

# 5LINX SafeScore



# Overview

- Fraud Facts
- What is Credit Monitoring
- How is Credit Monitoring different from Identity Monitoring
- Why choose Credit Monitoring
- Credit Monitoring package details
- Compensation
- How to order

# Fraud Facts

- Credit fraud is a problem affecting millions of Americans every year, with losses nearing half a trillion dollars for internet-related credit crimes alone.
- Fraud victims report an average of \$4,187 in financial losses per reported case.
- Nearly three-quarters of fraud victims know how their information was obtained.
- 90 percent of businesses have been hit by at least one IT security breach in the past 12 months.

# What is Credit Monitoring?

Credit monitoring services monitor an individual's credit report for any changes, such as:

- A new loan application
- Delinquent payments
- Fluctuations in credit score
- Or other credit-based transactions

# What is Credit Monitoring?

5LINX SafeScore monitors either all three major credit bureaus: 3B = 3 Bureau (TransUnion, Experian, Equifax)

If any changes are detected on a credit report, the customer will be alerted by email. If a customer believes they are a victim of fraud, they should contact the reporting credit bureau immediately – the contact information for the bureaus is listed within the secure member website.

*NOTE: This program is only available in the U.S.*



# Credit Monitoring vs. Identity Monitoring

- Credit monitoring notifies the member of reported changes on a credit line, such as loan data, inquiries, new accounts, judgements, and liens. Identity monitoring monitors non-credit related information
- Credit monitoring is important to ensure good standing with the credit bureaus, as lenders use credit scores to evaluate risk.
- Not just banks use credit scores – mobile phone companies, insurance companies and government bodies also use similar methodologies.
- In addition to monitoring financial health, suspicious changes on credit file may indicate fraud. An individual needs to know if another person is acting on their behalf as soon as possible in order to limit the amount of damage done to their credit.

# Why Credit Monitoring?

- In the United States, a credit score is much more than a number – it's an important part of your everyday life. Lenders use credit scores to evaluate risk, so that one number can decide who qualifies for a loan, at what interest rate and under what limits.
- When you know your credit score, you have access to the same criteria that lenders (and even employers) use in evaluating credit worthiness.
- 5LINX SafeScore monitors bureau activity and alerts members to any reported changes on their credit report. Opening a new line of credit, an addition of delinquent account record, and even new address changes can be an indication of fraudulent activity.



# Credit Monitoring Package Details

- ID validation (AKA L3 verification)
- Credit Score
- Credit Monitoring
- Score Tracker
- Score Simulator
- Free Credit Report
- Credit Reports



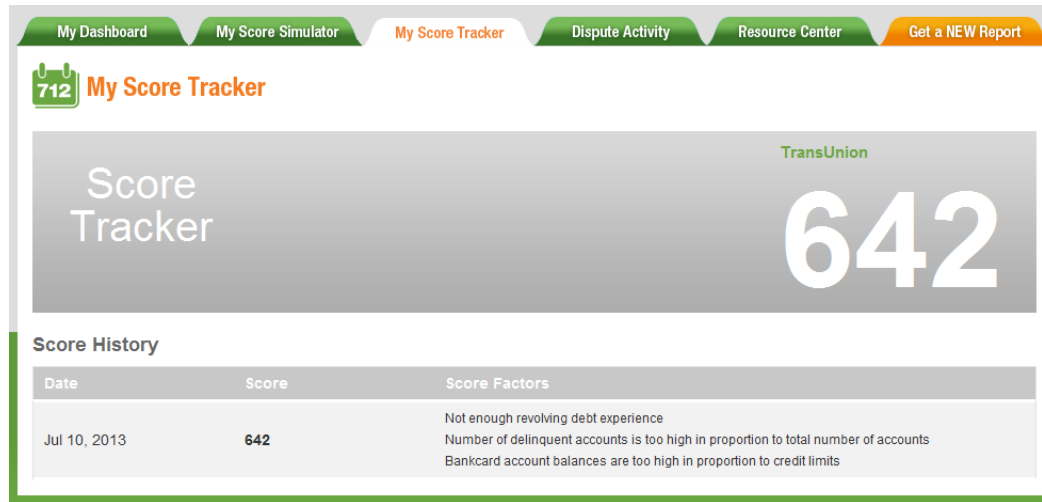


# Packing Details – Credit Monitoring



We continuously monitor a member's credit data, and report any adjustments or changes to the member's profile through real-time alerts sent 24/7/365 via the email address on file. Alerts are also available in the membership portal.

# Packing Details – Credit Monitoring



Our credit score tracker provides members with a view of their credit score history over the lifetime of their membership in graph format. Reasons for a score change are also listed within this section of the membership site.

# Packing Details – Score Simulator

The screenshot shows the 'My Score Simulator' page with a navigation bar at the top containing 'My Dashboard', 'My Score Simulator', 'My Score Tracker', 'Dispute Activity', 'Resource Center', and 'Get a NEW Report'. The main content area is titled 'My Score Simulator' and includes a brief description of the tool. A callout box on the right states 'Recent Report = More Accurate Results' and provides a 'Get a NEW Report' button. Below the description, there are two sections: 'Credit Limit Options' and 'Add a New Loan'. The 'Credit Limit Options' section includes a sub-section 'Add a New Credit Card' with a text input field for the credit limit. The 'Add a New Loan' section includes a sub-section 'Select the type of loan' with radio buttons for 'Mortgage', 'Auto', and 'Personal', and a sub-section 'Enter the estimated amount of loan' with a text input field.

**My Score Simulator**

5LINX's Score Simulator is a simple tool you can use to create and compare custom "what-if" scenarios to determine the potential effect on your credit score. This can help you to optimize credit health improvement efforts by exploring different options and combinations before you act. Use the interactive form below and fill in your information. Press the "Simulate My Credit Score" button to view your Simulated Credit Score along with factors that affected the outcome of your score.

