

## Frequently Asked Questions

**Question: Does the one-year credit monitoring subscription start from the date I enroll or from the time I was notified about the offer?**

**Answer:** The one-year credit monitoring starts at the time you enroll.

**Question: What is the process for consumers who are having problems with their promotional code?**

**Answer:** The promotional code should be entered exactly as provided in the letter (include the 5 digit prefix and dash). Please ensure the consumer is entering the code correctly. If the consumer is entering the code correctly and is still experiencing problems, a customer service number will appear on the page specific to that error. The consumer should call the number shown.

**Question: The consumer was successful in ordering the product but has product related questions. What is the process?**

**Answer:** Consumers who have successfully enrolled will be provided customer service contact information specific to that product in the member center. Consumers can always log into the member center at [www.myservices.equifax.com/login](http://www.myservices.equifax.com/login) using the user name and password they created when they registered.

**Question: Will my spouse be covered by the credit monitoring membership?**

**Answer:** No, your spouse will not be covered under the membership unless he/she was notified that his/her information was also affected by the data breach; he/she would then be entitled to this membership and would be notified separately.

**Question: What happens to the credit monitoring coverage if my employment status changes?**

**Answer:** The one-year credit monitoring membership is not contingent on continued employment. Once you enroll, your membership is good for one year. However, you may want to use your personal e-mail address, not your work e-mail address when you enroll.

**Question: Does the spouse of a deceased person need to sign up for a credit monitoring service (Credit Watch) for the deceased person?**

**Answer:** No, if the surviving spouse contacts the Social Security Administration to notify them of their spouse's death. When the Social Security Administration is notified, they provide the credit reporting companies with a file that results in a "deceased" code being placed on the deceased's credit file. If a creditor accesses that consumer's credit file, the code will prevent them from extending any new credit in that consumer's name.

Question: **Are ex-Patriots (American citizens working overseas) and Military personnel (stationed overseas) eligible to enroll in a credit monitoring service?**

Answer: Yes, as long as they have open tradelines and have a valid IP address to access the Equifax website. They will need to enroll on-line using their last known US address.

Question: **If I'm on active duty abroad, can a member of my family enroll me in the credit monitoring?**

Answer: Unfortunately, only the person whose credit file will be monitored has the right to enroll in this offer.

Question: **With FACTA, why would a company want to subsidize a credit monitoring service if credit reports are free to consumers?**

Answer: A credit report is a snapshot of a consumer's credit file at a single point in time. The content of the consumer's credit file is changing on a regular basis, so if a consumer does not monitor these ongoing changes, then if there is activity that is of a fraudulent nature, the consumer has no way of knowing until they access another free copy of their credit report and carefully review the contents to see if there is any suspicious activity or are contacted by a credit for being delinquent on a loan payment. This put the burden of monitoring on the consumer, rather than having an automated notification service monitor their file for changes and proactively send the changes to the consumer to review.

Additionally, depending on what state a consumer lives in, they may have accessed all three of their free credit reports already and will need to wait upwards of a year before they are eligible for another free report. At the time they accessed their free reports, they had no idea that in subsequent months, their contact information may have been exposed during a data breach. Therefore, they are no longer eligible for a free credit report until the "new year" rolls around which means that if the company that notified them of the data breach does not provide a service for the consumer, they are forced to wait until the new eligibility date comes or to pay for a service at their own expense.

Question: **If I want to pay to keep the credit-monitoring services for longer than one year, what is the renewal process?**

Answer: You will automatically be sent a renewal notice 30 days prior to the expiration of the services asking you to renew and provide credit card information for billing purposes. If no response is received, another notice will be sent 10 days prior to the expiration followed by a last chance e-mail. A reminder of the renewal process will also be provided in your member center where you go to access the services. If you do not respond to the renewal requests, the services will be cancelled.

