

Credit Alert® Benefit Summary Sheet

BENEFIT	
Description	Members have access to a daily, one bureau, offline monitoring service. Enrolled members will receive daily alerts if there are certain changes to their credit file or certain derogatory credit information is reported to their Experian credit file.
Key Benefits to Member	<ul style="list-style-type: none"> • Daily Alerts – Member will receive notification whenever someone has inquired about their credit status or when new accounts have been opened in their name. The notification will alert the member to the type of activity along with the date it occurred. • Quarterly No-Hit Alerts – Member will receive a quarterly “No Activity” notice if there are no changes to their credit record. • Toll-Free Credit Information Hotline – Representatives trained on the Federal Credit Reporting Act (FCRA) are available to assist members with questions on Hit Letters they receive.
Eligibility	Current members of programs that include Credit Alert.
Plan Administrator	Affinion Benefits Group
How Member Receives Benefit	<ul style="list-style-type: none"> • Member will receive a Credit Alert enrollment form in their New Account Kit upon signing up for the checking account program. This insert provides details of the benefit as well as a detachable enrollment form. • The member must complete the form in its entirety and mail in the attached envelope. The member must provide their full social security number and signature in order to be enrolled into the monitoring service. • The enrollment expires after one year; however, the member is given the option of continuing at no additional charge.
How to Use This Benefit	<ul style="list-style-type: none"> • Member completes the Credit Alert enrollment form in its entirety and mails the completed form in the attached envelope. • Monitoring will begin within 2 to 4 weeks after receipt of the completed enrollment form. • Members will be sent a renewal notice prior to the expiration of their enrollment. The form will provide the opportunity to re-enroll/renew the monitoring service at no additional charge.
Contact Information	<p>Questions regarding Credit Alert or to order an additional enrollment form: Member Services – 1-800-251-2311 (Mon-Fri 7am-8pm CT)</p> <p>Questions regarding a Hit Letter: Credit Information Hotline – 1-800-270-3819 (Mon-Fri 10am-10pm CT, Sat 11am-8pm CT)</p> <p>If you believe some of the information in the Hit Letter is fraudulent or inaccurate: First Advantage Consumer Disputes 12395 First American Way Poway, CA 92064</p>