

# How Does ID Watchdog Help Fight Against Identity Theft?

Gain a better understanding of identity theft, and discover how ID Watchdog services can help you better protect and monitor the identities of you and your family.

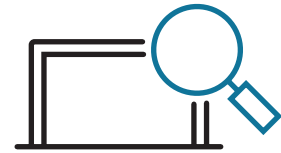
## 1 What is identity theft, and how does it compare to identity fraud?

Identity theft is when your personal identifying information (PII) is stolen. Stolen PII could include your name, Social Security number, date of birth, or other identifying numbers such as medical insurance or credit card accounts. Identity fraud occurs when your PII is used for illicit gain. For instance, an identity thief could use your information to open new accounts or take out loans in your name. They could even steal your tax refunds, seek medical services using your identity, or commit crimes in your name.

## 2 How does identity theft happen, and how can ID Watchdog help?

There are numerous ways identity theft can occur. For instance, a cybercriminal could trick you into giving up your personal information through a convincing email or fake website, gain access to your information through a data breach, or purchase your stolen information on the dark web.

- ID Watchdog's identity monitoring scours billions of public records to search for activity, which if unexpected, could be a sign of potential identity theft.
- We monitor your credit report from one or all three nationwide credit bureaus (Equifax<sup>®</sup>, TransUnion<sup>®</sup>, Experian<sup>®</sup>)<sup>1</sup> depending on your plan. We alert you if there are key changes to your credit report(s) and activities to your bank accounts and credit cards, which, if unexpected, could be a sign of potential fraud.
- We include subprime loan monitoring to alert you if we detect within the monitored network<sup>2</sup> easy-to-obtain loans, like payday loans, opened in your name, which could indicate possible identity theft.
- We monitor the Dark Web<sup>3</sup> for your personal information, scanning websites, chat rooms, and other forums known for trafficking stolen personal and financial information.
- We check the USPS National Change of Address Registry to help you detect the rerouting of your mail to a new address in case it was done without your knowledge.
- We offer lock features<sup>4</sup> that prevent access to your credit report, with certain exceptions. Since potential creditors can't check your credit report, a lock helps better protect against identity thieves from opening new accounts in your name.



**Identity thieves are constantly searching for new ways to access your personal information.**

**Some of these Include:**

- Data breaches
- Online shopping
- Public WiFi
- Computer malware
- Stolen wallets or mail
- Changing home addresses through the United States Postal Service (USPS)

(1) Monitoring from Equifax will begin on your plan effective date. TransUnion and Experian will take several days to begin after you create an online account. (2) The monitored lending network does not cover all businesses or transactions. (3) Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding 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 ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (4) Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax 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 credit report include: companies like ID Watchdog, 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).

### 3 What could identity thieves try to do with my personal information?

Identity thieves may try to use your information in the following ways:

- Attempt to open new bank or credit card accounts in your name
- Try to create fraudulent checks or debit cards in your name
- Try to set up phone or utility services in your name

### 4 How do I use my credit report to help determine if I might be a victim of identity theft?

Once you've obtained a copy of your Equifax® credit report, ask yourself the following questions to help determine if you might be a victim of identity theft:

- Is your personal information, such as your name and address, correct on your Equifax credit report?
- Are there unfamiliar credit accounts listed on your Equifax credit report?
- Do you have an unfamiliar account that has late payments or is in collections?
- Are there inquiries listed on your credit report from companies you don't recognize?

With ID Watchdog, you will receive either your Equifax credit report or 3-bureau credit report, depending on your plan.

### 5 Will checking my own credit reports impact my credit scores?

No. There are two forms of inquiries: soft and hard. Only hard inquiries affect credit scores. Checking your own credit report is considered a soft inquiry and will not impact your credit scores.

### 6 If I am not liable for unauthorized charges on my credit card, do I need identity theft protection?

While you may not be liable for unauthorized credit card charges, there can be losses and challenges associated with identity theft you should be aware of. In addition to financial, identity theft can take on many forms, including medical, employment, or tax. That's why ID Watchdog offers identity monitoring and resolution services that include:

- Credit and identity monitoring across your credit cards, bank accounts, loans, public records, and the dark web
- Customizable alerts when activity is detected so you can take immediate action if necessary
- Fully Managed Identity Theft Resolution and an in-house, 24/7 Customer Care Center

### 7 My bank/credit card offers identity theft protection. How is ID Watchdog different?

ID Watchdog offers identity monitoring and resolution services that go beyond the basic features that many banks/credit companies provide, including:

- Credit and identity monitoring across your credit cards, bank accounts, loans, billions of public records, and even the dark web
- Customizable alerts when activity is detected so you can take immediate action if necessary
- Fully Managed Identity Theft Resolution and an in-house, 24/7 Customer Care Center

### 8 How does ID Watchdog help me if I become a victim of identity theft?

If your identity is stolen, we assign one of our highly trained and certified resolution specialists to your identity theft case. We go beyond resolution assistance —your case is fully managed until it is resolved. With a Limited Power of Attorney, your assigned specialist will place phone calls, obtain detailed information, and submit requests on your behalf. Plus, through your ID Watchdog dashboard, you can view the status of your open identity theft case at anytime.

### 9 Can children become victims of identity theft?

Many parents assume their children are safe from identity theft because of their age and lack of credit history, but the opposite is true.

From a perpetrator's standpoint, children can be the perfect victims. Cybercriminals have been known to open accounts using a child's identity, which may go unnoticed for years. The fraud may not be discovered until the child becomes an adult and accesses their credit for the first time.

### 10 How does ID Watchdog help me protect my child's identity?

We help you better protect the identities of your minor children with more than 10 features, including Equifax Child Credit Monitoring, Social Network Alerts, Public Records Monitoring, and Registered Sex Offender Reporting.

And we are the only benefits provider offering online child credit lock capabilities for children eligible under the plan. Child Credit Lock can help prevent access by potential lenders and creditors to a child's Equifax credit report.