Question: **What is covered by the Identity Theft Insurance policy that is part of Equifax Credit Watch?**

Answer: The insurance policy coverage is:

### **Equifax Credit Watch™ Gold**

The Identity Theft Insurance Coverage reimburses victims of a stolen identity event for certain expenses up to \$20,000 with \$0 deductible (certain limitations and exclusions apply) † at no additional cost to you.

\* Identity theft insurance coverage is not available to residents of New York.

#### **Expenses covered include:**

- Lost wages as a result of time taken off from work to re-establish identity (up to \$500 per week for a maximum of four weeks)
- Loan application fees associated with re-filing loans which were rejected due to erroneous credit information that had reflected the identity theft
- Notary and certified mailing costs for completing and delivering fraud affidavits
- Long distance phone calls associated with reporting an identity theft and/or re-establishing a victim's identity
- Attorney fees incurred (with prior consent) for defending suits brought incorrectly by creditors or collection agencies and for removing criminal or civil judgments and challenging information in a credit report.

#### **Benefits:**

- Dedicated claims services

† Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York.

Question: **What does an Equifax Fraud Specialist do for me?**

Answer: If a consumer is a victim of ID Theft, Equifax offers assistance and “remediation” as part of their membership service at no additional charge. Specifically, Equifax will provide the following services to assist the consumer:

- Access to dedicated Fraud Specialists who will work with the consumer through the process of working to clear up the damage caused by the theft of their identity. These Specialists are available on a 24 x 7 basis.
- Specifically they will:
  - ✓ Review the content of the consumer’s 3-in-1 Credit Report to identify all fraudulent tradelines and information that exists on their credit files at all three credit reporting companies.
  - ✓ Initiate disputes of content of the credit report that may be inaccurate
  - ✓ Assist in Fraud Alert placement, if not already done by the consumer
  - ✓ Assistance in:
    - A. Completing FTC Fraud Affidavit
    - B. Filing police report
    - C. Notifying Government Agencies
    - D. Notifying credit grantors
  - ✓ Provide the consumer with Identity Theft Prevention Tips and content so they are fully educated on the process they are going through to clear up the id theft situation and how to prevent further problems

Question: **If the consumer entered his/her credit card information during the Credit Watch order process, will their credit card be charged?**

Answer: The credit card will be authenticated for \$1 to validate the card. The \$1 fee will be held by the amount of time pre-determined by their credit card processor, however most processors release the funds within 48 to 72 hours.

Question: **If a Fraud Alert is placed on a consumer's credit file, why do they need a credit monitoring service like Equifax Credit Watch?**

Answer: The Fraud Alert and a credit monitoring service are complimentary to each other. The Fraud Alert is designed to prevent new credit from being established without the consumer's authorization and the credit monitoring service will provide notification of changes to the consumer's file that may have taken place between the time the consumer was notified of the data breach and the Fraud Alert was placed on their credit files. Additionally, if the consumer does not extend the Fraud Alert beyond the initial 90 day period, the credit monitoring service will serve to identify any new activity on the consumer's credit file(s).

Question: **What is a fraud alert and how does it work?**

Answer: A fraud alert is an advisory placed on a consumer's credit file that alerts potential creditors that the consumer thinks he/she may have been a potential victim of fraud and provides day and evening contact telephone numbers for the consumer to be reached at in the event someone (including the actual consumer) attempts to open an account in the consumer's name. This is a free service.

Question: **Is there more than one type of fraud alert?**

Answer: Yes, there are two types of fraud alerts, a 90 day temporary alert and a 7 year permanent alert. The 90 day temporary alert is added to the consumer's credit file by visiting [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) or contacting the Equifax auto fraud line at 1-877-478-7625 and inputting the numerical information requested such as the nine digit social security number, numeric portion of the street address, etc.

