

Customer Service
P.O. Box 3020
Postal Station D
Etobicoke ON M9C 4V5

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CAN1 INITIAL PROFILE ENG
321 HUNTERS RN
EDMONTON AB T6R 2N9



www.alertservice.ca/valueaddservices

CREDIT ALERT[®] PLUS

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Privacy Policy

Access to Your Information

Correction of any information contained within the credit report must be done by you through the credit reporting agency. With the exception of your credit report information as outlined above, you have the right to access, update and correct inaccuracies in your personal information in our custody or control. To access your personal information, a request must be submitted in writing to us at:

Sigma Loyalty Group
P.O. Box 1700 STN D
Toronto, Ontario
M9A 5C7

We will take reasonable steps to verify your identity before granting access or making corrections. We will respond to your request for access, update, and/or correction in a reasonable time. Certain changes to your personal information may be subject to legal restrictions and, if applicable, these will be communicated to you.

Retention of Personal Information

We will retain your personal information as long as you are enrolled in the service provided by us, and to satisfy any legal compliance.

Service Providers

We may transfer or disclose personal information to service providers who assist in the fulfillment of our services to you. Our service providers are given only the information they need to perform their designated functions, and they are not authorized by us to use or disclose your personal information for any other purposes.

We require our service providers to protect personal information which has been provided to them in a manner that is consistent with our privacy and security practices. Intersections may process and store your personal information in the United States. In certain circumstances, your personal information may be disclosed as required by law to law enforcement or regulatory agencies.

Additional Offers

From time to time, we may contact you about our services and those of our partners. You may opt-out of being contacted about such services by contacting Customer Service at 866-746-9758.

Surveys and Customer Research

From time to time, we may offer you the opportunity to participate in one of our surveys or other customer research. We use this information to help us understand our customers and to enhance the product and service offerings.

Legal Compliance

Intersections, Sigma, our affiliates, and other service providers may be required to provide your personal information in response to:

- a search warrant or other legally valid inquiry or order,
- an investigative body permitted by applicable Canadian or U.S. law in the case of a breach or contravention of a law.

We may also disclose personal information where necessary to:

- Establish, exercise or defend a legal claim,
- Investigate or prevent actual or suspected loss or harm to persons or property.

In the event we are required by law to disclose personal information, we will take reasonable steps to verify the lawful authority for the collection, and disclose only the information that is legally required.

Business Transactions

We may disclose personal information in connection with a proposed or actual financing, securitization, insuring, sale, assignment or other disposal of all or part of our business or assets. This confidential disclosure would be for the purpose of evaluating and/or performing the proposed transaction.

If required, our assignees or successors may use and disclose your personal information for similar purposes as those described in this Privacy Policy in order to continue providing you with our services.

Accountability

We take our commitment to privacy seriously. We will investigate and respond in a reasonable time to your questions or concerns about the privacy of your personal information and our privacy procedures.

You may contact us by:

- Calling our Customer Service Contact Centre at 866-746-9758
- Email to privacy.canada@sigmaloyaltygroup.com
- Mail to the Privacy Officer at Sigma Loyalty Group, P.O. Box 1700 STN D, Toronto, Ontario M9A 5C7

CREDIT ALERT® Plus

October 5, 2017

CAN1 INITIAL PROFILE ENG
321 HUNTERS RN
EDMONTON AB T6R 2N9

Dear CAN1 INITIAL PROFILE ENG,

Thank you for choosing CREDIT ALERT® Plus. In a digital world where data and personal information is instantly obtained, readily available, and easily exchanged, it's more important than ever to have the tools and resources available to help you understand and protect your credit, identity, and personal data.

Enclosed is your credit report and score. Please review it for accuracy since incorrect information may be an indication of identity theft and can affect your credit score. Along with your credit information, we've enclosed information about the program features available to protect your credit and your personal data from being stolen:

- Credit Monitoring and Alerts when credit information may be at risk
- Your Quarterly Credit Update and Score in an easy to read format
- Internet Surveillance of your registered credit cards
- ZoneAlarm® Anti-virus software
- PRIVACYPROTECTSM Anti-keylogging software
- Access to Credit Education Specialists and the Identity Theft Recovery Unit to assist you when you need it most
- Identity Theft Restoration Services should your identity be compromised
- Rebound Labels (see insert for details)

Early detection and a fast response are the essentials to protecting against identity theft and the damage it can cause. That's why every business day, we monitor your credit at the two largest Canadian credit bureaus for certain activity that may indicate identity theft. If we identify changes that could indicate identity theft we will promptly notify you, so you have the opportunity to review the detected change and determine if you initiated it, or if it's a sign of identity theft.

