Employee Benefit Summary

ID Watchdog is everywhere you can't be — monitoring your credit and helping you better protect your identity.

Whitfield County Schools
ONE WHITFIELD
Since 1872
Tradition • Purpose • Excellence

IDENTITY MONITORING

In 2017:

16.7M

consumers were impacted by identity fraud

- Javelin Strategy & Research, 2018

Every purchase leaves a footprint behind, taking on a life of its own, which can put your identity at risk. ID Watchdog's advanced identity monitoring scours billions of public records to search for signs of potential identity theft.

- We include subprime loan monitoring so we can alert you if we detect 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 theft sooner in case thieves reroute your mail to a new address.

CREDIT MONITORING SERVICES

Every online transaction leaves a fingerprint behind, taking on a life of its own, which can put your credit at risk. Credit monitoring from ID Watchdog helps keep you in the know alerting you to key changes to your credit report(s) and activities to your bank accounts and credit cards that might indicate potential fraud.

- Depending on your plan:
  - Receive daily or monthly Equifax® 1-Bureau credit reports[1]
  - Get a yearly Equifax 3-bureau credit report[1]
  - Pull your VantageScore® credit score daily or monthly
- Targeted for calendar year 2019: Lock and unlock your Equifax credit report with certain exceptions.[2]

Credit features vary based on plan; see Plan Design chart for details.

What You Need to Know — The credit scores provided are based on the VantageScore® 3.0 model. For three-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

FAMILY

ID Watchdog supports families. Help better protect the identities of your family members with features targeted for 2019.

- **Individual Plan –** Include one child under 18
- **Family Plan –** Include children and adult family members in your household. Adult dependents get their own account and credit features.

Family plans may not be available through your employer; see Plan Design chart for details.

CUSTOMER CARE

You can reach a U.S.-based Customer Care Specialist whenever you need help, **24 hours a day, 7 days a week**, at 866.513.1518.

- If your identity is stolen, our Certified Identity Theft Risk Management Specialists (CITRMS®) fully manage your case until it is resolved. You'll also get up to $1 million Identity Theft Insurance that helps pay certain out-of-pocket expenses.[3]

1. Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made.
2. Locking your Equifax credit file will prevent access to it by certain third parties. Locking your Equifax credit file will not prevent access to your credit file at any other credit reporting agency. Entities that may still have access to your Equifax credit file include: companies like Equifax Global Consumer Solutions which provide you with access to your credit report or credit score, or monitor your credit file; federal, state, and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; for fraud detection purposes; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit www.optoutprescreen.com.
3. Identity theft insurance is underwritten by subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

ID Watchdog is a trademark of ID Watchdog, Inc., and EQUIFAX is a registered trademark of Equifax Inc.

PLAN DESIGN

YOUR PLAN INCLUDES...

ADVANCED IDENTITY MONITORING

- USPS National Change of Address Registry
- Dark Web Monitoring
- Subprime Loan Monitoring
- High-Risk Application & Transaction Monitoring

ADVANCED TOOLS

- Threshold Alerts
- Mobile App
- Registered Sex Offender Reporting & Notifications
- Social Network Alerts
- National Provider Identifier (NPI) Alerts
- Lost Wallet Vault
- Solicitation Reductions

...AND CREDIT FEATURES	1B + 3 PLAN
Credit Monitoring	3 - Bureau
Credit Report	1 - Bureau (Monthly)
Credit Score	1 - Bureau (Monthly)
Credit Score Tracker	1 - Bureau (Monthly)
Online Credit Report Lock (targeted for 2019)	1 - Bureau
	1 Bureau = Equifax® 3 Bureau = Equifax®, Experian®, TransUnion®

YOUR PRICING	1B + 3 PLAN
Individual (includes 1 child under 18)	$8.95
Employee + Family	$17.95
	Monthly Rates

WHAT CUSTOMERS ARE SAYING ABOUT ID WATCHDOG

"The ID Watchdog program has been a lifesaver for me. I was the victim of some serious fraudulent activities, and this entity was instrumental in helping me solve a myriad of problems related to identity theft. Not only did they help, but the constant monitoring and communication that they provide is a nerve saver!"

- Customer since 2010

"My husband and I have appreciated you so very much for working diligently with us as we faced several harrowing experiences relative to credit fraud. You resolved the issues expeditiously."

- Customer since 2015

"My sincerest gratitude to a company well-designed to simplify a complex issue—removing the stress, not adding to it. I've already put this and similar comments on social media to encourage my friends to use your company."

- Customer since 2018

AWARDS:

JAVELIN IDENTITY PROTECTION SERVICE PROVIDER LEADER 2017

A LEADER IN PREVENTION & DETECTION

JAVELIN IDENTITY PROTECTION SERVICE PROVIDER LEADER 2016

A LEADER IN DETECTION, PREVENTION, & RESOLUTION

SC 2017 Awards finalist

BEST CUSTOMER SERVICE

We're ID Watchdog — Award-winning Credit Monitoring and Identity Theft Protection Solutions. Learn more about how we can help you better protect your personal information from identity theft and gain greater peace of mind.

ENROLL TODAY
idwatchdog.com