

AlertMe™

Frequently Asked Questions (FAQs)



What is AlertMe™?

AlertMe™ is a service offered by Fiserv Solutions, Inc., that monitors your credit profile at the Experian credit bureau for material changes, such as a new account, new address, delinquency, new credit report inquiry, judgments and liens. If such a change occurs, we notify you by mail or e-mail of the change. If you are notified by e-mail, we will put the specifics of the change on our website for you to retrieve in a secure manner. If the information in the alert is incorrect, it could be an early warning sign that you are a victim of identity theft.

What is identity theft?

Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years and their hard-earned money cleaning up the mess the thieves have made of their good name and credit record. Some victims have lost job opportunities, been refused loans for education, housing or cars, or even been arrested for crimes they didn't commit.

Can you prevent identity theft from occurring?

As with any crime, you cannot completely control whether you will become a victim. But, according to the Federal Trade Commission (FTC), you can minimize your risk by managing your personal information cautiously and with heightened sensitivity.

How can I avoid being a victim?

The FTC website (www.ftc.gov or www.consumer.gov/idtheft/) has a list of recommendations to reduce the chances of becoming an identity theft victim. Some basic recommendations include:

1. Keep personal and financial information in a safe place, especially if you have roommates, employ outside help, or are having service work done in your home.
2. Don't share personal information with anyone who doesn't absolutely have to have it - especially Social Security numbers and birth dates.
3. Treat your mail very carefully. Always mail letters with personal or financial information at a secure U.S. Postal Service mailbox.
4. Also, if your address changes, immediately notify banks, credit card companies, and others who mail you personal or financial information.
5. Always shred papers with personal information before discarding them.
6. If your wallet or purse is stolen, report it immediately to police, your bank, and creditors to prevent the thief from taking the next step of stealing your identity, too.

What if I am a victim of ID Theft?

If you believe that you are a victim of identity theft, you should follow the steps listed on the FTC website. Step-by-step information is available at www.ftc.gov or www.consumer.gov/idtheft/.

What should I do if I forget my user id?

There is a link on the logon page—'Forgot Your User Id?,' which will take you through a series of questions to validate your identity. Once you have provided the requested information, your user id will be emailed to your email address that is in your profile.

What should I do if I forget my password?

There is a link on the logon page—'Forgot Your Password?,' which will take you through a series of questions to validate your identity. Once you have correctly provided the requested information, you will be prompted to reset your password. You may then immediately log on to the system with your new password.

Will the use of this product negatively impact my credit score?

There are two types of inquiries: "hard inquiries" occur when a business requests your credit report in order to evaluate a credit application and "soft inquiries" that occur when your credit is checked for other reasons. If you apply for a car loan, a hard inquiry record will appear on your credit report and may cause a drop in your credit score. When you check your own credit report, it is considered a soft inquiry and will not harm your credit score.

Why did I get a message that you are unable to accept my subscription?

This type of service involves a very thorough identity verification process to ensure that your information is kept secure. If we are unable to successfully complete this process to authenticate your identity, we cannot offer you this service. We apologize for the inconvenience.

Where do I find my next billing date?

The next billing date is displayed under the Payment Method tab under Change Profile. The account that you have selected to be charged for your subscription as well as any credit reports you purchased is also displayed and can be changed there.

How am I billed?

When you sign up for the service, you will specify a savings or checking account for billing. Your account will be charged for the service the day you sign up, although it will take two to three business days for the charge to appear on your account.

If you select monthly service, your account will be charged every 30 days; quarterly will be charged every 90 days, and annual billing will occur every 360 days.

If you want to change your billing option, you must complete the change two business days before your Next Billing Date. The Next Billing Date can be found by looking under the Change Profile tab and choosing Payment Method.

What types of activity will generate an alert?

You will receive an alert:

- When you subscribe to the system.
- To remind you to order your free credit reports from www.annualcreditreport.com once a year.
- If you cancel the service.
- If one of your creditors reports:
 - An account is 30, 60, or 90 days past due.
 - An address change.
 - A bank/credit card over the credit limit.
 - A civil judgment.
 - A lien.
 - A lost or stolen credit card.
 - A major derogatory trade account.
 - A new inquiry.

- A new trade account.
- A public record bankruptcy.
- A settlement.
- A tradeline bankruptcy.

Where can I find more details about the insurance?

Insurance is automatically included in your subscription for AlertMe™.