Finally, if you should become a victim of identity theft, you won't be alone. With our Identity Theft Restoration Services, one phone call puts our team of trained agents to work for you. It's all included in your CREDIT ALERT® Plus service.

Sincerely,

CREDIT ALERT® Plus
866-746-9758

Online Account Management Safe. Easy. Free.

As an online subscriber, you'll have complete 24/7 access to your:

- Credit Report & Score
- Credit and Identity Alerts
- Internet Surveillance
- ZoneAlarm Anti-virus Software
- PRIVACYPROTECT Anti-keylogging Software

Activate your online account today at
www.alertservice.ca/valueaddservices

User ID

Last Name

PIN

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Privacy Policy

PRIVACY POLICY

This Privacy Policy is effective December 2016.

We understand that protecting your identity and personal information is critically important to you. The services are provided to you through a partnership between Intersections Inc. ("Intersections") and Sigma Loyalty Group ("Sigma"). We want you to be fully informed about how your information is used and protected by Intersections and Sigma in providing the services. In this Policy, Intersections and Sigma may be referred to individually, or collectively as "we", "us", and "our", as applicable to the areas of responsibility for collecting, handling and protecting your information.

Your Credit Report Information

As part of the services you have requested, we may, based on the authorization you have provided, retrieve or access your credit report information from credit reporting agencies on your behalf, and provide that information to you. While Intersections provides your credit report, Sigma may also require access to your credit report to provide customer service support as needed by you. Except for the purposes of customer service support, we do not disclose that credit report information to anyone except you.

Other Personal Information

In addition to your credit report information as described above, we collect other personal information in order to:

- Process your application for the services.
- Verify your identity and retrieve your credit report information.
- Provide other services to you, including payment processing, customer service and restoration services.

We collect information such as your name, mailing address, email address, phone number, date of birth, or other information that may be needed to verify your identity. Credit card or other payment information will also be collected. Intersections may also collect credit card information from you for the purpose of providing internet surveillance, if requested by you. Your personal information collected by Sigma may be obtained from your financial institution, or directly from you, for the purposes of enrolling you to receive this service. Your personal information is shared with, or obtained directly by, Intersections for the purposes of delivering you the services, which includes obtaining your credit information, hosting and maintaining the website, providing internet surveillance, and providing you with ongoing credit bureau monitoring.

Information from Mobile Apps

If you use one of our mobile apps for the service, we may also collect mobile device-related information such as your device type/model, operating system and version in order to enable access to the services you have requested.

Information by Telephone

If you contact us by telephone, we may monitor and/or record your discussions with our customer service representatives for our mutual protection to confirm our discussions with you. We may also use your call for coaching and training purposes.

Information by Email

If you contact us by email, we will use your email address to acknowledge your comments and/or reply to your questions. Your email and our response may be stored by us as confirmation of our communication.

Cookie Information

Intersections uses "cookies" to:

- help personalize our website
- ensure a secure connection when delivering services involving sensitive personal information
- analyze and optimize the use of the services

Cookies are small bits of computer code that your browser creates to store data locally on your computer or smartphone. Most Web browsers allow you to modify your settings to notify you when you receive a cookie or to reject cookies entirely. If you decide not to accept cookies from our website, you might not be able to take advantage of all of its features. Intersections may also use a third party service provider to gather and analyze information about the areas that have been visited on the website, to help us evaluate and improve the convenience of the website, and to help us evaluate some of the specific information related to your website visits.

Restricted Access

To access your personal information on the website, you are required to select a user name and password. It is your responsibility to restrict access to your user name and password so that only you may gain entry to your personal information online. If you have concerns that your user name or password may have been compromised, contact Customer Service immediately at 866-746-9758.

Confidentiality and Security

We recognize the importance of having advanced security on our systems to safeguard your information. We maintain industry standard technical, physical, and administrative safeguards to protect your personal information against unauthorized access, use, modification, or disclosure while in our custody and control. We review our security procedures regularly to ensure that they are properly administered and remain effective and appropriate.

Children's Privacy

Our website, and our services, are intended for use only by adults. We do not knowingly solicit or retain information from children.

Changes to Our Privacy Policy

From time to time, we may update our Privacy Policy to provide greater clarity about our information handling practices. If however, we should make a substantive change to our Privacy Policy that significantly impacts how we collect, use, or disclose personal information, we will post a notification on our website in advance of the implementation.

