



1B vs. 3B CREDIT MONITORING ALERTS

In addition to offering unlimited consultation and full-service restoration, IDShield offers the option of either 1 bureau or 3 bureau credit monitoring. Monitoring one's credit is a key component of any identity theft plan. However, having the ability to monitor all three major credit bureaus gives our members the ability to see a more complete picture of their credit standing given that not all creditors report to all three credit bureaus.

Please see the comparison chart below which shows IDShield alerts that are sent based on the monitoring capabilities of each credit bureau.

Alert Types	Experian	TransUnion	Equifax
New Address	x	x	x
New Inquiry	x	x	x
New Account/New Tradeline	x	x	x
New Bankruptcy		x	x
Delinquent Account	x	x	x
Major Derogatory	x		
Settlement	x	x	
Card Over Limit	x	x	
Lost or Stolen Card	x	x	
Deceased	x	x	
Fraud or Victim Statement	x	x	
Public Record - Public Record Bankruptcy		x	x
Public Record - Liens and Judgements	x	x	
Public Record - New Public Record		x	
Public Record - New Employment		x	
Account Information			x
Collection Change			x
New Collection		x	x
Public Record - Bankruptcy Change		x	x
Public Record - New Tax Lien		x	x
Public Record - Suit or Judgement Change		x	x
Public Record - Tax Lien Change		x	x

1 bureau monitoring provided by TransUnion. 3 bureau monitoring provided by TransUnion, Experian and Equifax. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see a summary plan description. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million insurance policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply.