

## LIFELOCK™ IDENTITY LOCK<sup>1,2</sup>

Helping to keep unauthorized accounts from getting opened in your name.

While you can't always prevent identity fraud, you can be proactive to help protect yourself.

### What is LifeLock Identity Lock?

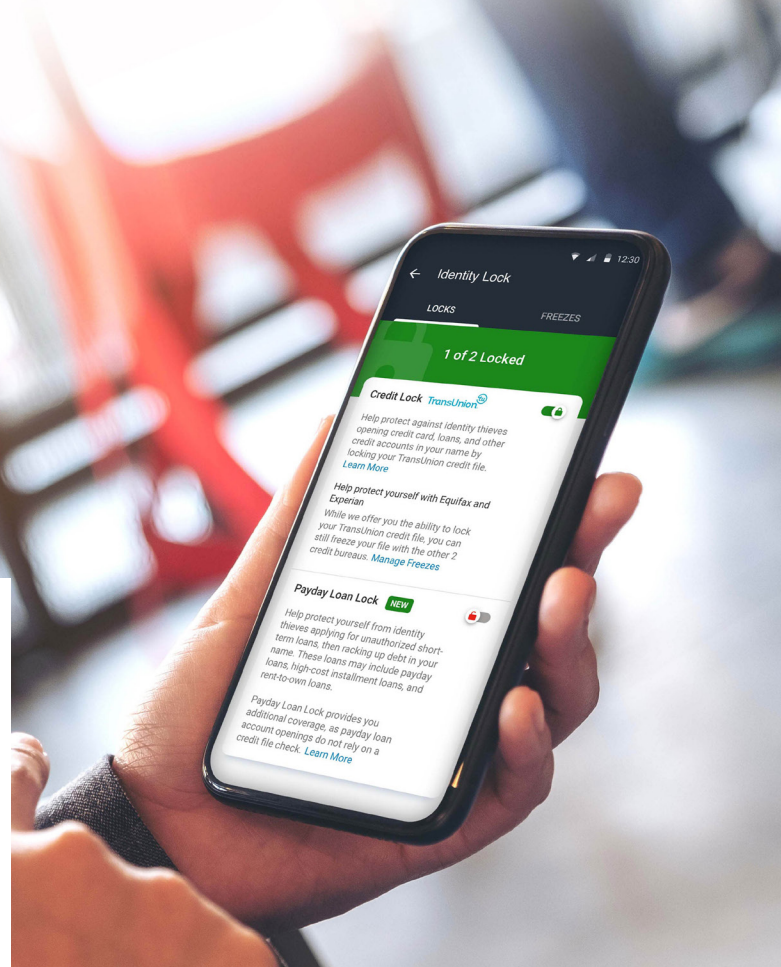
This feature gives your employees more control over their personal information. They will have proactive protection against identity thieves opening unauthorized accounts in their name.

### How it works

Simply activate Identity Lock in one click. When ready to apply for new credit or a payday loan, simply click again to unlock. If someone tries to apply for an account in your name, it will be blocked and you'll get an alert.

**75%**

Nearly 75% of identity theft victims who had accounts opened in their name did not find out from their bank or credit card company.<sup>3</sup>



## Key Features

### CREDIT LOCK

Easily lock your TransUnion credit file until you need access. And when you're ready to apply for new credit, simply click to unlock.

### PAYDAY LOAN LOCK

With a single click, help lock out fraudulent payday and other short-term loans in your name.

### NOTIFICATIONS

Be notified if someone tries to access your locked information, open an account, or take out a loan in your name.

### CREDIT, BANK & UTILITY FREEZES\*\*

Get easy instructions and quick access to freezing credit as well as bank and utility files with each of the three major credit bureaus. We also provide guidance on how to freeze your child's credit file.

# LIFELock™ IDENTITY LOCK<sup>1,2</sup>

## Helping safeguard your identity



**Helps stop** third parties from accessing locked credit info.



**Get alerts** if we detect an attempt to access locked info.



**Easily lock and unlock** from the website or app.



**Ability to freeze** utility, credit and bank accounts.



**Helps block ID thieves** from opening fraudulent payday loans in your name.



## Credit Lock vs. Credit Freeze

Either option gives you protection against accounts being opened fraudulently in your name. So, what's the difference?

### Credit Lock

The power to make your credit accessible is in your hands. Simply lock and unlock your credit file with a single click.

VS

### Credit Freeze

You will need to contact the credit bureau, bank, or utility to freeze your account. Reversing it requires a PIN number.

#### No one can prevent all cybercrime or identity theft.

\*\* These features are not enabled upon enrollment. Member must take action to activate this protection.

1 - If your plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin

after your successful plan enrollment. Please note that in order to enjoy all features in your chosen plan, such as bank account alerts, credit monitoring, and credit reports, it may require additional action from you and may not be available until completion.

2 - Locking or unlocking your credit file does not affect your credit score and does not stop all companies and agencies from pulling your credit file. The credit lock on your TransUnion file will be unlocked if your subscription is downgraded or cancelled.

3 - Based on an online survey of 5,006 U.S. adults conducted by The Harris Poll on behalf of NortonLifeLock, February 2021.

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