



Experian consumer services

Credit plays an important role in everyone's life, affecting the purchases consumers make, the loan terms they can get and much more. For more than a decade, Experian has been America's number one provider of consumer credit information. In addition to credit reports, Experian offers products, resources and insights to help consumers successfully manage credit, make smart purchasing decisions and help protect against fraud and identity theft. The more insight consumers have about credit, the easier it is to strengthen their financial well-being. Experian consumer services are made up of:

Credit management

To help consumers manage their credit, Experian offers:

- **Triple Advantage®:** Monitors Experian, Equifax and TransUnion credit reports online and alerts members to changes in credit reports. Monthly membership includes unlimited Experian credit reports and scores.
- **3 Bureau Online Credit ReportSM:** Enables subscribers to see their personal Experian, Equifax and TransUnion credit reports; check for potential signs of identity theft and view comprehensive reports online safely and securely.
- **Experian Credit Report and Score:** Allows consumers to check credit reports for any potential inaccuracies or signs of identity theft and view credit score ratings online safely and securely.
- **VantageScore®:** Uses both a number and a letter grade (A, B, C, D or F). VantageScore is the credit industry's first credit rating scale, developed jointly by Experian, Equifax and TransUnion.
- **FreeCreditReport.com:** Offers a free credit report and credit score when first-time consumers sign up for a free trial membership to Triple Advantage Credit Monitoring.

Automotive services

Experian Automotive is a leading provider of information services that helps consumers make more informed purchasing decisions by providing vital used-vehicle history information to car buyers, retailers, lenders and insurers through the AutoCheck® service. AutoCheck vehicle history reports deliver available information on accidents, odometer rollback, lemon vehicles, branded titles and other valuable information to help consumers make more informed used vehicle purchasing decisions.

Fraud and identity services

Identity theft occurs when someone uses personal identifying information, without authorization from the other person, in order to perpetrate fraud or other offenses, such as obtaining loans, services or credit. Identifying information can be a name, Social Security number, credit card number, address, telephone number, date of birth, driver's license or passport number. To help consumers protect their personal information, Experian offers:

- **ProtectMyID.comTM:** With the ProtectMyID.com identity theft protection product, Experian checks the subscriber's credit report at the three main credit reporting companies and alerts them of key changes, such as a new credit account in their name, an address change or inquiries on any of their accounts that could be a sign of trouble. Experian scans the Internet for unauthorized use of customers' Social Security numbers and credit cards, monitors customers' credit through all three bureaus to look for signs of fraud and helps notify creditors to secure replacement cards

if a wallet is lost or stolen. When fraud or identify issues are identified, a fraud resolution agent is assigned immediately to work closely with the customer to resolve them. ProtectMyID is a full-service, one-stop source for identity theft protection, detection and resolution that is backed by Experian's \$1 million product guarantee.

- **FamilySecure.com:** Family Secure combines powerful identity theft monitoring, e-mail alerts and dedicated fraud resolution support to help protect families against identity theft. It monitors subscribers' children's personal information for the existence of a credit file and sends email alerts if suspicious activity or signs of identity theft are detected. The service also includes dedicated fraud resolution support and unlimited Experian credit reports and scores.

Additional online consumer services offered by Experian Interactive

- **LowerMyBills.com:** LowerMyBills.com is a free online service for consumers to compare low rates on monthly bills and reduce the cost of living. It is a one-stop destination that offers savings through relationships with more than 500 service providers across multiple categories, including home loans, credit cards, auto and health insurance and long-distance and wireless telephone services.
- **ClassesUSA.com:** ClassesUSA.com is a leading online higher-education portal with more than 300 accredited college and university partners. ClassesUSA.com offers online associate, bachelor's, master's and post-graduate degrees; online certificate programs; traditional college and university degrees; career school degrees and programs; education financing and test preparation.
- **PriceGrabber.com:** PriceGrabber.com is an industry innovator in online comparison shopping. Shoppers can instantly find and compare millions of unique products and services, including clothing, babies and kids items, books and magazines, electronics and furniture.

For additional information about Experian's consumer credit resources, please visit:

<http://www.experian.com/consumer-products/personal-credit.html>.