If the consumer is successful in adding the fraud alert, he/she will be sent a fraud package via US Mail detailing the next steps in the event he/she is truly a victim of fraud, meaning an inquiry has been fraudulently posted to the credit file, or a new account has been opened in his/her name, etc. If the consumer has indeed been victimized, he/she can contact the fraud department at the toll free number provided in the fraud package for assistance in disputing the fraudulent activity and adding a seven (7) year fraud alert to the credit file. The process of adding a seven (7) year fraud alert includes obtaining a police report detailing the actual account/inquiry fraudulently posted to the credit file.

A request will also be sent to the other two credit repositories (Experian and Trans Union), on the consumer's behalf, by Equifax to have the 90 day fraud alert added to their credit files as

well. These credit reporting agencies will also send out a fraud alert package detailing the next steps.

**Question: How often can the 90 day fraud alert be re-added to the credit file?**

**Answer:** The consumer can continue to have the 90 day fraud alert added to the credit file immediately after the previous alert has been purged from the file. There is no limit as to the number of times the 90 day temporary fraud alert can be added to the credit file.

**Question: Why does the consumer have to wait to have the 7 year fraud alert added to the credit file?**

**Answer:** A police report is required in order to have a 7 year fraud alert added to one's credit file. A crime has to have occurred in order to file a police report. If there has been no fraudulent activity reported on the consumer's credit file in the form of an inquiry, new account posted or change of address that does not belong to the consumer, etc. the consumer will be unable to add the 7 year alert to his/her credit file. You should put the consumer at ease referencing the temporary alert and the Equifax Credit Watch™ Gold product as being more than sufficient to provide that added protection. The Credit Watch product comes with \$20,000 of identity theft insurance which in itself should provide the extra level of peace of mind for the consumer.

**Question: Does having the fraud alert on the credit file also prevent the consumer from obtaining instant credit?**

**Answer:** Yes, having the fraud alert on the credit file should also prevent the consumer from obtaining instant credit at the point of sale, as clerk will not alert the consumer of the fraud alert as he/she could be the perpetrator of fraud. The company will advise the consumer they are unable to complete his/her credit application today and advise them that they will be contacted once a decision has been made. At some point, the company will actually attempt to reach the consumer at the contact telephone numbers listed in the fraud alert to validate that it was indeed him/her who attempted to establish credit with their company.

**Question: How do I remove a fraud alert from my credit report?**

**Answer:** If you choose to have a fraud alert removed, the credit bureaus require that you send your request in writing along with identification documents to ensure you are the one making the request. Once the credit bureaus receive the request and verify your identity, the alert will be removed quickly.

Send the necessary documents to each of the three credit bureaus:

Experian; P.O. Box 9532; Allen, TX 75013  
Equifax; P.O. Box 105069; Atlanta, GA 30348  
Trans Union; P.O. Box 1000; Chester, PA 19022

Question: **What is credit file security freeze?**

Answer: You may place a security freeze on your Equifax credit report under state law or the Equifax voluntary security freeze program. A security freeze prevents the information in your Equifax credit file from being reported to others, such as credit grantors and other companies, except those exempted by law or those for whom you contacted us and requested that we temporarily lift the security freeze or those that access during a period of time when you requested we temporarily lift the security freeze. Go to [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com) and click on “security freeze” for more information and to find your state guidelines.

