

<p>Credit Report and Scores*†</p>	<p>Credit Reports & Scores</p> <p>*You'll have access to one or all three credit reports and scores. Reviewing your credit report is the best way to find inaccuracies that could harm your credit, as well as spot signs that your identity may be in jeopardy.</p> <p>VantageScore 3.0, with scores ranging from 300 to 850, is a user-friendly credit score model developed by the three major nationwide credit reporting agencies, Experian, TransUnion, and Equifax. VantageScore 3.0 is used by some, but not all lenders. Credit scores are based on the information in your credit file at the time it is requested.</p> <p>†Your VantageScore credit score(s) are provided by VantageScore Solutions LLC. The VantageScore model, with scores ranging from 300 to 850, was developed jointly by the three major national credit reporting agencies — Experian®, TransUnion®, and Equifax®. The version of VantageScore provided here is used by some, but not all, lenders. Your score(s) may not be identical or similar to scores received directly from those agencies, from other sources, or from your lender.</p> <p>†Trilegiant Corporation, Trilegiant Insurance Services, Inc., Alliance Marketing Association and their credit information subcontractors shall not have any liability for the accuracy of the information contained in the credit reports, credit scores, Credit Alert® reports or other reports which you receive in connection with the PrivacyGuard service, including any liability for damages, direct or indirect, consequential or incidental.</p>
<p>Credit Monitoring*†</p>	<p>24/7 Daily Credit Monitoring</p> <p>*Help protect your credit and personal information with 24/7 monitoring of your files at one or all three credit reporting agencies — Experian, Equifax, and TransUnion. You'll receive alerts by text or email when certain changes occur in your credit files, which could indicate potential fraud.*Your VantageScore credit score(s) are provided by VantageScore Solutions LLC. The VantageScore model, with scores ranging from 300 to 850, was developed jointly by the three major national credit reporting agencies — Experian®, TransUnion®, and Equifax®. The version of VantageScore provided here is used by some, but not all, lenders. Your score(s) may not be identical or similar to scores received directly from those agencies, from other sources, or from your lender.</p> <p>†Daily monitoring will notify you of certain new inquiries and derogatory information, accounts, public records, or change of address that have been added to your credit reports as reported by one or all three of the major credit reporting agencies. If no information has been added or changed, then you will receive a monthly notification stating that no information has changed within your credit file.</p>
<p>Credit Score Simulator*</p>	<p>Credit Scores Simulator</p> <p>*This educational tool allows you to see how certain changes in your financial behavior could impact your credit scores, and helps you to better manage current debt or plan for upcoming purchases.</p>
<p>Score Tracker with Alerts*†</p>	<p>Triple-Bureau Credit Score Tracking</p> <p>*Our Score Tracker lets you see fluctuations in your credit score.</p> <p>†Score Tracker displays your VantageScore credit scores. The VantageScore model, with scores ranging from 300 to 850, was developed jointly by the three major national credit reporting agencies — Experian®, TransUnion®, and Equifax®. The version of VantageScore provided here is used by some, but not all, lenders. Your score(s) may not be identical or similar to scores received directly from those agencies, from other sources, or from your lender.</p>
<p>Credit Information Hotline*</p>	<p>Credit Information Hotline</p> <p>*Our Credit Information Hotline puts you in touch with experts that can answer any questions you may have regarding your credit. This toll-free support number also provides assistance with disputing inaccuracies in your credit reports, scores, and monitoring alerts.</p>
<p>Dark Web Monitoring*†</p>	<p>Dark Web Scanning</p> <p>*Real-time monitoring of up to 10 credit/debit cards and your Social Security number in various underground and black market websites where identity thieves are known to buy and sell personal information. An early warning email alert will be sent if any of your monitored information is found available for sale.</p> <p>†PrivacyGuard monitors up to ten registered credit/debit cards, up to ten registered bank accounts, and your Social Security number on the Internet, based on an extensive search of Internet chat rooms; however, it is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.</p>
<p>Public Web Monitoring*†</p>	<p>Public Web Scanning</p> <p>*Monitors the internet for your personal, contact and financial information. You will be alerted if anything is found helping to keep you informed of what information is publicly available on the web so you can take action to remove it.</p> <p>†Monitors your current or past mailing addresses, phone numbers, e-mail addresses, bank accounts, passport, driver's license, Social Security number and date of birth on the Internet based on a search of Internet directories; however, we cannot ensure that all internet directories have been searched for your personal information. Accordingly, we may not be able to apprise you of all of your personal information that may have been compromised.</p>
<p>Lost Wallet Assistance*†</p>	<p>Lost & Stolen Wallet Protection</p> <p>*If you discover that your credit cards are missing, PrivacyGuard can help. Our specialists will notify your credit card issuers, cancel your lost or stolen cards, and request that replacements be issued promptly.</p> <p>†Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly.</p>
<p>Public Records Report*†</p>	<p>Annual Public Records Report</p> <p>*Consolidates and formats data from thousands of sources, including real estate records, courts and legal records, criminal records, bankruptcies, liens and judgments, into a single report so you can see where your personal information is available to the public.</p>
