# **smartcredit**<sup>®</sup>

# **Features & Benefits**

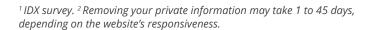
### **PrivacyMaster®**

87% of People Say Data Privacy Is a Human Right<sup>1</sup>

Yet, websites expose and sell your private information every day. They may even reveal your children's names and where they go to school.

#### **How It Works**

- Receive alerts when websites are found
- Directly request removal of your private info<sup>2</sup>
- Monitoring continues to ensure websites comply







### **ScoreTracker**

Easily Track & Understand All Your Credit Scores

ScoreTracker explains and grades your creditworthiness in four main categories, based on your updated credit reports. You also see what's helping your scores over time and what you need to fix.

#### **How It Works**

- Credit Score: Summarizes overall creditworthiness
- Auto Score: Shows creditworthiness for vehicle loans
- Insurance Score: Shows eligibility for insurance
- Hiring Risk Index: Based on info employers use in hiring decisions





### **ScoreBuilder®**

Take Action to Get More Points<sup>3</sup>

Use our patented Action buttons to reach your 120-day plan for a better score.

#### **How It Works**

- See what's helping & hurting your score
- Take action to fix inaccuracies
- Directly address identity theft

<sup>3</sup>This feature unlocks if you have negative credit data. <sup>4</sup> Your results may vary and are not guaranteed





# **smartcredit**<sup>®</sup>

# **Features & Benefits**

### **ScoreBoost**<sup>™</sup>

Reach Your Target Score to Get Better Loans

Get your best score before you apply for any type of credit.

#### **How It Works**

- See how payments can increase your score
- Know when to apply for credit
- Know the right time to repay
- Balance spending between accounts





### **Money Manager**

All Your Finances in One Convenient Place

Get complete visibility of your online banking, credit cards, investments, and more.

### **Summary of Benefits**

- Link your money & credit accounts in one place
- Get instant statements
- See transactions, payments due, spending trends, & credit utilization
- Ask questions & resolve problems directly with creditors





# \$1 Million Fraud Insurance

Protect Your Whole Family

There's a new victim of identity theft every two seconds.<sup>5</sup> Even more alarming, children are 50 times more likely to be victims than adults.<sup>6</sup>

That's why we offer \$1 Million Fraud Insurance for **your whole family** residing in your household **(zero deductible)**.<sup>7</sup>

### **Coverage Details**

- Bank, savings, brokerage, lines of credit, & credit cards
- Out of pocket expenses for ID recovery
- Credit reports
- Pre-existing identity fraud you didn't know about
- Replacement costs of stolen driver's license & passport

<sup>5</sup> IdentityForce, 2019. <sup>6</sup> Carnegie Mellon University's CyLab, 2017. <sup>7</sup> Free with your membership. Activation is required. Provided by Voyager Indemnity, an Assurant Specialty Property company