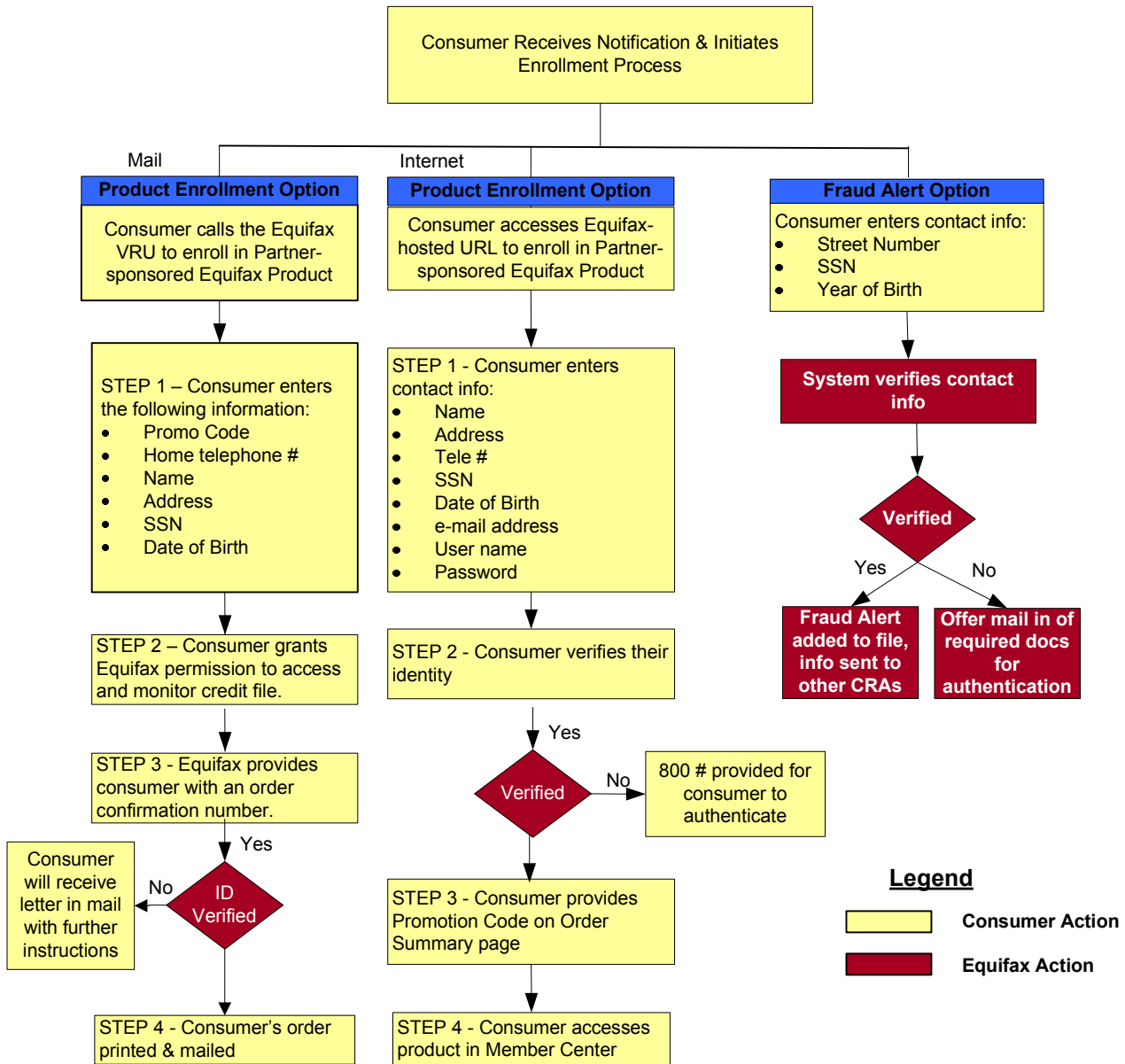
Question: **What is Equifax Credit Report Control?**

Answer: Equifax Credit Report Control (CRC), can be added to any Credit Watch subscription for \$2.00 per month. This product enhancement allows you to lock or unlock your Equifax credit file real time. Unlike the “security freeze” which must be done via the U.S. mail, CRC allows you to instantly lock your file and then unlock it at any time on-line.

Question: **How do I remove my name from pre-approved offers of credit?**


Answer: Visit: [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-567-8688. This is a free service.

# Consumer Enrollment Process Flow



# Internet Enrollment Process Screen Shots

## Customer Information Page



**Customer Information**    Identity Verification    Payment Information 🔒 Equifax Secure Site

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Welcome to the Equifax Credit Watch product enrollment process. Please follow the instructions carefully on each page. On the Payment Information page you will be asked to enter your Promotion Code that was provided to you in your notification letter.

