



my**SCOREIQ**[®]

MAX PLAN

Be confident by knowing your FICO[®] Score – the score used by 90% of top lenders.*

PLAN BENEFITS

CREDIT REPORTING

Credit Reports

(3-Bureau Credit Reports & FICO[®] Scores)

Get unlimited online access to your FICO[®] Scores and credit reports in an easy-to-read format that refreshes every 30 days.

FICO[®] Score Tracker

Watch your credit score progress month to month with an easy to read credit score tracker.

FICO[®] Score Simulator

Easily access different credit scenarios to see how actions can potentially effect your credit score!

Checking Account Reporting

Know if your checking accounts have been reported to the Chex System for unpaid fees, overdrawn accounts, suspected fraud, or other reasons. A flagged account can be a strong indication of fraudulent activity.

CREDIT MONITORING

Credit Monitoring and Alerts (Monitoring from All 3 Bureaus)

Get active monitoring and real-time alerts from all 3 major credit bureaus.

Score Change Alerts

We monitor your credit score and alert you when your score changes by 10 points or more.

Enhanced Credit Monitoring

Your credit monitoring is enhanced with alerts for new authorized users, credit cards over the limit, lost or stolen credit cards, and more.

my**SCOREIQ**[®]

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*Source: Fair Isaac Corporation

**Underwritten by AIG

ID THEFT PROTECTION

Dark Web & Internet Monitoring

We search the dark web globally for your SSN, name, email, and mailing address in more than 25 languages, alerting you to possible suspicious activity.

\$1 Million ID Theft Coverage

Lost wages, legal fees, stolen funds reimbursement covered up to \$1 million in identity theft insurance for the primary member.**

SSN Alerts

We actively monitors your SSN for attempted abuse in association with ID authentication.

Application Monitoring

We monitors SSN usage in real-time, even with non-credit-reporting entities like cell phone providers and utilities.

Family Protection

Add up to 3 dependent children to your plan for free, with \$25,000 in ID theft insurance and restoration assistance. For more than 3 children, get extra coverage at a low cost.**

Change of Address Monitoring

We monitors USPS's National Change of Address (NCOA) database, a common step in identity theft. We alert you if there's a request to change your mail address.

Criminal Records Monitoring

We check national law databases for crimes in your name, as identity thieves might use stolen identities to avoid prosecution.

Synthetic ID Theft

This fraud combines real and fake data for a new identity. We watch for synthetic ID theft, where your SSN is tied to someone else's name, and more.

Lost Wallet Form & Assistance

Our lost wallet assistance helps you quickly cancel and replace your lost items to prevent their misuse. It can also assist in filing police reports and follow-up resolution calls for stolen wallets.

File Sharing Networks

We actively monitor file sharing networks, where identity thieves may anonymously share or sell identity files.

U.S.-Based Fraud Restoration Service

Our expert U.S.-based fraud restoration specialists help protect your financial security, privacy, and rights under the law.

Opt-Out IQ (Junk Mail/Do Not Call List)

Keep telemarketers and direct mailers away by using the "Do Not Mail" and "Do Not Call" lists.