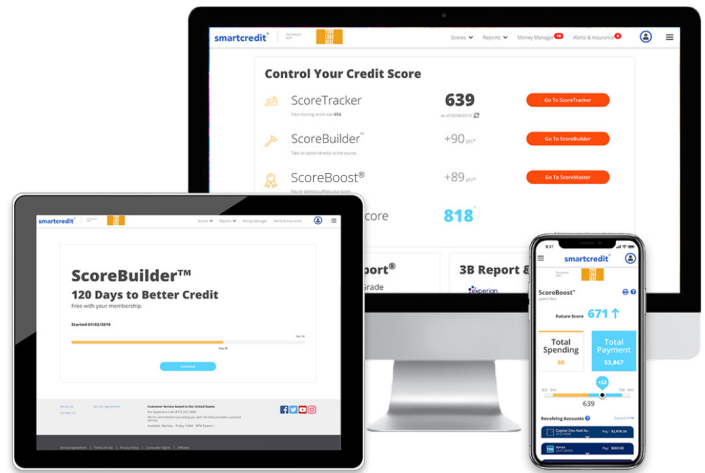


THE BEST Product, People & Payouts

Let us build you a co-branded SmartCredit® website personalized with your logo and special messaging.

Benefits

- Earn more money
- Flexible retail price points to extend client LTV
- Option to offer SmartCredit® as a standalone product or integrated with your products and services
- Great residual monthly revenue
- Additional revenue for 3-Bureau Report & Scores purchases exceeding those included in a plan
- Full access to our partner portal for reports and management of your client base
- A personalized co-brand link: www.smartcredit.com/yourcompanyname
- Your logo, phone number, special message and a link back to your main site



Sponsor Your Clients

- Add additional value to your products and services by giving SmartCredit® to your clients at no charge to them
- Simply provide your clients a unique sponsor code to bypass payment at enrollment

Partner Portal

- Full access to our partner portal for reports and management of your client base, including: reset passwords, close accounts, account status changes, update billing, view real-time reports and issue refunds

Product Plan Features

Product Features	Build Plan	Protect Plan
3B Report & Scores ¹	1 Per Month	À La Carte
1B Smart Credit Report® & Score	Unlimited	2 Per Month
Credit Monitoring	Included	Included
Actions	Unlimited	5 Per Month
Money Manager	Unlimited	Unlimited
\$1 Million Family Fraud Insurance	Included	Included
Alerts & Score Tools	Unlimited	Unlimited
PrivacyMaster®	Included	Included

Monthly Licensing Fees Per Net Billable Clients

Partner determines their desired membership fee for both the Build and Protect plans and will be charged by ConsumerDirect® a monthly Licensing fee for each Paid or Sponsored² Membership according to the table below:

Net Billable Partner Clients	Build Plan	Protect Plan
0 – 750	55% of membership fee or \$16.50, whichever is greater	40% of membership fee or \$7.98, whichever is greater
751 – 2,500	54% of membership fee or \$16.20, whichever is greater	38% of membership fee or \$7.60, whichever is greater
2,501 – 5,000	52% of membership fee or \$15.60, whichever is greater	35% of membership fee or \$7.00, whichever is greater
5,001+	49% of membership fee or \$14.70, whichever is greater	31% of membership fee or \$6.20, whichever is greater

Example A

Partner XYZ has a total of 800 active billable clients enrolled with SmartCredit®.

755 are enrolled in the Build Plan at \$39.99.
 $\$39.99 \times .54 = \21.59 . The licensing fee charged by ConsumerDirect® to Partner would be \$21.59 per client.

45 are enrolled in the Protect Plan at \$18.95.
 $\$18.95 \times .38 = \7.20 . The licensing fee charged by ConsumerDirect® to Partner would be the minimum, \$7.60 per member.

Example B

Partner ABC has a total of 50 active clients enrolled with SmartCredit®.

All 50 are on a Sponsored Build Plan. The licensing fee charged by ConsumerDirect® to Partner would be \$16.50 per client.

Setup

- Co-Brand Build Fee: \$375
- Includes customized setup of your co-brand and personalized training
- Get up and running in 2 business days

Additional surcharges apply.


Your revenue may be reduced by any refunds or chargebacks.

¹ À La Carte 3-Bureau Report & Scores Cost is \$13.50 on orders exceeding those included in a plan. ² For sponsored plans, partner will be charged the dollar amount referenced above, instead of the percentage.

Contact Us Today

Questions? Want to learn more? Contact our relationship-oriented partnership team.

 creditservices@consumerdirect.com

 714-431-0005 (Option 4)