

# Credit Report Monitoring at a Glance

Courtesy of *MyCreditPrivacy.com*

Credit report 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 report monitoring?

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

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

That's why online credit report 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 on your credit report – 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 report 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 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 report monitoring feature automatically notifies you of the change.

## How does credit report 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 a change in your credit report. 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 report, don't risk additional problems. Put your trust in *My Credit Privacy* and allow credit report monitoring to keep your overall credit in good standing, while you also avoid identity theft

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