



## **EXPERIAN CREDIT MONITORING – BUNDLE 6**

### **IDENTITY MONITORING SUITE**

#### **Includes:**

- CyberAgent Monitoring (Identity Monitoring)
- Court Record Monitoring
- Sex Offender Monitoring
- Change of Address Monitoring
- Non-Credit “Pay-Day Loan” Monitoring
- Adult Social Network Monitoring
- Social Security Trace Monitoring
- Experian Credit Monitoring
- Full-Service Restoration + Lost Wallet

#### **Eligibility:**

To be eligible for Credit and Identity Monitoring, you must be a valid accountholder of a participating financial institution.

#### **CyberAgent Monitoring (Identity Monitoring):**

CyberAgent scours:

- Websites
- Blogs
- Bulletin boards
- Peer-to-peer sharing networks
- IRC chat rooms to identify the illegal trading and selling of your personal information.
- Court records monitoring tracks bookings data from law enforcement agencies to find any criminal offenses under your name and date of birth.
- Sex offender monitoring identifies local sex offenders near you.
- Change of address monitoring reports if your mail has been redirected through the US Postal Service.
- Non-credit loan monitoring alerts you if a non-credit loan has been opened using an element of your identity.
- Daily monitoring of social network accounts and the online black market for your personally identifiable information.

#### **Social Security Trace Monitoring:**

Social security number trace monitors all names and aliases associated with your social security number and notifies you if a new one is added.

**Experian Credit Monitoring**

Monitors changes and new activity on your credit report and allows you to validate that the credit-related activity is your own.

**Full-Service Restoration:**

If you become a victim of identity theft or other fraudulent crimes, identity restoration provides access to a fraud specialist to guide you through the complex process of restoring your personal identity, credit rating, financial security, and legal integrity. This service fills a void by providing legal, financial, and identity theft restorations services. You'll have unlimited access to a fraud specialist through BaZing.

**Personal Identity Theft**

Receive up to \$2,500 reimbursement for covered expenses you incur to restore your identity. Coverage includes theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number, or any other method of identifying you. To collect reimbursement, call BaZing Customer Service at 855-822-9464 when you believe a stolen identity event has occurred, and we'll continue to walk you through the necessary steps.

**Payment Card Fraud Resolution**

If your payment cards are ever stolen or lost, you have a personal fraud specialist ready to assist with cancelling your old cards and reissuing new ones. There is no need to register your cards in advance to use the service.

**Operating Procedures:**

Members must activate Credit Monitoring by going to [www.BaZing.com](http://www.BaZing.com) and clicking on the Get Started button under the Protection Category.

**Other Information:**

For questions about Credit and Identity Monitoring or any of the associated benefits, contact BaZing Customer Service at 1-855-822-9464 or email [Customer.Service@BaZing.com](mailto:Customer.Service@BaZing.com).