement for expenses and legal fees to rectify home title theft or deed fraud.

#### Cyber Extortion

Reimbursement for costs to recover from a cyber extortion / ransomware attack affecting a consumer's device, including experts to negotiate with hacker and technical support for device recovery.

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(10)The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits ([www.idwatchdog.com/terms/insurance](http://www.idwatchdog.com/terms/insurance)). (11)May be subject to delay or change.