**Recent Report = More Accurate Results**

This simulation is based on your TransUnion credit score from the most recent credit report on file. If you would like to simulate your score based on a more recent report, you may order a new report at any time.

**Get a NEW Report**

**Credit Limit Options** [\[Expand All\]](#)

**Add a New Credit Card**

Credit cards are one of the most common entries in consumers credit files. By simulating adding a new credit card to your credit file we can see if it helps or hurts our overall credit score.

1. Enter the estimated credit limit for your new credit card:

\$

**Add a New Loan**

Trade lines and account history are the fundamental building blocks of your credit score. By simulating new loan accounts, we can test the effects these new types of loans will have on your credit score.

1. Select the type of loan:

Mortgage  
 Auto  
 Personal

2. Enter the estimated amount of loan:

\$

Our credit score simulator provides members with a tool to determine how their score may change based on hypothetical events, such as opening a new line of credit or paying off a loan.

# Packing Details – Score Simulator

The screenshot shows the 'My Score Simulator' page on the 5LINX website. The navigation bar includes 'My Dashboard', 'My Score Simulator', 'My Score Tracker', 'Dispute Activity', 'Resource Center', and 'Get a NEW Report'. The main heading is 'My Score Simulator' with a bar chart icon. Below the heading is a paragraph explaining the simulator's purpose. A callout box titled 'Recent Report – More Accurate Results' explains that the simulation is based on the most recent credit report on file and offers a 'Get a NEW Report' button. The current credit score is 642, with a report date of Jul 10, 2013. The simulated credit score is 653, shown on a scale from 300 to 850. A note states that this score places the user above 48% of the population. Three score factors are listed: 'Factor 1: Length of time oldest bank revolving account has been established is too short', 'Factor 2: Too many delinquencies', and 'Factor 3: Too many inquiries'. A 'View Category' section shows 'Very Poor', 'Poor', 'Fair', 'Good', and 'Very Good' with 'Fair' selected. A note indicates that based on the simulated score, the user is in the 'Fair Category' and can change options to simulate again.

**My Score Simulator**

5LINX's Score Simulator is a simple tool you can use to create and compare custom "what-if" scenarios to determine the potential effect on your credit score. This can help you to optimize credit health improvement efforts by exploring different options and combinations before you act. Use the interactive form below and fill in your information. Press the "Simulate My Credit Score" button to view your Simulated Credit Score along with factors that affected the outcome of your score.

**Recent Report – More Accurate Results**

This simulation is based on your TransUnion credit score from the most recent credit report on file. If you would like to simulate your score based on a more recent report, you may order a new report at any time.

**Get a NEW Report**

Your Current Credit Score is **642** Report Date : **Jul 10, 2013**

**Simulated Credit Score:** **653** 300 | ● | 850

This credit score places you above 48 % of the population.

**Score Factors:**

- Factor 1** Length of time oldest bank revolving account has been established is too short
- Factor 2** Too many delinquencies
- Factor 3** Too many inquiries

**View Category:** Very Poor Poor Fair Good Very Good

Based on your simulated score, you are placed in Fair Category

You may change your options and simulate again.

Score Simulator runs simulations off the member's most recent credit report – if the member wishes to simulate on their most recent score, they must purchase a new 1B credit report.

# Packing Details – Free Credit Report



Members enrolled in 5LINX SafeScore have access to one credit report each year at no extra charge. The credit report will be available through the membership website

1 FREE 3B Per Year



# Packing Details – Credit Report

The screenshot shows the 'Order Credit Report' page on the 5LINX website. At the top, there are navigation tabs: 'My Dashboard', 'My Score Simulator', 'My Score Tracker', 'Dispute Activity', 'Resource Center', and 'Get a NEW Report'. The main heading is 'Order Credit Report'. Below this, there are two columns of information. The left column contains a red warning 'All fields are required' and several input fields: 'Card Type' (a dropdown menu), 'Name on Card' (a text box), 'Card Number' (a text box), 'Expiration Date' (Month and Year dropdowns), 'Security Code' (a text box with a 'What's this?' link), and 'Billing Zip Code' (a text box). The right column is titled 'Select Your Report' and has two radio button options: 'TransUnion Credit Report with Score -- \$4.00' and '3-Bureau Credit Reports with Score -- \$9.00'. Below these options is a paragraph of terms and conditions, and a 'Submit Order' button.

Members can purchase a credit report at any time using our online order system. All purchased reports will be available online through the membership web site.

\$4 Per 1B

\$9 Per 3B



# Pricing and Compensation

One (1) Package – The Ultimate Package  
Package - \$14.95 Monthly

Points = One (1) customer point

CV - \$2.00



# How to Order

The screenshot shows the 5LINX SafeScore website homepage. At the top, there is a navigation bar with the 5LINX SafeScore logo, a 'Sign Up Now' button, and a 'Secure Login' button. Below the navigation bar, a green banner reads '3-Bureau Credit Monitoring for only \$14.95/mo'. The main content area features a large image of a woman smiling at a laptop, with the headline 'We Monitor Your Credit 24/7/365 So You Have Contant Credit Awareness'. Below this, there are several widgets: a 'Credit Score' widget showing scores of 796, 722, and 815; a 'Score Tracker' widget showing a score of 795; and three 'Learn More' buttons for 'Monitoring + Alerts', 'Score Tracking', and 'My Score Simulat'. At the bottom of the page, there are links for 'Terms of Service', 'Privacy Policy', and 'Contact Us', along with a copyright notice for 2013 5LINX.

1. Go to your personal Website
2. Click on 5LINX SafeScore
3. Click on sign up now