

**FACTS****WHAT DOES EQUIFAX CONSUMER SERVICES LLC DO WITH YOUR PERSONAL INFORMATION IN CONNECTION WITH LOCK & ALERT™?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share can include:

- Social Security number
- Name and contact information

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Equifax Consumer Services LLC chooses to share when you activate the Lock & Alert™ service; and whether you can limit this sharing.

Reasons we can share your personal information	Does Equifax Consumer Services LLC share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes —</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	NO	We don't share
<b>For our affiliates to market to you</b>	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

**Questions?**

- Visit us online: <https://www.equifax.com/personal/credit-report-services/>
- Call: 888-548-7878 from 9:00 am to 9:00 pm (ET), Monday through Friday, and 9:00 am to 6:00 pm (ET), Saturday and Sunday — our menu will prompt you through your choice(s)

## Who we are

<b>Who is providing this notice?</b>	Equifax Consumer Services LLC, in connection with the Lock & Alert™ service
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## What we do

<b>How does Equifax Consumer Services LLC protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For additional information, visit <a href="https://www.equifax.com/privacy">https://www.equifax.com/privacy</a> , or contact us at 888-548-7878.
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<b>How does Equifax Consumer Services LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Sign up for our service</li> <li>■ Give us your contact information</li> </ul> <p>We also collect your personal information from other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to you alone unless you tell us otherwise.
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## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Our affiliates include companies with an Equifax name; and others such as IXI Corporation and Equifax Workforce Solutions LLC.</li> </ul>
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<b>Nonaffiliates</b>	<p>Companies not related to by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Nonaffiliates we may share with may include identity verification companies.</li> </ul>
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<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ Our joint marketing partners include companies that provide financial education.</li> </ul>
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## Other important information

**California:** If your account has a California billing address, we will not share your personal information except to the extent permitted under California law.