▶ You have selected: Equifax Credit Watch™ Gold with 3-in-1 Monitoring

Monitor all 3 of your nationwide credit reports and receive alerts within 24 hours of key changes. Protect your credit and ensure the accuracy of what's being reported about you in all 3 nationwide credit reports.

### New Customer Information

By providing us with your personal information, we will be able to verify your identity and register you as an Equifax member. All of the information you provide will be transferred to us through a private, secure connection.

Form fields designated with an asterisk (\*) are required.

<p>First Name* <input type="text"/></p> <p>Initial <input type="checkbox"/>   Suffix <input type="text"/></p> <p>Street Address* <input type="text"/></p> <p>State* <input type="text"/></p> <p>Email Address* <input type="text"/></p> <p>Email Format Preferred <input checked="" type="radio"/> HTML   <input type="radio"/> Text</p> <p>How Will Our Products Help You? <input type="text" value="(select one)"/></p>	<p>Last Name* <input type="text"/></p> <p>Gender* <input type="radio"/> Female   <input type="radio"/> Male</p> <p>City* <input type="text"/></p> <p>Zip Code* <input type="text"/></p> <p>Confirm Email Address* <input type="text"/></p> <p>How Did You Hear About Us? <input type="text" value="(select one)"/></p>
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**Continue** ▶

### Returning Customer?

If you have purchased a product from Equifax previously, simply login to complete your order in two easy steps.

Username\*

Password\*

**Login** ▶

### Login Help

[Forgotten Username or Password?](#)

We can help [retrieve your username and password online](#) in just two simple steps.

## Identity Verification Page



Customer Information
  **Identity Verification**
 Payment Information

Equifax Secure Site

### Identity Verification

This information is required to verify your identity and register you as an Equifax member. Form fields designated with an asterisk (\*) are required.

Social Security Number*	Date of Birth*
<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Home Phone*	Work Phone
<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>

### Create an Account

Username\*

Must be between 6 to 20 characters and is case sensitive

Password\*  Confirm Password\*

Must be between 6 to 20 characters using letters and numbers and is case sensitive

Secret Question\*

Favorite pet's name?

Answer to Secret Question\*  Confirm Answer\*

### Privacy and Opt Out Notices

Our [Privacy and Opt-Out Notices](#) describe how we will collect, use and maintain your information. By checking the box below, you may opt out of having Equifax provide your non-public personal information to non-affiliated third parties, except as permitted or required by law.

I choose to opt out.

### Terms of Use

[Print Terms of Use](#)

PRODUCT AGREEMENT TERMS OF USE

YOU MUST SCROLL DOWN, READ AND ACCEPT THESE TERMS OF USE, INCLUDING THE ARBITRATION CLAUSE IN PARAGRAPH 21, BEFORE YOU WILL BE PERMITTED TO REGISTER FOR AND PURCHASE ANY PRODUCT FROM THIS WEBSITE.

NOTICE: The products available via this website are not a "Credit Repair Clinic" or a "Credit Repair Service". By this we mean that we

- I Accept**, I have read and agree to the Product Agreement Terms of Use, including the arbitration clause in Paragraph 21, and I acknowledge receipt of the [Privacy and Opt-Out Notices](#).
- I Decline**, I understand that I will be returned to the Personal Solutions home page

**Continue**

### Why we need this information.

All information you provide will be transferred to us through a private, secure connection.

**Social Security Number:** So we can locate your credit file(s) and verify your identity.

**Date of Birth:** So we can locate your credit file(s) and verify your identity.

**Home Phone:** To help verify your identity and provide personalized customer service when necessary.

**Username/Password:** So that you may securely log-in to Equifax.com to view your active products, purchase new products or contact customer service at any time.

