

# 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.
- Nearly three-quarters of fraud victims know how their information was obtained.
- 90 percent of businesses have been impacted 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
- Other credit-based transactions

# What is Credit Monitoring?

5LINX SafeScore monitors all three major credit bureaus.

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 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.

# 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. 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



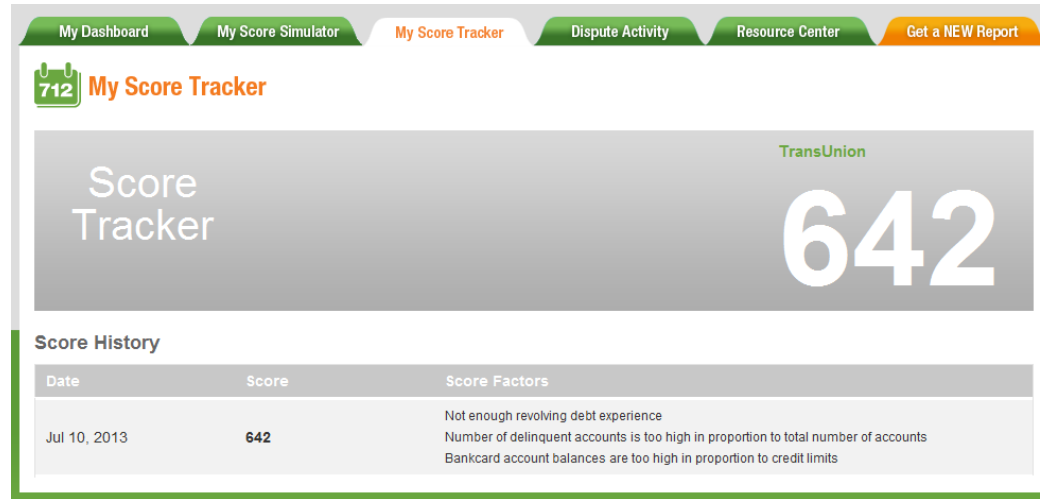
# Credit Monitoring Package Details



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.

# Credit Monitoring Package Details



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.

# Package 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: '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.'

On the right side, there is a callout box titled 'Recent Report = More Accurate Results' with the text: '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.' Below this is a 'Get a NEW Report' button.

The main content area is titled 'Credit Limit Options' with an '[Expand All]' link. It contains two sections:

- Add a New Credit Card**: A section with a sub-heading '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.' It includes a step: '1. Enter the estimated credit limit for your new credit card:' followed by a text input field with a '\$' symbol.
- Add a New Loan**: A section with a sub-heading '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.' It includes a step: '1. Select the type of loan:' with three radio button options: 'Mortgage', 'Auto', and 'Personal'. Below this is another step: '2. Enter the estimated amount of loan:' followed by a text input field with a '\$' symbol.

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.

# Package Details – Score Simulator

The screenshot shows the 'My Score Simulator' page in the 5LINX member portal. The navigation bar includes 'My Dashboard', 'My Score Simulator', 'My Score Tracker', 'Dispute Activity', 'Resource Center', and 'Get a NEW Report'. The main content area features a 'My Score Simulator' heading and a brief explanation of the tool. A 'Recent Report = More Accurate Results' callout box is present. The current credit score is 642, reported on Jul 10, 2013. The simulated credit score is 653, shown on a scale from 300 to 850. Below the score, it states that the 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 'Fair' as the selected category. A note at the bottom indicates that the user may change options and 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.

# Package Details – Free Credit Report

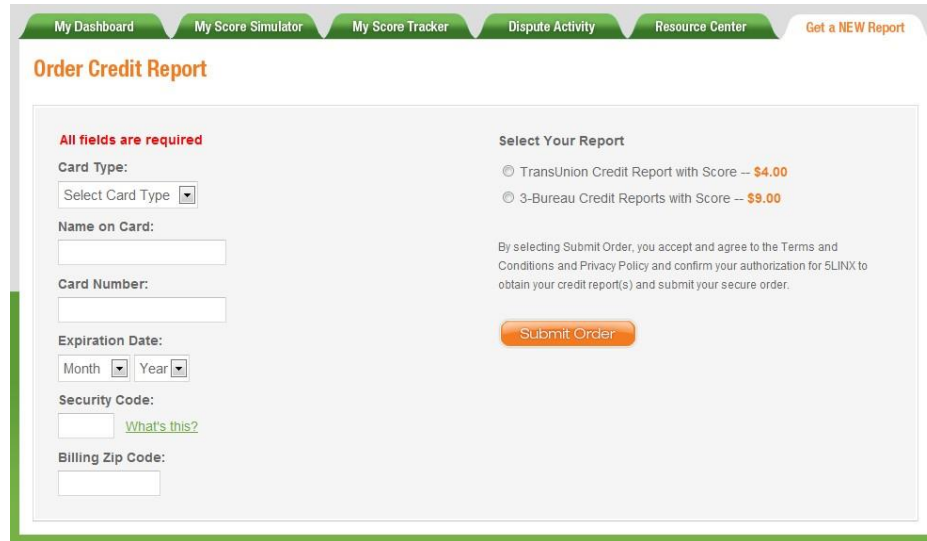


Members enrolled in 5LINX SafeScore have access to one credit report each year at no extra charge. The credit report will be available through the membership website

1 FREE 3B per Year



# Package Details – Credit Report



The screenshot shows a web interface for ordering a credit report. 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".

**All fields are required**

**Card Type:**  
Select Card Type [dropdown]

**Name on Card:**  
[text input]

**Card Number:**  
[text input]

**Expiration Date:**  
Month [dropdown] Year [dropdown]

**Security Code:**  
[text input] [What's this?](#)

**Billing Zip Code:**  
[text input]

**Select Your Report**

- TransUnion Credit Report with Score -- \$4.00
- 3-Bureau Credit Reports with Score -- \$9.00

By selecting Submit Order, you accept and agree to the Terms and Conditions and Privacy Policy and confirm your authorization for 5LINX to obtain your credit report(s) and submit your secure order.

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

Cost: \$14.95 monthly

Points: 1 Customer point

CV: \$2.00



# How to Order

The screenshot shows the 5LINX SafeScore website. At the top, there is a navigation bar with the 5LINX SafeScore logo on the left, 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. To the right of the image, the text reads 'We Monitor Your Credit 24/7/365 So You Have Contant Credit Awareness'. Below this, there are three main sections: 'It's All About You... Constantly', 'Monitoring + Alerts', 'Score Tracking', and 'My Score Simulat'. Each section has a brief description and a 'Learn More' button. 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