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Prepared exclusively for
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Questions?

toll-free 866-746-9758
Monday - Friday 9 a.m. to 9 p.m.
and Saturday 10 a.m. to 6 p.m. EST

Credit Score & Quarterly Updates

How your score is calculated

When you apply for a loan or credit card, lenders often request your credit score from one of the credit reporting agencies. Lenders then look at how much debt you have and how timely you are when you pay your bills. A credit score is based on this information. This gives you a glimpse of how you look to banks, mortgage lenders and loan companies.

Why is a credit score important?

Your credit score is just one of the variables that lenders look at when evaluating your creditworthiness. Generally, the higher your credit score, the lower your interest rate and higher your qualified loan amount. Other factors banks look at include:

- ➔ Your debt-to-income ratio
- ➔ Your income stability
- ➔ Your payment history
- ➔ The length of time you've been using credit
- ➔ Your relationship with the financial institution

Quarterly Credit Updates

Every 90 days we compile a summary of all the changes that have been reported to the credit reporting agency and send you a detailed report along with your current credit score so you can track your credit information over time.

Being aware of changes to your credit file not only helps you better understand your credit, but also alerts you to potential mistakes or identity theft - allowing you to take immediate action if needed.

Use this convenient checklist to review your Quarterly Credit Update carefully.

Review your information

- name
- address changes
- inquiries
- new accounts or collection accounts
- accounts reported as closed
- balance increases greater than 20%
- negative information added
- credit limit increases
- items removed from files
- accounts without changes
- public record items (judgements & bankruptcies)

Helpful Tips

- Pay your bills by the due date, and maintain low balances on your credit cards (less than 40% of available credit)
- Avoid applying for credit six months prior to purchasing a home
- Avoid frequent credit applications, try to keep it to no more than one every six months
- Identity thieves typically commit fraud by using your name, date of birth, and Social Insurance Number to open new accounts, then allow them to go unpaid

Online Tools & Resources

Financial Calculators to assist with personal budgeting and credit management:

- Manage your Assets
- Major Purchases
- Personal Savings and Retirement
- Credit Card Payoff

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Third Party Products and Web Sites. We may offer or provide you access to products, services or Web sites provided by third parties, including but not limited to promotional or incentive offers, or free services provided by third parties, including the ZoneAlarm® Internet Security Suite and Web sites that hyperlink to our Web site. Neither we nor any third party provider of any component of the Service or of any information delivered as part of the Service control or bear any responsibility for those Web sites or third parties, including but not limited to their products or services or use by them of personal information you may provide them. Further, in order to use the Identity Theft Restoration Service you will be required to agree to additional terms and conditions of Sigma Assistel Inc., and you will be bound by those terms and conditions. If and when you provide any personal information of any kind to Sigma Assistel Inc., any use of that information will be governed by those terms and conditions and the privacy policy provided by Sigma Assistel Inc. to you.

Understanding Your Credit Report

Use this convenient checklist to review each line of your Credit Report carefully.

Review personal information

- Name
- Current address
- Former address
- Social Insurance Number
- Date of birth

Review account information*

- Are all accounts active?
- Do any accounts need to be closed?
- Are outstanding balances accurate?
- Are credit limits accurate?
- Are payment histories correct?
- Has derogatory credit information been deleted after 7 years?
- Have bankruptcies been removed after 7 years?

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Report errors

If you do find an inaccuracy or an omission, inform the credit reporting agency and the creditor.

Look for indications of identity theft

Are there any open and active accounts that you don't recognize or repeated inquiries you didn't request? If you suspect someone has compromised your identity, call us at 866-746-9758 and ask to be connected with our Identity Theft Recovery Unit. We'll promptly walk you through the steps to restore your credit file.

Document requested changes

Keep the originals and send a copy of any documentation you send to creditors or the credit reporting agencies

Credit Education Specialists

Our experienced staff is just a phone call away to answer your questions or walk you through your credit report and any of the more complex credit or fraud issues. They can help you understand how long certain information stays on your credit report, how these details affect your credit score, and why you might find legitimate differences between information stored at different credit agencies.

*Due to processing procedures at the credit reporting agency, there may be a time lapse before your most recent credit activity is updated.

Helpful Tips

- Have your most current credit report available when disputing information
- Always keep a written record of the details during a dispute conversation – date and time of phone call, the name of the person you spoke with, etc.
- Review your credit report regularly. If you suspect any errors, file a dispute with the credit reporting agencies or contact our Credit Education Specialists for assistance

Log on to www.alertservice.ca/valueaddservices for more detailed information, including samples of dispute letters to send to the major credit reporting agencies

Contact us at 866-746-9758 if you suspect someone has compromised your identity

PERSONALIZED CREDIT SCORE

CAN1 INITIAL PROFILE ENG

on a scale of 399 to 862 points, you have a score of:

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The Equifax credit score used by Credit Alert® Plus has a minimum of 399 and a maximum of 862 points. A higher score represents a stronger financial position.

Credit Category Your credit score may be viewed by lenders as categorized below.

Your credit category is:

Weak Fair **Good** Excellent

Background Information about how credit scores are used.

Credit scores are based on the information in your credit records. Credit scores range between 399 and 862. Higher scores are better, because they increase your chances of getting the loans you want. Keep in mind that when lenders evaluate a credit application, credit scores are not the only factor they use in making their decision. They usually ask for additional information (such as income and monthly payments) to determine your ability to repay the loan.

Summary An overview of your credit score.

Your score ranks in the top 50-75% of the Canadian population meaning you are very likely to get approved for new credit, get the best interest rates and be charged a lower amount of deposit in situations where deposits are often required.

Terms of Use

PLEASE READ THIS TERMS OF USE CAREFULLY. THIS IS A LEGALLY BINDING AGREEMENT BETWEEN YOU (REFERRED TO AS "YOU" AND VARIATIONS SUCH AS "YOUR"), ON THE ONE HAND, AND INTERSECTIONS INC. AND SIGMA LOYALTY GROUP INC. (INTERSECTIONS INC. AND SIGMA LOYALTY GROUP INC. ARE REFERRED TO COLLECTIVELY AS "WE", "US" AND VARIATIONS SUCH AS "OUR"), ON THE OTHER HAND. THIS TERMS OF USE CONTAINS THE LEGAL TERMS AND CONDITIONS BETWEEN YOU AND US REGARDING THE CREDIT ALERT® PLUS, CREDIT ALERT® IDENTITY PROTECTION AND/OR CREDIT ALERT® CREDIT MANAGEMENT SERVICES, WHICHEVER OF THOSE SERVICES YOU ORDERED. THE SERVICES YOU ORDERED ARE REFERRED TO IN THIS TERMS OF USE AS THE "SERVICE," AND THE TERM "SERVICE" AS USED IN THIS TERMS OF USE INCLUDES ALL OF THE PRODUCTS, SERVICES AND SOFTWARE THAT ARE INCLUDED WITH THE SERVICES YOU ORDERED. BY SUBMITTING YOUR ORDER, ACCESSING OR USING THE SERVICE, OR DOWNLOADING ANY SOFTWARE PROVIDED AS PART OF THE SERVICE, YOU ARE ACKNOWLEDGING THAT YOU HAVE READ AND AGREE TO BE BOUND BY THIS TERMS OF USE.

Use of the Service. You may not use the Service unless you are eighteen years of age or older. Any information you provide to us must be true, accurate, current, and complete. You shall not use the Service for any illegal purpose, and you shall abide by all applicable federal, provincial, local and international laws and regulations. The Service is for your personal use only, and not for commercial purposes. You may not use the Service to obtain information about or make decisions about anyone but yourself. You are solely responsible for any reliance by you on the Service or other use you make of the Service.

Personal Information Authorization. As needed to provide the Service to you, you authorize and instruct us to obtain, monitor and compile your credit information from one or more credit reporting bureaus or agencies, and other of your personal information for the purpose of providing the Service to you.

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Your Account. Registering as an online user or subscriber with the Service requires both a user name and a password, and certain portions of the Service may require use of multiple one time or persistent passwords. You should consider your user names and passwords as confidential information. Anyone with knowledge of both your user name and password can gain access to the restricted portions of this Service and to your account. You must keep your user name and password confidential. You shall immediately notify us if you become aware of any loss or theft of your password or any unauthorized use of your user name and password. You must immediately change your user name and/or password as soon as you become aware of any loss or theft of your password or any unauthorized use of your user name and password. WE SHALL NOT BE LIABLE FOR ANY LOSS OR DAMAGE ARISING FROM YOUR FAILURE TO COMPLY WITH ANY OF THESE OBLIGATIONS. We reserve the right to delete or change a user name or password at any time and for any reason.

Fees and Charges. You authorize us to charge your credit card or other account that you have designated \$19.99* each month. The Service is available for your use immediately upon enrollment. Billing will commence approximately 45 days following your enrollment. Monthly, annual and other periodic or renewal fees will be charged at the then current rate. To ensure uninterrupted service, your subscription will automatically renew until you cancel. You may cancel the Service at any time by calling the toll free number provided by us. You have the right to cancel your subscription without fee or penalty at any time.

*Applicable taxes are HST for ON 13%, PEI, NL, NB, NS 15% with the remaining provinces at GST 5% plus QC QST 9.975%. All tax rates are subject to change by the applicable regulatory authority. Sigma Loyalty Group Inc. GST /HST # is 76234 8522 RT0001, QST # is 1224069720-TQ0001

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Identity Theft Restoration Services

Identity Theft Recovery Unit and Restoration Services

Nothing can impact your sense of security more than having your identity compromised. That's why our Identity Theft Recovery Agents will provide one-on-one assistance to help you determine whether or not you've been a victim of identity theft, and then help you work through the process of recovery and resolution.

Our team of highly skilled professionals experienced in identity theft prevention and restoration will help determine what actions you need to take and then guide you through the resolution and recovery process. Our trained professionals will:

- Provide step by step support dependant on your needs
- Assist you in contacting the major credit reporting agencies
- Provide access to identity theft information and preventative tips
- Assist you in contacting affected creditors and law enforcement agencies
- Send you a Fraud First Aid Kit that provides important contact information and a contact list that can help you track your phone calls to help you recover and restore your identity

Our goal is to work with you to provide the level of assistance and support that you need to restore your identity. Whether you choose to work through the recovery process on your own, with the support from our expert team, or by granting Fraud Experts the ability to act on your behalf as a Limited Power of Attorney - we're always just a phone call away to help guide you through the resolution process. Finally, to help you deal with the shock and stress often associated with identity theft, you'll have access to a one-hour phone consultation with a professional psychologist so you can focus your energy on restoring your identity and your good name.

If you suspect your identity has been compromised, call us immediately at 866-746-9758 and ask to be connected to our Identity Theft Recovery Unit.

Helpful Tips

- Online account management is the most effective way to eliminate theft of paper-based bills and banking statements
- Leave outgoing mail at the post office

Online Tools & Resources

Our Online Dispute resources provide tools to dispute inaccuracies in your credit report, including sample dispute letters, Frequently Asked Questions, and credit bureau contact information.

FACTORS

Here are the top factors that influence your score:

Number of trades two payments past due in previous 12 months.

Having accounts showing past due is a negative factor because new lenders believe if you are presently having difficulties paying accounts on time, that you will not pay their account as agreed. Lenders look at whether an account is past due, how many payments past due, the amount past due and the type of account involved. Lenders look at delinquency as minor (less than 3 payments past due) or major (more than three payments past due). Depending on the type of credit you are applying for, one or two minor delinquencies may be overlooked, however the decision also depends on the type of account and amount past due. Lenders look at recent delinquencies. If the delinquency is current, the rating will be lower than if the delinquency occurred in the past.

Number of revolving trades ever two payments past due.

Having accounts showing past due is a negative factor because new lenders believe if you are presently having difficulties paying accounts on time, that you will not pay their account as agreed. Lenders look at whether an account is past due, how many payments past due, the amount past due and the type of account involved. Lenders look at delinquency as minor (less than 3 payments past due) or major (more than three payments past due). Depending on the type of credit you are applying for, one or two minor delinquencies may be overlooked, however the decision also depends on the type of account and amount past due. Lenders look at recent delinquencies. If the delinquency is current, the rating will be lower than if the delinquency occurred in the past.

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Number of recent inquiries.

When a lender checks your credit rating, it leaves a footprint on your credit file called an inquiry. Although this is unavoidable if you are applying for credit, sometimes these inquiries can be seen as a negative factor. Lenders may be concerned you are over-extending yourself. The type of lender you have applied to for credit in the past may be a negative factor if the lender is known to charge higher interest rates because they provide credit to people who have lower credit scores. If you are shopping for the best rate, you may have several different inquiries on your credit report in a very short time frame and these are often considered one "event", and do not negatively impact your score.

YOUR PERSONAL CREDIT REPORT

SUBSCRIBER NUMBER: 55296209
CREDIT REPORT DATE: July 27, 2005

IDENTIFICATION INFORMATION USED TO ACCESS YOUR CREDIT FILE

NAME: CAN1 INITIAL PROFILE ENG **DATE OF BIRTH:** 05-XX-65
ADDRESS: 321 HUNTERS RN, EDMONTON, AB T6R2N9 **SOCIAL INSURANCE NUMBER:**

YOUR CREDIT HISTORY AS REPORTED BY EQUIFAX

Identification Information This section displays how your identification information has been reported by the credit bureau.