<p>Identity Theft Insurance*†</p>	<p>\$1 Million ID Theft Insurance</p> <p>*As a member, you'll receive up to \$1,000,000 in identity theft insurance if your identity should become compromised. If the unthinkable happens, you'll be covered for many of the eligible expenses associated with resolving identity theft and restoring your good name.</p> <p>†The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of PrivacyGuard, through Alliance Marketing Association (the "Association"). Upon enrollment in the PrivacyGuard service, you will automatically be admitted as a member of the Association. The Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., (collectively, the "Company") under group policy # 7077733 and 1423212. The Benefit Summary under the master policy issued by the Company with respect to such insurance will be available to you upon enrollment in PrivacyGuard. The summary of policy benefits, terms, conditions, exclusions, and limits of coverage set forth in the Benefit Summary are subject to the terms of the master policy. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.</p> <p>†IMPORTANT NOTICE: YOUR LIABILITY FOR UNAUTHORIZED USE UNDER FEDERAL LAW: For credit cards: If the card issuer has notified you of your maximum potential liability, has provided a means for you to notify the card issuer of credit card loss, and if the credit card contains a means of identifying the cardholder or authorized user, then your liability for unauthorized use of your card before the card issuer is notified is no more than \$50.00 on each card. For debit and cash machine (ATM) cards: Your liability for unauthorized use of the card is no more than \$50.00 if you notify the card issuer of card loss within two business days after you learn of the card loss. After that, your liability is up to \$500.00, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the two business day period. In addition, if you do not notify the card issuer within 60 days after a periodic statement showing unauthorized transfers is sent to you, then you will also be liable for the amount of unauthorized transfers that occurred after the 60-day period and before notice to the card issuer, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the 60-day period.</p> <p>†Your card issuer's liability policy may provide for lesser liability amounts than indicated above. Consult your card issuer's terms and conditions for specific details. The policy of many card issuers is not to hold cardholders liable. Nothing set forth in your membership materials alters any rights or liability you may have under federal or state law with respect to unauthorized or erroneous transactions on your card or bank accounts. You are not required to have this service to maintain your credit, debit or ATM cards.</p> <p>†The federal Fair Credit Billing Act gives you the right to dispute billing errors, such as unauthorized charges, on your credit card by notifying your credit card company in writing within 60 days after the first bill containing the error was sent to you. The credit card company must resolve the dispute within two billing cycles (not to exceed 90 days) after receiving your notification. You may withhold payment on the disputed amount (and related charges) during the investigation. You must pay the amount not in dispute. You will be informed in writing whether your bill is correct or contains an error. If your bill contains an error, it will be corrected.</p> <p>†PrivacyGuard is a service of Trilegiant Corporation in conjunction with Trilegiant Insurance Services, Inc. and Alliance Marketing Association. Trilegiant Insurance Services, Inc. does not receive any compensation from the sale of the identity theft insurance benefit included as part of the PrivacyGuard service.</p>
<p>Fraud Resolution*</p>	<p>Dedicated ID Fraud Resolution Agent</p> <p>*In the unfortunate event that you are a victim of identity fraud, PrivacyGuard has your back. You'll have personal assistance resolving your case from a dedicated FCRA-trained caseworker that will support and guide you every step of the way.</p>
<p>Child SSN Monitoring (up to 10)*</p>	<p>Children's Social Security Number Monitoring</p> <p>*PrivacyGuard monitors the Social Security number for up to ten of your children who are under the age of 18 in credit headers and pre-credit data sources; however, it is impossible to ensure that all pre-credit data sources have been searched. Accordingly, your child monitoring alert notifications may not contain or apprise you of all instances in which your child's Social Security number may have been compromised. Once your child turns 18, he/she will be removed from monitoring.</p>
<p>ID Verification Monitoring*†</p>	<p>ID/Application Verification Monitoring</p> <p>*ID Verification Monitoring helps to prevent your information from being used for fraudulent activities that may result in identity theft, account takeovers, or account compromises. Should we find that your information has been used, we'll alert you within minutes and provide you with expert assistance assessing the potential threat.</p> <p>†The information network is comprised of many U.S. credit issuers, including credit card issuers, retailers, and telecom companies. However, PrivacyGuard's information network does not include all companies that require verification of your identity prior to providing you with a service or credit. As a result, it is possible that fraudulent attempts to verify your identity could be submitted using your personal information that are not detected by PrivacyGuard.</p>
<p>Change of Address (NCOA) Monitoring*</p>	<p>USPS Address Change Verification</p> <p>^PrivacyGuard scans internet directory sites and search engines for your monitored mailing addresses and sends you an email notification if any of your monitored mailing addresses are found.</p>
<p>Social Security Number Monitoring*†</p>	<p>Social Security Number Monitoring</p> <p>*We'll scan public records and credit header data sources to help locate and identify records associated with your Social Security number. Results are prioritized and logged, helping you determine if your information was compromised.</p> <p>†PrivacyGuard monitors your Social Security number in credit headers and public data sources; however, it is impossible to ensure that all public data sources have been searched. Accordingly, the high and low risk events identified by PrivacyGuard may not contain or apprise you of all instances in which your Social Security number may have been compromised.</p>