

# How Does ID Watchdog Help Fight Against Identity Theft?



Helping you understand identity theft and why you should choose ID Watchdog services to help you better protect your identity.

## 1 What is identity theft?

Identity theft occurs when someone steals your personal information — such as your name, Social Security number, and date of birth. They use your information to open up new credit accounts and take out loans in your name.

An identity thief can even use your personal information to steal your tax refunds, seek medical services, or commit crimes in your name.

## 2 How does identity theft happen, and how can ID Watchdog help?

There are numerous ways that identity theft can occur. ID Watchdog's identity monitoring scans billions of public records to search for activity, which if unexpected, could be a sign of potential identity theft.

- ✓ We include subprime loan monitoring so we can alert you if we detect, within the monitored network, easy-to-obtain loans opened in your name, like payday loans that can be indicators of possible identity theft.
- ✓ We monitor the Dark Web for your personal information, scanning websites, chat rooms, and other forums known for trafficking stolen personal and financial information.
- ✓ We check the USPS National Change of Address Registry to help you detect the rerouting of your mail to a new address in case it was done without your knowledge.

Credit monitoring from ID Watchdog helps keep you informed. We alert you if there are key changes to your credit report(s) and activities to your bank accounts and credit cards, which, if unexpected, could be a sign of potential fraud.

## 3 What might identity thieves try to do with my personal information?

Identity thieves might attempt to steal your identity in the following ways:

- ✓ Attempt to open new bank or credit card accounts in your name
- ✓ Try to create fraudulent checks or debit cards in your name
- ✓ Try to set up phone or utility services in your name



Identity thieves are constantly searching for new ways to access your personal information.

### SOME OF THESE INCLUDE:

- ✓ Stolen mail
- ✓ Retail transactions
- ✓ Data breaches
- ✓ Stolen wallets or purses
- ✓ Computer viruses
- ✓ Changing home addresses through the United States Postal Service (USPS)

### 4 What should I look for in my credit report to determine if I might be a victim of identity theft?

Once you've obtained a copy of your Equifax® credit report, asking yourself the following questions could help you determine if you could be a victim of identity theft:

- ✓ Is your personal information, such as your name and address, correct on your Equifax credit report?
- ✓ Are there unfamiliar credit accounts listed on your Equifax credit report?
- ✓ Do you have an unfamiliar account that has late payments or is in collections?
- ✓ Are there inquiries listed on your credit report from companies you don't recognize?

With ID Watchdog, you will receive either your Equifax credit report or 3-bureau credit report, depending on your plan.

### 5 My bank/credit card offers identity theft protection. How is ID Watchdog different?

ID Watchdog offers identity monitoring and resolution services that go beyond the basic features that many banks/credit companies offer including the following:

- ✓ Credit and identity monitoring across your credit cards, bank accounts, loans, billions of public records, and even the dark web
- ✓ Customizable alerts when activity is detected so you can take immediate action if necessary
- ✓ Fully Managed Identity Theft Resolution and U.S.-based, 24/7 Customer Care Center

### 6 If I am not liable for unauthorized charges on my credit card, do I need identity theft protection?

While you may not be liable for unauthorized credit card charges, there can be losses and challenges associated with identity theft you should be aware of. Identity theft can take on many forms, including new account, employment, or governmental records fraud. In rare cases, this can sometimes result in an arrest record in your name, difficulty finding new employment, a place to live, or obtaining and accessing credit. That's why ID Watchdog offers identity monitoring and resolution services that include:

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### 7 Will checking my own credit reports impact my credit scores?

No. There are two forms of inquiries: soft and hard. Only hard inquiries affect credit scores. Checking your own credit report is considered a soft inquiry, and will not impact your credit scores

### 8 Can I cancel my credit monitoring at my bank?

With ID Watchdog services, additional credit monitoring is optional and perfectly acceptable to leave in place.

### 9 Can children become victims of identity theft?

Many parents assume their children are safe from identity theft because of their age and lack of credit history, but the opposite is true.

From a perpetrator's standpoint, children can be the perfect victims. Cybercriminals have been known to open accounts using a child's identity, which may go unnoticed for many years. The fraud may not be discovered until the child becomes an adult and accesses their credit for the first time.

### 10 How does ID Watchdog help me protect my child's identity?

For years, we've helped employees better protect the identities of their minor children with more than 10 features including Social Network Alerts, Public Records Monitoring, and Registered Sex Offender Reporting and Notifications.

And now, we are the only benefits provider offering online child credit lock capabilities for children eligible under the plan. Child Credit Lock can help prevent access by potential lenders and creditors to a child's Equifax credit report.

Please note, an Equifax child credit lock helps prevent access to your child's Equifax credit report by lenders and creditors. It will not prevent access to your child's credit report at any other credit reporting agency.