Name	Social Insurance Number	Month-Year of Birth	Date on File
CAN1 INITIAL PROFILE ENG		10-57	10/01/1998

Address Information This section includes your current and former addresses on record at the credit bureau. Inaccurate information in this section could indicate a mixed file (information from two or more individuals inadvertently combined in one credit file) or possible credit fraud.

Status	Address	Date Reported
Current	321 HUNTRES EMON AB T6R2N9	08-03
Former	HUNTERS EMON AB T6R2N9	08-03
2nd former	321 HUNTERS EMON AB T6R2N9	07-03

Inquiries This section includes companies that have requested a copy of your credit file. (Inquiries made by companies for marketing purposes have no impact on your credit rating and are not included here). An inquiry made by a creditor will automatically be removed 3 years from the inquiry date. The credit bureau will maintain a minimum of 5 inquires regardless of the date of inquiry.

Inquiry Date	Company	Phone
05-05	ASSOCS	Not Available
09-03	CANADATIRE	Not Available
12-04	CASE CRDT	Not Available
12-04	CASE CRDT	Not Available
02-03	EFX - ADS	Not Available
02-03	EFX - ADS	Not Available
12-02	EFX - ADS	Not Available
11-02	EFX - ADS	Not Available
11-02	EFX - ADS	Not Available
10-02	EFX - ADS	Not Available
11-02	EFX PL&SUP	Not Available
02-03	MAGNUM	Not Available
12-04	SORIS FNCL	Not Available
12-04	SORIS FNCL	Not Available
02-03	X	Not Available

Account Information This section includes information on each account you've opened in the past. Account information is retained in the credit bureau's database for no more than 6 years from the last activity date. Please note: account numbers have been partially masked for your security

Account Name:	Date Reported: 07-05	Number of Times Past Due		
Account Number: 6597387	Last Activity Date: 07-05	Months Reviewed: 56		
Account Type: REVOLVING	Balance Amount: \$0	30 Days Late	60 Days Late	90 Days Late
Date Opened: 02-94	Past Due Amount:	0	0	0
Ownership:	High Bal./Limit: \$1,000			
Contact Phone: Not Available	Account Status: Pays account as agreed			

Additional Resources

Canadian Provincial Credit Reporting Laws

Consumers are granted important rights regarding credit reporting related matters. The rights may vary from province to province but generally include the right to:

- Know what your credit file contains and be told by a credit reporting agency the nature, substance, and sources of the information.
- Receive a free copy of your credit report by mail, if you request it in a written statement include a photocopy of identification.
- Review your credit file in person. You can also bring someone along with you (lawyer, friend, relative, etc).
- Have disputed information investigated at your request and have information deleted that cannot be verified.
- Know who has received your credit file in the past year (six months in Alberta, Ontario and PEI).
- Include a consumer statement (100 words or less) as a part of your credit file.
- Have derogatory, credit-related information deleted if beyond the applicable provincial time limits (usually six or seven years).
- Have old bankruptcies deleted (time limits vary by province) unless you have more than one.
- Know the name and address of the credit reporting agency responsible for preparing a credit file used to make a decision regarding your credit, insurance, or employment.

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Helpful Tips

- Make sure your computer has the latest version of anti-virus software installed
- When banking or paying bills online, always logout and close the browser once you have finished your transactions

Online Tools & Resources

- Immediate notification of potential fraud activity
- Secure 24/7 unlimited access to your credit report & score

Daily Monitoring & Surveillance

Credit File Monitoring and Alerts for Ongoing Protection

One of the most effective tools you have in fighting identity theft is early detection! That's where daily credit monitoring comes in. Our primary goal is to notify you of potential fraudulent activity so you can take action before it becomes a serious issue. When certain changes are detected to your information, you receive an alert – by your choice of e-mail, text messaging, phone, or mail – so you can verify the activity and take action if fraud is suspected.

Your credit file is monitored at Equifax® Canada Inc. and TransUnion® of Canada, Inc. every business day and promptly alerts you to any new inquiries for credit so you can act quickly, should you suspect fraudulent activity. In addition, we also monitor your Equifax credit file for new accounts opened and/or address changes reported.

Review your alerts Immediately

Daily Credit Monitoring allows you to know if someone is trying to use your identity – and to take action to stop it. If you don't recognize any of the changes, contact our Credit Education Specialists at 866-746-9758 to help you determine what to do next.