**Secret Question:** To help retrieve your password in the event that you have misplaced or forgotten it.

## Payment Information Page

**EQUIFAX**

Customer Information    Identity Verification    **Payment Information**   Equifax Secure Site

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### Payment Information

Product(s) Ordered	Price
Equifax Credit Watch™ Gold with 3-in-1 Monitoring	<input type="radio"/> \$12.95 per month <input checked="" type="radio"/> \$129.95 for 12 months

Enter Promotion Code:   

### Select Payment Type

Pay with new card  
 (select one)       Credit Card Number       Expiration Date  /

Save this method of payment for future purchases.

Enter Promo Code  
Then press the "Apply Code" button

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Customer Information    Identity Verification    **Payment Information**

Equifax Secure Site

## Payment Information

The price will zero out.

Product(s) Ordered	Price
Equifax Credit Watch™ Gold with 3-in-1 Monitoring	\$0.00 for 12 months
<b>Total Cost:</b>	<b>\$0.00</b>

## Select Payment Type

Please enter payment information below if you would like to continue your service after your free membership. If you enter payment information, your credit card will be pre-authorized for \$1.00 for verification purposes.

Pay with new card

[select one]

Credit Card Number

Expiration Date

[01] / [06]

Save this method of payment for future purchases.

Press the "Submit" button to complete enrollment.

**Submit Order** ▶

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US United States | [Products](#) | [Learning](#) | [Customer Service](#) | [Online Dispute](#) | [Member Center](#) | [Logout](#)

**Equifax Credit Watch™ Gold with 3-in-1 Monitoring**

Member Profile: [First Card](#)  
Today's Date: November 28, 2004  
Member Since: November 29, 2004  
[Update Member Profile](#)

[Return to Member Center](#) | [Print this Page](#)

**Summary**

**Alerts**  
Below you have easy access to all the identity theft protection features of your Equifax Credit Watch™ Gold with 3-in-1 Monitoring product. This is a gateway to your latest alerts, alert preferences, and credit report, plus important contact information.

**Daily Alerts**  
Your most recent credit monitoring alerts:  
**Equifax**  
No New Alerts  
**Experian**  
No New Alerts  
**TransUnion**  
No New Alerts  
[View Alerts Archive](#)

**Alert Preferences**  
Balance Change: 100%  
Balance Change: \$500  
Account Card Activity: 3 months  
Wireless Alerts: Inactive  
ICD Alerts: Active  
[Update Preferences](#)

**Protect Your Friends and Family**  
Equifax Credit Watch™ Gold with 3-in-1 Monitoring Family Program  
Provide your family members the same level of protection you enjoy with Equifax Credit Watch™ Gold with 3-in-1 Monitoring.  
[Learn More](#)  
**Gift Certificates**  
Give your friends the peace of mind they deserve with Equifax Credit Watch™ Gold with 3-in-1 Monitoring.  
[Purchase Gift Certificate for one year - \\$295 per month](#)  
[Purchase Gift Certificate for three months - \\$95 per month](#)

**Credit Reports**  
Your most recently accessed credit reports:  
[View 3-in-1 Credit Report](#)  
As of 11/20/2005...  
[View Credit Reports Archive](#)  
**Unlimited Equifax Credit Reports**  
Get a New Equifax Credit Report™  
 includes Equifax Credit Rankings™ for only \$7.95 more.  
[Order Now](#)

**Identity Theft Insurance**  
The Identity Theft Expense Coverage™ will reimburse you for some identity theft expenses up to \$20,000 with \$0 deductible. Premiums are deducted from your account with no additional cost to you.  
[Learn more about Identity Theft Expense Coverage](#)  
[Equifax Active Account Rewards](#)  
**Get Annual Reader**  
To file an identity theft expense coverage claim call 1-800-843-8495, M-F 8:00 AM-5:00 PM EST.

**Customer Care**  
The Premium Customer Care Team is available to serve you 24 hours a day, 7 days a week at 1.877-476GUARD.

