



## Product Guide

### What is 5LINX SafeScore?

5LINX SafeScore is your credit monitoring solution for the credit information you need to become – and stay – an informed consumer. Credit monitoring is the monitoring of an individual’s credit report for changes in order to detect suspicious activity or possible fraud. Credit monitoring notifies the member of reported changes on a credit file, such as loan data, inquiries, new accounts, judgments, and liens. 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 a 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.

### Selling 5LINX SafeScore:

When you know your credit score, you have access to the same criteria that lenders (and even employers) use in evaluating credit worthiness. As identity thieves become more creative, monitoring credit reports on a daily basis is more important than ever. When selling 5LINX SafeScore, you are providing your customers the option to have the peace of mind that their credit report is constantly scanned for suspicious activity, limiting the potential damage to their credit.

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 a delinquent account record, and even new address changes can be an indication of fraudulent activity. 5LINX SafeScore provides your customers with a comprehensive view of their credit health and history along with powerful tools to ensure they will have the total protection needed. While credit monitoring cannot protect everyone from all types of fraud, being familiar with the latest activity on their credit report is the first step to being empowered and mitigating risk.

### Ask the customer...

“When was the last time you checked your credit reports?”

“Did you know that victims of credit fraud report an average of \$4,187 in financial loss per case?”

“Did you know that your credit score can effect whether or not you are approved for a house, loan or even a job?”

### Features and Benefits:

- Monitor your credit
- Receive alerts when a change occurs
- Get single and tri-bureau reports- including one free report annually
- Track your score over a period of time
- Simulate your score based on hypothetical events

