



CHECKING YOUR SCORES DURING THIS PROGRAM

Privacy Guard is an on-line credit watch program that allows consumers to pull their credit reports and credit scores from all three of the major credit bureaus, Equifax, Experian and TransUnion, every 30 days. CRC is so serious about helping our clients learn how to manage and maintain their good credit rating, we recommend that all of our clients sign up for this program while working with us which gives you the opportunity to watch the progress of your credit scores during the 6-month period of working with CRC.

This is what you get when you join Privacy Guard:

- ✓ Credit report from the top 3 national credit reporting agencies every 30 days
- ✓ Credit scores from the top 3 national credit reporting agencies every 30 days
- ✓ DAILY monitoring of your credit notifying you by email if someone tries to access your credit for any reason
- ✓ Notification of any changes in your credit profile or score
- ✓ Up to \$10,000 reimbursement* for certain expenses you incur if your identity is stolen

The cost of Privacy Guard is only \$1.00 for the first two months, and \$12.99 per month thereafter, and you can cancel at ANYTIME without any penalty. (NOTE: CRC is not affiliated with Privacy Guard financially.)

We want to make sure that you are able to log into your profile the first time that you sign up, so please print and follow these instructions when signing up, or you may incur a 48-72 hour delay in receiving access, and could possibly incur unnecessary fees by not filling in the forms correctly each time you pull your report.

1. Go to www.privacyguard.com and click on the "Join Now" button at the top of the page.
2. A form will pop-up. It contains your identity, contact and billing information. Your credit card will be billed \$1.00 at this time. Please be sure to fill it out carefully so that there are no security issues when submitting it to Privacy Guard. NOTE: If you are planning to work with Credit Resource Corp., we ask that you use the generic password "yellow" so that we can have access to your reports and scores throughout the program. Once you have completed the 6-month program, we ask you to change your password so that CRC no longer has access to your identity information. When you are finished checking your information, click on the "Submit" button at the bottom of the form.
3. Next, if you filled out the form properly, a congratulations page will pop-up confirming your User Name. **BE SURE TO WRITE DOWN THE USER NAME. SOMETIMES IT IS DIFFERENT THAN THE USER NAME YOU ENTERED.** Click on the "Member Home Page" button to start pulling your credit report.
4. The next step is to order your first report. Click on the **View your reports** link.
5. When the next screen comes up, click on the **3B Credit Report w/3B Score & What If** link is on the left side of your screen.
6. The next page is going to bring you to another form, but **the only information you have to fill in** is 1) whether or not you have lived at the same address for more than two years (if not, be sure to enter the correct previous address - NO GUESSING); 2) then you must verify your social security number two times, and finally, 3) **AGREE** to the terms.

That's it. **DO NOT FILL IN YOUR CREDIT CARD INFORMATION AGAIN.** Every time that you order an updated report, the form will ask you to enter your credit card information, but you will never have to fill it in again until you are renewing your membership. Just skip it and click on the button which will now take you to a security screening. You will be asked two questions similar to the following. Do not click on the done button until you are sure the answers are correct, and do not wait longer than a minute or so or the page will time out, and it will be 3-5 days before you can access your credit reports. If the system detects any type of potential id theft behavior, it will close you out.

7. The next screen is going to ask you a couple of identification questions about your credit report. In many instance, "none of the above applies", so don't worry if the questions do not apply to you. When you click on the submit button, your credit information should come up.
8. Send CRC an email at info@creditresourcecorp.com with your USER NAME. If you did not use the Password "yellow", then you must also let CRC know what your password is.