Internet Surveillance for Protection on the Web

Internet Surveillance is powerful online protection that helps reduce your risk of identity theft by continuously searching the Internet with sophisticated web crawling technology for evidence that one of your pre-registered cards, is not being sold or traded online by identity thieves.

Identity thieves frequently use chat rooms, news groups, FTP sites and other online forums to buy and sell stolen information across the Internet. We provide the around-the-clock monitoring you need in order to detect potential fraud quickly – allowing you to take immediate action.

Register up to 10 major credit cards for monitoring online. When you register a new card, we will automatically look at the past six months for activity. We'll then continuously monitor your registered cards and notify you if any are detected as compromised. The more cards you register and monitor, the more you'll be protected.

Register credit cards for Internet Surveillance today at www.alertservice.ca/valueaddservices!

Helpful Tips

- When you create a password, avoid the last four digits of your Social Insurance Number, your birth date, consecutive numbers, or commonly used numbers
- Store cancelled checks in a safe place
- Leave outgoing mail at the post office
- E-mail delivery is the fastest way to receive your alerts. Because time is so critical in the event of identity theft, we recommend that you receive your alerts by e-mail. The sooner you know about changes made to your personal information, the sooner you can take action

Contact us at 866-746-9758 if you suspect someone has compromised your identity

To set up your e-mail delivery option, activate your account online at www.alertservice.ca/valueaddservices and go to the "Account Settings" section

Account Information - continued

Account Name:	Date Reported: 07-05	Number of Times Past Due		
Account Number: 6598637	Last Activity Date: 07-05	Months Reviewed: 72		
Account Type: REVOLVING	Balance Amount: \$0	30 Days Late	60 Days Late	90 Days Late
Date Opened: 02-89	Past Due Amount:	0	0	0
Ownership:	High Bal./Limit: \$9,000			
Contact Phone: Not Available	Account Status: Pays account as agreed			

Account Name:	Date Reported: 07-05	Number of Times Past Due		
Account Number: 45105052	Last Activity Date: 07-05	Months Reviewed: 25		
Account Type: REVOLVING	Balance Amount: \$0	30 Days Late	60 Days Late	90 Days Late
Date Opened: 10-02	Past Due Amount:	0	0	0
Ownership:	High Bal./Limit: \$3,500			
Contact Phone: Not Available	Account Status: Pays account as agreed			
Comments: Amount in h/c column is credit limit.				

Account Name:	Date Reported: 07-05	Number of Times Past Due		
Account Number: 659837	Last Activity Date: 07-05	Months Reviewed: 64		
Account Type: REVOLVING	Balance Amount: \$250	30 Days Late	60 Days Late	90 Days Late
Date Opened: 02-91	Past Due Amount: \$0	0	0	0
Ownership:	High Bal./Limit: \$5,000			
Contact Phone: Not Available	Account Status: Pays account as agreed			

Account Name:	Date Reported: 07-05	Number of Times Past Due		
Account Number: 6598378	Last Activity Date: 07-05	Months Reviewed: 48		
Account Type: REVOLVING	Balance Amount:	30 Days Late	60 Days Late	90 Days Late
Date Opened: 02-98	Past Due Amount: \$0	0	0	0
Ownership:	High Bal./Limit: \$3,000			
Contact Phone: Not Available	Account Status: Pays account as agreed			

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Public Record(s)

This section includes bankruptcies, judgments, voluntary repayment programs and secured loans. Single bankruptcies are purged 6 years from the discharge date. Multiple bankruptcies are purged 14 years from the discharge date for each bankruptcy. Judgments and secured loans are purged 6 years from the date filed with the exception of P.E.I public records which are purged in 7 to 10 years. Repayment programs are purged 3 years from the date paid

No Public Records Reported

Legal Item(s)

No Legal Items Reported

Collections

This section includes accounts sent to a collection agency which are listed for a maximum period of 6 years from the date of last activity

No Collections Reported

Employment Information

This section includes your current and former employment information. Inaccurate information in this section could indicate possible credit fraud.

Status	Employer	Occupation	Hire Date
Current	KEYWEST MOTORS		
Former	BNC		
2nd former	AIR CANADA		

Consumer Statement

If you have placed a Consumer Statement on your credit file, the details of the statement are shown below.

