

Family Secure®

Online credit monitoring with a \$2 million guarantee¹ protects your family against fraud and identity theft.



Many competing services primarily rely on third party or partial data sets which may not report anything that impacts your credit standing, which is the critical factor to monitor. In fact, if any issues related to your child's credit file arise, the competing services must work through Experian to correct them.

Enroll in Family Secure, by logging into your MyEvive account to access your Blue Access for Members (BAM) account. Then click on Identity Protection under the Quick Links and follow the instructions.

¹ Product guarantee of up to \$2 million. If your identity or your children's identities are stolen after you become a member of Family Secure, Experian will relimburse you for certain expenses and damages up to \$2 million as a result of the theft. Guarantee is not offered, applicable or available to residents of the State of New York.

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Key Product Features & Benefits

- Monthly monitoring of Experian[®] information for every enrolled child in your family.
- Protection from material damages that may occur against your child if their credit file is misused.
- → If no credit file exists, Experian monitors your child's personal information for the creation of one.
- ⇒ Searches for important activity associated with your child including credit inquiries, public records, delinquencies, new accounts, and negative information (e.g., liens, civil judgments, bankruptcies.)
- Activity is detected based on your child's Social Security Number, date of birth, name and address utilizing Experian's proprietary credit file matching logic. This logic minimizes false positives.
- ⇒ Email or mobile text alerts are sent to the parent/guardian if there is any new activity in your child's name.
- If activity is detected, the parent/guardian can work with a dedicated Experian Fraud Resolution representative on the best course of action to repair your child's identity.
- > Provides monthly No Hit Alerts if no credit activity is detected.
- Comprehensive Fraud Resolution expertise toll-free access to experienced, dedicated professionals who can manage your family's case and help your family recover from identify theft quickly and efficiently.
- Dedicated Fraud Resolution Agents work with your family to provide assistance throughout the fraud resolution process including assistance with freezing credit files, contacting creditors to dispute charges, closing accounts, compiling documents and contacting relevant government and law enforcement agencies.
- Daily monitoring of primary parent's credit report for 50 leading indicators of identity theft and early warning alerts if credit report changes are detected.
- Unlimited, on-demand access to Experian credit reports and scores 24/7.
- → Experian credit score illustrator shows monthly score trending and analysis for the adult member.