



enlighten | enable | empower

## **Equifax Credit Watch™ Gold with 3-in-1 Monitoring**

Credit Watch will provide you with an “early warning system” to changes to your credit files and help you to understand the content of your credit file at Equifax. The key features and benefits are listed below.

Equifax Credit Watch Gold with 3-in-1 Monitoring provides you with a 1 year membership service:

- Comprehensive credit files monitoring, with daily notification of key changes to your Equifax, Experian and Trans Union credit files.
- One copy of your 3-in-1 Credit Report and unlimited copies of your Equifax Credit Report™
- Up to \$20,000 Identity Fraud Expense Coverage with \$0 deductible (certain limitations and exclusions apply)† at no additional cost to you
- Premium Customer Care 24 hours a day, 7 days a week to assist you in understanding the content of your credit information.

### **How to Enroll**

Equifax has a simple Internet-based verification and enrollment process.

Visit: [www.myservices.equifax.com/tri](http://www.myservices.equifax.com/tri)

- Step 1 – Registration: complete the form with your contact information (name, address, telephone #, Social Security Number, date of birth, e-mail address). The information is provided in a secured environment.
- Step 2 – Verify Your Identity: Equifax will verify your identity by asking you up to two security questions
- Step 3 – Order Summary: During the "check out" process, provide the following promotional code: <XXXXX> in the “Enter Promotion Code” box. (case sensitive, no spaces, include dash.) After entering your code press the “Apply Code” button and then the “Submit” button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
- Step 4 - Go to the Member Center – Under “Product List” select Credit Watch to access the product features, set preferences, and locate customer care contact info.

### **Directions for placing a Fraud Alert**

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your Equifax credit file, you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

† Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York.