No Consumer Statements Reported

Glossary of Terms

The following alphabetical list defines terms found throughout your personalized credit information and this booklet:

ACCOUNT STATUS	Indicates the current status of an account and may indicate delinquencies that were reported in the past seven years.
BANKRUPTCY	A legally-filed status proclaiming an individual is unable to repay creditors.
COLLECTION ACCOUNT	When an account has been transferred from a routine debt to a Collection Agency because of failure to meet agreed upon payment terms.
CONSUMER STATEMENT	A statement of 100 words or less that may be added to a credit file that provides further explanation to potential creditors.
CREDIT BUREAU	A company that provides information pertaining to an individual's creditworthiness to creditors.
CREDITOR	A person or institution to whom money is owed.
CREDITWORTHINESS	The measure of a person's ability to repay debt.
DATE ON FILE	Date in which a person's credit history was started.
DATE REPORTED	Date the account status was last updated.
DISPUTE	A document that may be filed with a credit bureau(s) if a person believes inaccurate information is included in his/her credit file.
EQUIFAX	A major Canadian Credit Bureau.
FILING DATE	Date item was filed with the courts.
HIGH/LIMIT	The highest balance since the account was opened or the limit on the account.
IDENTITY FRAUD	The illegal use of someone's personal identifying information resulting from identity theft (while identity theft and identity fraud are different, they are often used interchangeably).
IDENTITY THEFT	The stealing of someone's personal identifying information (such as name, address, and SIN).
INQUIRY	A lender's attempt to determine an individual's "creditworthiness" by pulling his/her credit information from one or more of the credit bureaus.
JUDGMENT	The result of a judicial decision, which may be listed in a credit report in matters of money and debts owed.
LOAN TYPE	Type of loan for which an inquiry was made.
MONTHLY PAYMENT	Average monthly payment reported to the credit reporting agency; may be estimated by the agent if not reported by the creditor (may be indicated by an asterisk "*").
NUMBER OF TIMES PAST DUE	Number of times that the creditor reported late payments (within specified time period).
ORIGINAL CREDITOR	Shows the original creditor that turned the account over to the collections agency.
OWNERSHIP	The individual responsible for payment of an account as designated by the lender.
PRIOR DELINQUENCES	Date account was last reported delinquent.
SECURED LOAN	A loan backed by assets in order to decrease the risk assumed by the lender.
TRANSUNION	A major Canadian Credit Bureau.
TYPE OF ACCOUNT	Payment terms associated with an account Revolving – An account where a balance can be carried over from month to month Installment – An account with a fixed payment for the term of the loan Real Estate – A fixed payment account involving ownership of property (such as mortgage) Net 30 – An account where the balance must be paid in full at the end of the 30 days
VOLUNTARY REPAYMENT PROGRAM	New terms agreed upon by an individual and a creditor for repaying a loan.

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Online Protection Software

ZoneAlarm® Anti-Virus

Every computer connected to the Internet is a target for numerous threats including hackers, viruses, worms, spyware, and Trojan horse attacks. These threats can plague your computer within moments of being exposed. ZoneAlarm® anti-virus includes an Internet security suite, which is an easy-to-use, comprehensive security solution. Within minutes, your computer is safe from Internet hazards and cyber criminals. Plus, it's flexible and customizable so you can program only the features needed and set the security levels that are appropriate for your online activities. ZoneAlarm Internet Security Suite includes:

- Anti-virus
- Privacy protection
- Anti-spyware
- Instant messaging security
- Anti-spam
- Parental control

PRIVACYPROTECTSM Anti-keylogging

For an added layer of security, encrypt every keystroke while you browse the Internet with PRIVACYPROTECTSM software to prevent keyloggers from stealing your information. An unauthorized keylogger, or keystroke logger, is a program that records your keystrokes as you type on your computer keyboard. This may include your account numbers, user names, passwords and other personal information. These programs steal the data by uploading the information over the Internet to the hacker without your knowledge. The stolen information can then be used to commit various crimes including identity theft. PRIVACYPROTECT protects you by encrypting each keystroke while surfing the Internet. All data input through your Internet browser is encrypted, preventing hackers from stealing your information so you can surf the Internet with an added layer of security.

**Download ZoneAlarm & PRIVACYPROTECT today at
www.alertservice.ca/valueaddservices!**

Helpful Tips

- Clear your cell phone of data before you trade it in or donate it – data erasers are readily available online
- Shred credit card receipts to ensure identity thieves don't find them in the trash
- Shred unwanted offers of pre-approved credit

To download and install your Online Protection Software, activate your account online at www.alertservice.ca/valueaddservices.

User ID

Last Name

PIN

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