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## Member Center Summary Page

This page enables the consumer to access the various components of their product:

- Alerts
- Credit Reports
- Alert Preferences
- Id Theft Insurance
- Customer Care

New Memo Quick Reply Reply Reply To All Forward Delete This Is Spam Follow Up Folder Copy Into New Chat

**Member.Benefits@equifax.com**  
11/28/2005 11:52 AM

To: Larry.Simons@equifax.com  
cc:  
Subject: Your Equifax order confirmation

Dear Valued Member,

Thank you for your recent order with Equifax. Below is a summary of your order:

Product	Status	Price
Equifax Credit Watch(TM) Gold with 3-in-1 Monitoring	Complete	\$129.95
<b>Total billed*</b>		<b>\$129.95</b>

\*We will send e-mail notification and bill you for any pending orders only when they have been completed.

Your order transaction number is WEB21507723. Please use it in any correspondence to us. Your Username is simonslarry. You will use this Username and the password you created at registration to login to and view your products. Be sure to keep this information in a safe place for future visits to Equifax Solutions.

Click below to visit the Member Center now - you'll simply need your Username and password to get started. If you have forgotten your password, password help is available to you on the login page.  
<http://www.MyEquifax.equifax.com>

At the Member Center you can:

- \*\* view your current products and order new products
- \*\* edit your profile, including Username, Password and e-mail address
- \*\* view special offers and access financial tools
- \*\* view the latest benefits and special offers of membership.

Use the following promotion code to save \$5 when you order your next 3-in-1 Credit Report: K00491. Enter the promotion code on the Order Summary page and the discount will be applied when you hit the "Apply Code" button.

To learn more about credit, visit the Learning Center on our Website. You will find valuable information on ways to improve your credit standing, how to protect yourself from identity theft, how certain life events can affect your credit rating and more.

Please call us at 1-877-466-4333 (1-877-464-8273), 24 hours a day, 7 days a week. You may e-mail us at [gold.CreditWatch@equifax.com](mailto:gold.CreditWatch@equifax.com). Or you may write us at Equifax Consumer Services, Inc., PO Box 102486, Atlanta, GA 30346.

Thank you again for your order. We look forward to offering you additional products that will help you manage your personal credit.

Your Equifax Customer Care Team

### Order Confirmation

This e-mail is sent to the consumer to thank them for the order, remind them where to access their product and to provide them with the customer care telephone number if they need to contact Equifax for any reason, including cancellation

**EQUIFAX** Member Center

**My Alert Preferences**

Customize Your Credit Monitoring Alerts

Standard credit monitoring alerts include notifications in the following categories:

- Change of address
- New mailing address
- New accounts
- Change in credit score
- New changes to public records
- New inquiries to credit records

**Wireless Alerts**

NOTE: Equifax does not have a wireless alert service. However, you can use our wireless credit change and notify for credit messages on your mobile device. Please check with your carrier to ensure that your mobile device is compatible.

Status: Wireless Alerts: **Active**

1. Wireless Alerts:  On  Off

2. Phone number:

3. Carrier:

NOTE: Your provider is not using our service and is not supported carrier.

**Confirmation**

In order to confirm your wireless alert service:

- 1) A confirmation email will be sent to your email address.
- 2) A text message will be sent to your mobile device.
- 3) When you receive the confirmation code, log into Personal Solutions and enter the code when prompted.

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**Alert Preference Page**

This page enables the consumer to customize their Balance Change and Dormant Card Activity alerts and initiate their Wireless Alerts

