More Credit Services for You
Your identity theft protection plan is being upgraded for the same, low cost you’re paying now.

Everything ties back to credit. With your automatic upgrade from ID Watchdog’s Plus to 1B plan, you’ll have more options to monitor your credit and identity so you can be prepared and proactive in the event of identity theft.

**What’s NEW?**

**CREDIT SERVICES**

- **Credit Monitoring**
  1-bureau credit monitoring conducted to detect signs of activity that could indicate fraud. Rapid TransUnion® Inquiry Alerts provide you with timely notifications. When suspicious activity is detected, you will receive detailed fraud alerts by email, text, phone call, or mobile app so you can take immediate action.*

- **Credit Report and Score**
  Stay informed about what is happening with your credit with regular updates of your credit report and score so you can spot potential fraud early.

- **Credit Score Tracker**
  Keep a pulse on your monthly TransUnion credit score.

- **Credit Freeze Assistance**
  Get help placing a security freeze on your credit reports from each of the three nationwide credit bureaus (Equifax®, TransUnion, Experian®).

- **Fraud Alert Assistance & Expiration Reminders**
  Get help setting up fraud alerts on your credit reports to encourage lenders to take extra steps to confirm your identity before opening new credit. Once the alert is in place, ID Watchdog will remind you when it’s about to expire, so you can extend the time.

**EASY UPGRADE**

What do you have to do to get your upgrade? Nothing, you will be automatically upgraded to ID Watchdog’s 1B plan at the same low cost you’re paying now.

Don’t forget

Your 1B plan still includes ID Watchdog protection services.

**AWARD-WINNING PROTECTION**

- **Identity Monitoring**
  We monitor for signs of fraud across credit cards, bank accounts, loans, billions of public records, subprime loans, the Dark Web, and more.

- **Threshold Alerts**
  Cybercriminals steal from any account they can hack. Monitor account balances and transactions and search for signs of fraudulent activity in checking, savings, investment, and credit card accounts.

- **Social Network Alerts**
  Helps inform you about potential cyberbullying or reputation-damaging information directed at you or your family on social media. Customize alert settings and categories.

- **And More**
  Your 1B plan includes even more features including registered sex offender reporting and notifications, USPS National Change of Address Registry monitoring, lost wallet vault and replacement, and solicitation reduction. We simply don’t have room to list them all. Sign into your online dashboard, and check out the online benefit summary for more details.

- **Advanced Customer Care Center**
  When you discover possible fraud, don’t wait to get help. Call 24/7/365 for support from our U.S.-based Customer Care Team.

- **Fully Managed Identity Resolution**
  Certified Identity Theft Risk Management Specialists (CITRMS®) fully manage your case until it is resolved, even pre-existing conditions. We make all the phone calls and write and send all the letters.

- **Identity Theft Insurance****
  Up to $1 million identity theft insurance to help pay certain out-of-pocket expenses in the event of identity theft.

**QUESTIONS?**  ID Watchdog Advanced Customer Care Center: 1-800-970-5182

What You Need to Know:
The TransRisk Credit Score is based on the TransUnion® Credit Score model. Third parties use many different types of credit scores and will not use the TransRisk® Credit Score to assess your creditworthiness.

* Delivered within minutes of when alerts are registered at the credit bureau. Alerts delivered through text, phone calls, or mobile app are an opt-in feature.

** 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.