



Credit Monitoring at a Glance

Courtesy of *MyCreditPrivacy.com*

Credit monitoring is a critical part of any credit protection plan. Monitoring your credit at all three credit bureaus regularly can help you to minimize credit and identity theft worries and gain the peace of mind you deserve.

What exactly is credit monitoring?

Credit monitoring protection is an early detection online warning system for your credit. It helps you keep track of what's happening on your credit files, and it alerts you when changes occur in your personal information, accounts and payment histories and a variety of other credit information.

And why is being aware of changes in your credit so important? Because most lenders, banks and mortgage companies only know you from the information that is included in your credit history.

That's why online credit monitoring protection from all three national credit bureaus — like what you get from *My Credit Privacy* — is so important. It can give you that extra credit safeguard you need. Triple-bureau protection means that you enjoy:

- **Reliability and Convenience** - The monitoring protection system alerts you that something has changed in your credit information – no matter what that change is.
- **Speed and Efficiency** - When you are alerted immediately to changes in your credit, you can take action quickly. Time is critical when it comes to your credit (and even more so when it comes to identity theft).
- **Trouble Shooting and Peace of Mind** - If fraudulent activity does occur, having built-in credit monitoring protection help ensure that you'll save money, time and headaches.

How do I know which “changes” in my credit should concern me?

If you apply for a home mortgage, the company you are working with will run a credit check to determine how much credit you can get — sometimes measured in what is called “credit worthiness.”

It's standard procedure for money lenders to check your credit information — to help predict if you'll be able to pay off your monthly mortgage. This process is considered routine, but still, the credit monitoring feature automatically notifies you of the change.

How does credit monitoring help guard against identity theft?

If someone else applies for credit using your identity, credit monitoring protection will automatically alert you that there has been credit activity in your name. You'll have to investigate further to determine what that specific change is, but it's always better to be “safe than sorry.”



Since lenders, banks and mortgage companies will judge your overall credit worthiness solely on the information included in your credit history, don't risk additional problems. Put your trust in *My Credit Privacy* and allow credit monitoring to keep your overall credit in good standing, while you also avoid identity theft.

My Credit Privacy provides you with the tools you need to access and monitor your financial/credit information through the program's credit reporting and monitoring benefits. *My Credit Privacy* and its benefit providers are not credit repair service providers and do not receive fees for such services, nor are they credit clinics, credit repair or credit services organizations or businesses, as defined by federal and state law.

The articles and information available on this site are for educational and reference purposes only. They do not constitute, and should not be construed as, legal or financial advice. Any legal or financial principles discussed here are for general information purposes only and may differ substantially in individual situations and/or in different states or countries. For specific legal or financial advice, please consult a licensed attorney or a financial professional. *My Credit Privacy* does not control or guarantee the accuracy of any information provided through external links from the articles on this website to any other website, nor does the *My Credit Privacy* privacy policy apply to any personal information that may be collected via the external links.

Credit services provided by TransUnion Interactive, Inc.

All Rights Reserved. Copyright © 2008 *My Credit Privacy*.