## Glossary of Terms

3-in-1 Credit Report	A compilation of credit information from all three Credit Reporting Companies (Equifax, Experian and Trans Union) presented in an easy-to-read format
Account Status	Shows the current status of your account and may indicate delinquencies that were reported in the past seven years.
Account Type	Refers to Installment Account, Net 30 Account, Real Estate Account, Revolving Account
Alias	A name reported in a credit file that differs from a person's primary or given name. This commonly occurs if you have applied for credit or loans under different variations of your name - - "Robert P. Smith" and "Bob Smith," for example.
Available Credit	On a credit account, the credit limit minus the current balance. To many creditors, the total available credit on all of the accounts is an important factor.
Balance	Amount due to the creditor at the time account information was last reported
Bankruptcy	Two types apply to consumers: (1) Chapter 7 refers to a court proceeding where one's unprotected assets are sold and disbursed to pay creditors. (2) Chapter 13 allows the debtor an extended time to repay all or part of his/her debts. The debtor is allowed to keep his assets.
Charge Off	An instance in which a consumer is seriously delinquent in paying a bill and the creditor elects to transfer the account to an accounting category such as "charged to loss" or "bad debt." In such cases, the creditor may also turn the account over to a collection agency.
Closed Account	An account that has been closed by a consumer or their creditor. Such accounts remain on a credit report for seven years from the date of last activity
Closed Account	An account that has been closed by a consumer or their creditor. Such accounts remain on a credit report for seven years from the date of last activity.
Collection	An account that has been turned over to a collection agency by a creditor.
Comments on Account	Any comments creditor reports regarding account.
Consumer Statement	The statement a consumer may add to his/her file.
Credit Alert/Notification	An electronic (e-mail/wireless) or mailed communication delivered to a consumer informing them of a change(s) to their credit report at one or more Credit Reporting Companies.
Credit File:	A record of an individual's credit payment history.
Credit Monitoring Service	A product that informs consumers of changes to their credit files at one or all three Credit Reporting Companies. This service may include Credit Reports, Customer Care and Identity Theft Insurance.
Credit Report	A compilation of credit information presented in an easy-to-read format.
Credit Reporting Company	Also known as a Credit Bureau. An organization that compiles information from various financial institutions and courts to create an individual's credit file.
Credit Score	A score based on variables in your credit file that is indicative of your creditworthiness
Creditor	A person or business from whom you borrow or to whom you owe money
Current Ratings	Shows total of all account types that are currently delinquent 30, 60 or 90 days
Data Breach	A situation where consumer specific information has been exposed, accessed or obtained without the consumer and/or the company that maintained the information permission
Date Opened	Date account was opened.
Date Paid	Date account was satisfied.
Date Reported	Date account status was last updated with creditor information.
Equifax Credit Watch	An "early warning" service that notifies a consumer of changes to their credit files at Equifax. It also provides access to Equifax Credit Reports, Customer Care and Identity Theft Insurance.
Filing Date	Date item was filed with the courts.
Fraud Alert	If a consumer suspects fraudulent activity/identity theft, he/she may request an alert be placed on the credit file. A fraud alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts. You only need to

	contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.
Identity Theft	When someone uses your personal information without your permission to commit fraud or other crimes
Inquiries	Requests for a copy of your credit file, usually from a bank, landlord, potential employer, mortgage broker or the institution from which you have applied for credit - considered "hard" inquiries. "Soft" inquiries made by companies for marketing purposes are considered promotional inquiries and are not shown when another creditor looks at your credit information.
Inquiry Date	Date your credit file was requested
Installment Account	An account with a fixed payment for the term of the loan.
Net 30 Account	An account where the balance must be paid in full at the end of 30 days.
Original Creditor	Shows the original creditor that turned the account over to the collection agency.
Ownership	Designation by a lender of an individual responsible for payment of an account.
Past Due	Amount currently past due. Prior Delinquencies: Dates account was last reported delinquent.
Promotional Block	A consumer may place a promotional block on the credit file to prohibit receiving promotional offers via U.S. mail.
Public Records	Bankruptcies, liens, garnishments or judgments from federal, state or county court records.
Real Estate Account	A fixed payment account involving ownership of property (such as mortgage payments).
Revolving Account	An account where a balance can be carried over from month-to-month
Security Breach	See Data Breach
Tradeline Name	Account name
Trades Opened	New account(s) opened.