

Safeguarding Your Personal Information

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

Credit Watch will provide an “early warning system” to changes to your credit files and help you to understand the content of your Equifax credit file. Equifax Credit Watch Gold with 3-in-1 Monitoring provides you with a 1 year membership service, including the following features:

- Comprehensive credit files monitoring, with daily notification of key changes to your credit files at any of the three major credit agencies (Equifax, Experian and Trans Union)
- 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 at no additional cost to you. (Certain limitations and exclusions apply.)
- Premium Customer Care 24 hours a day, 7 days a week to assist you in understanding the content of your credit information.

To Take Advantage of this Service:

Equifax has a simple, internet-based verification and enrollment process. If you would like to take advantage of this service, please complete this registration process before placing a security alert on your file (see below). Please visit: www.myservices.equifax.com/tri

- *Register:* Complete the form with your contact information. The information is collected in a secured environment
- *Verify Your Identity:* Equifax will verify your identity by asking you up to two security questions
- *Enter Your Unique Promotional Code:* During the "check out" process, provide the promotional code included on your letter from ING. Entering this code eliminates the need to provide a credit card number for payment. Note that the code is case sensitive and no spaces should be used – you must enter the code exactly as it is shown on the letter including the “dash”. After entering your code press the “Apply Code” button and then the “Submit” button at the bottom of the page.
- *Visit the Member Center:* Under “Product List” select **Credit Watch Gold with 3-in-1 Monitoring** to access the product features.

If you do not have access to the Internet or wish for any other reason to enroll in Credit Watch via US mail, please complete the enclosed form and fax or mail it to the number/address listed on the form. You will need the Promotional Code to enroll.

Fraud Alert Option

If you choose not to utilize the full credit monitoring service described above, you may still want to consider placing a fraud alert on your credit bureau file. This is a free option that will request that creditors verify your identity before increasing credit lines or opening a new account. This provides an added layer of protection, but you should be aware that the presence of a fraud alert may limit your ability to receive instant credit for in-store purchases that you plan to take possession of immediately.

Once you notify one of the agencies listed below, the fraud alert will be verified and the other agencies will be informed on your behalf. You will receive a free credit report from each agency.

Equifax

www.equifax.com
877-478-7625

Experian

www.experian.com
888-397-3742

Trans Union

www.transunion.com
800-680-7289

In addition, more general guidance on protecting against identity theft can be found at the Federal Trade Commission’s website at <http://www.consumer.gov/idtheft/>

† Identity Fraud Coverage Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Nothing stated herein affects the terms, conditions and coverages of any insurance policy issued by St. Paul Travelers, nor does it imply that coverage does or does not exist for any particular claim or type of claim under any such policy.

