

CREDIT MONITORING

It's Your Credit. Keep It That Way with Credit Monitoring.

PROGRAM BENEFITS



Identity Verification



Credit Monitoring



Resource Center



Full Access to
Credit Reports



Score Tracker



Package Overview

Carelumina is your solution for the credit information you need to become – and stay – an informed consumer. Your benefits may vary depending on your plan level, but every membership includes credit monitoring and alerts, score tracker and access to single- and tri-bureau credit reports. Visit the membership website [24/7/365](#) for access to all of your benefits and Carelumina contact information.

Package Details



Level 3 (L3) Verification

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Credit Monitoring with Alerts

Carelumina monitors bureau activity and alerts you to any reported changes on your credit report. You need to know if another individual is acting on your behalf as soon as possible in order to limit the amount of damage done to your credit. If you suspect your personal information has been compromised, you may need to place a fraud alert on your credit report, close compromised accounts, file a complaint with the FTC or file a police report.



Credit Reports

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

No matter what plan level you have, you may purchase a new single-bureau or tri-bureau report through the membership website at any time. Always review your report carefully – if you see accounts you don't recognize or information that is inaccurate, contact the credit reporting agency and the information provider right away.

The Fair Credit Reporting Act guarantees you access to your credit report for free from each of the three nationwide credit reporting companies (Experian, Equifax, and TransUnion) every 12 months. Visit [annualcreditreport.com](#) to request the free annual credit report that's yours by law.



Score Tracker

Score Tracker is a simple, month-after-month report based on four credit determining factors, which allows you to visually see how your credit scores change over time by plotting them on a graph. It also outlines the factors that caused shifts in your score, so you can understand what action to take.



Resource Center

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Frequently Asked Questions

What is credit monitoring, and why is it important?

Credit monitoring is the monitoring of an individual's credit report for changes in order to detect suspicious activity or possible fraud. By using a credit report and monitoring service, you can be more aware of your credit health and will receive alerts when changes are reported. While credit monitoring cannot protect you from all types of fraud, being familiar with the latest activity on your credit report is the first step to being empowered and mitigating risk.

Why is my credit score so important?

In the United States, a credit score is much more than a number – it's an important part of your everyday life. Lenders use credit scores to evaluate risk, so that one number can decide whether or not you qualify for a loan, at what interest rate and under what limits. And not just banks use credit scores – mobile phone companies, insurance companies and government bodies also use similar methodologies to determine if a consumer becomes a customer.

What should I do if I think my personal information has been compromised?

If you receive an alert indicating suspicious activity associated with your personal information or you see unfamiliar charges or transactions within your account(s), contact your provider (bank, credit card issuer, etc.) and the reporting credit bureau immediately.

How do you keep my information safe?

We maintain a highly secure environment with specific security measures and policies in place to ensure the utmost secure handling of all data.

What is the Fair Credit Reporting Act?

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. The FCRA gives consumers specific rights (summarized below). You may have additional rights under state law.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a consumer reporting agency to deny your application for credit, insurance or employment or take another adverse action against you must tell you, and give you the name, address, and phone number of the agency that provided the information.
- **You can find out what is in your file.** At any time, you may request and obtain your report from a consumer-reporting agency. You are entitled to free reports if a person has taken adverse action against you because of information in a report; if you are the victim of identity theft or fraud; if you are on public assistance; or if you are unemployed but expect to apply for employment within 60 days. In addition, you are entitled to one free report every 12 months from each of the nationwide credit reporting agencies and from some specialized consumer reporting agencies.
- **You have a right to know your credit score.** With this program, you have access to your credit score, which refreshes on a monthly basis. You may also request your credit score directly from a credit bureau at a cost. In some mortgage transactions, you will receive credit score information without charge.
- **You can dispute inaccurate information with the consumer-reporting agency.** If you tell a consumer-reporting agency that your file has inaccurate information, the agency must take certain steps to investigate unless your dispute is frivolous.
- **Inaccurate information must be corrected or deleted.** A consumer-reporting agency or furnisher must remove or correct information verified as inaccurate, usually within 30 days after you dispute it. However, a consumer-reporting agency may continue to report negative data that it verifies as being accurate.
- **Outdated negative information may not be reported.** In most cases, a consumer-reporting agency may not report negative information that is more than 7 years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need as determined by the FCRA - usually to consider an application with a creditor, insurer, employer, landlord or other business.

For more information, go to www.ftc.gov/credit, or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580

What is the Federal Trade Commission?

The Federal Trade Commission (FTC) enforces a variety of federal antitrust and consumer protection laws, including the federal Fair Credit Reporting Act, the law that regulates consumer-reporting agencies, those who use credit reports, and those who furnish information to consumer reporting agencies. The FTC ensures that all three parties (consumers, consumer reporting agencies, and lenders) are treated in a fair and equitable manner. The FTC's mission is to help the nation's markets function competitively and efficiently, unhampered by needless restrictions. It works to spotlight and eliminate acts or practices that are unfair or deceptive. In general, the FTC tries to stop actions that threaten consumers' opportunities to exercise informed choice. It also performs economic analyses, when asked, to support its law enforcement efforts and to contribute to the policy as set forth by Congress, the Executive Branch, other independent agencies, and state and local governments.

In addition to carrying out its statutory enforcement responsibilities, the FTC advances the policies underlying Congressional mandates through cost-effective non-enforcement activities, such as consumer education.