



## **EXPERIAN CREDIT MONITORING – BUNDLE 7**

### **CREDIT MONITORING SUITE & IDENTITY MONITORING SUITE**

#### **Includes:**

- Credit Authentication
- Experian Credit Report
- Experian VantageScore
- Experian VantageScore Tracker
- Experian Score Simulator
- Experian Credit Monitoring
- Experian Real-Time Credit Inquiry Notifications
- Experian Smart Metrics
- CyberAgent Monitoring (Identity Monitoring)
- Court Record Monitoring
- Sex Offender Monitoring
- Change of Address Monitoring
- Social Security Trace Monitoring
- Non-credit “Pay-Day Loan” Monitoring
- Adult Social Network Monitoring
- Full-Service Restoration + Lost Wallet

#### **Eligibility:**

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

#### **Experian Credit Monitoring Suite:**

- Monitors for changes and new activity on your credit report.
- View your current credit score from your online dashboard and track it on a chart to illustrate trends over time.
- Estimate how much impact one particular action could have on your credit health using the score simulator.
- View quarterly credit report and credit score from your online dashboard 24/7.
- Receive real-time credit inquiry notifications.

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

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.

### **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.

### **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:**

Credit Monitoring requires activation at Bazing.com or on the BaZing mobile app. Once activated, access the monitoring dashboard by clicking Go to Dashboard from the BaZing website or the BaZing mobile app.

### **Other Information:**

- You can find information about Credit Monitoring under the Protection Category at [www.BaZing.com](http://www.BaZing.com) or ID Theft Aid on the BaZing mobile app.
- BaZing ID Theft Aid uses a Single Sign On (SSO) account when you register. SSO is an identity provider service that creates, maintains, and manages user identity information, providing authentication services. Your information will be used for the provision of services in the creation of an SSO account. By law, you can ask us what information we hold about you, and

you can ask us to correct it if it is inaccurate. You can also ask for it to be erased and you can ask for us to give you a copy of the information. If you ask us to remove your SSO account, you will no longer be able to access your identity monitoring benefits.

- You have numerous rights under the FCRA, including the right to dispute inaccurate information in your credit report(s). Consumer reporting agencies are required to investigate and respond to your dispute but are not obligated to change or remove accurate information that is reported in compliance with applicable law. While this plan can aid in filing a dispute, the FCRA allows you to file a dispute for free with a consumer reporting agency without the assistance of a third party.