

## Definitions of FraudScout™ Credit Monitoring Terms:

**Triple Bureau Credit Report** – You will receive a credit report that contains information compiled from TransUnion, Experian and Equifax. *(One-time annual)*

**Triple Bureau Credit Score** – You will receive credit scores from TransUnion, Experian and Equifax. *(One-time annual)*

**Triple Bureau Credit Monitoring** – Your personal records and information in your TransUnion, Experian and Equifax credit files will be monitored daily. You will receive an email alert if any changes occur.

**Court Records Monitoring with Initial Report** – All available criminal records will be searched to identify instances where your identity may potentially be used by an unauthorized individual. You will receive an initial report summarizing this information. You will receive an email alert if any changes occur.

**Change of Address Monitoring** – You will receive an initial change of address report if any activity is reported from the U.S. Postal Service (USPS) using your name and address. This will allow you to see, for example, if an identity thief has already processed a change of address in order to divert mail or to open a new account. You will receive an email alert if any information is changed or updated.

**Social Security Number Trace Monitoring** – You will receive an initial report that shows names, aliases and address history associated with your Social Security number. This report will allow you to see if an identity thief has already used your Social Security number under another name or identity. You will receive an email alert if any information on this report is changed or updated.

**Sex Offender Registry Notification** – You will receive an initial report that contains information and findings from a search of all United States sex offender registries. This report will allow you to view the names and addresses of sex offenders registered in your zip code, and to determine if an unauthorized individual has used your name or address. You will receive an email alert if any information in this report is changed or updated.

**Payday Loan Monitoring** – You will receive an initial non-credit loan report that shows any payday loans or quick cash loans that do not require a credit inquiry. You will receive an email alert if any information on this report is changed or updated.

**Cyber Internet Surveillance** – The Internet is monitored daily for potential fraudulent transactions using your unauthorized, stolen personal information. You will receive an email alert if any such activity is detected.