

## Different types of alerts you may get from Equifax and what they mean

If you've signed up for credit monitoring from Equifax, you will be informed by email of any changes or events related to your credit report.

Some of these email alerts are triggered by regular actions you take yourself, like buying a cell phone or financing new furniture.

The emails you receive will only disclose a minimum amount of information about the nature of the alert. To learn more, you will be asked to click a link that will direct you to the Equifax log in page to sign in to your account.

Most alerts simply inform you of regular activity on your credit report.

Alerts help you keep an eye on your credit, so you can act quickly if you spot something suspicious.

### To reach Equifax

Phone: 1-877-493-8785

Email: [canada.support@equifax.com](mailto:canada.support@equifax.com)

## Alerts you will receive automatically

***Each of these alerts will have the following subject line: Equifax Complete™ Premier Plan Alert***

### Inquiry for your Equifax credit report

You may receive this alert if Equifax receives an inquiry to check your credit report for a credit application. Here are some events that could trigger this alert:

- You get a new cell phone
- You apply for a new credit card
- You buy furniture at a store and have it put on a payment plan
- You rent an apartment or take out a new mortgage loan

What you should do: If you didn't initiate the purchase or credit application,

1. Review your Equifax credit report.
2. If you see something you don't recognize, contact the company who reported the information for further details.
3. If you believe the information is inaccurate, you can dispute it with the company who reported it or initiate a dispute with Equifax.

**Current address changed**

You may receive this alert if the address in your credit report has been modified.

What you should do: If you do not recognize the new address,

1. Review your Equifax credit report.
2. If you believe the information is inaccurate, you can contact Equifax.
3. You can also check your credit reports with the other two nationwide credit bureaus.

**Name changed**

You may receive this alert if your name in your credit report has been changed.

What you should do: If you do not recognize the name change,

1. Review your Equifax credit report.
2. If you believe the information is inaccurate, you can contact Equifax.
3. You can also check your credit reports with the other two nationwide credit bureaus.

**Public record information added or changed**

You may receive this alert if new information is added to your credit report, like an asset seizure, a court ruling or a public record.

Your credit report includes a section dedicated to public records, which can be provided by entities such as government departments, financial institutions, collection agencies or bankruptcy trustees.

What you should do: If you do not recognize the public record(s) posted to your credit report,

1. Review your Equifax credit report.
2. If you see something you don't recognize, contact the appropriate entity who reported the information for further details.
3. If you believe the information is inaccurate, you can dispute it with the institution who reported it or initiate a dispute with Equifax.

**Bankruptcy information added or changed**

You may receive this alert if a new bankruptcy is added or modified in your credit report.

What you should do: If you not recognize the bankruptcy information posted to your credit report,

1. Review your Equifax credit report.
2. If you see something you don't recognize, contact the appropriate entity who reported the information for further details.
3. If you believe the information is inaccurate, you can dispute it with the institution who reported it or initiate a dispute with Equifax.

### **New Account has been added**

You may receive this alert if a new credit account (loan or credit card) is opened in your name and added to your credit report.

What you should do: If you didn't initiate the credit application for the new account,

1. Review your Equifax credit report.
2. If you see something you don't recognize, contact the company who reported the information for further details.
3. If you believe the information is inaccurate, you can dispute it with the company who reported it or initiate a dispute with Equifax.

### **New collection**

Past-due accounts that have been turned over to a collection agency by the creditor.

What you should do: If you do not recognize the collection information posted to your credit report,

1. Review your Equifax credit report.
2. If you see something you don't recognize, contact the appropriate entity who reported the information for further details.
3. If you believe the information is inaccurate, you can dispute it with the institution who reported it or initiate a dispute with Equifax.

### **Rate changed**

You may receive this alert if the rating that describes the payment status on one of your credit accounts changes. This might happen if you miss a payment or if a correction is made to your payment history.

What you should do: If you do not recognize the change to your payment status posted to your credit report,

1. Review your Equifax credit report.
2. If you see something you don't recognize, contact the company who reported the information for further details.
3. If you believe the information is inaccurate, you can dispute it with the company who reported it or initiate a dispute with Equifax.

### **Narrative changed**

You may receive this alert if a comment is added or modified in your report. For example, "Account closed at the request of the account holder" or "Account paid."

What you should do: If you do not recognize the comments that have been added,

1. Review your Equifax credit report.
2. If you see something you don't recognize, contact the company who reported the information for further details.
3. If you believe the information is inaccurate, you can dispute it with the company who reported it or initiate a dispute with Equifax.

Here are some other types of alerts you may receive. You may need to request to have some of these activated for your plan. Select the types of alerts you would like to receive in the “Alert preferences” section of your account.

***Each of these alerts will have the following subject line: Equifax Complete™ Premier Plan Alert***

#### **No News is Good News**

You may receive this alert if there were no critical events reported in your credit report in the previous month.

What should you do: No need to take any action at this time.

#### **Target credit score passed or reached**

You may receive this alert if your credit score goes above or below the target you’ve set in the “Alert preferences” section of your account.

What you should do: No need to take any action at this time. If you don’t want to receive these types of alerts, uncheck them in your account settings.

#### **Credit score increased/decreased**

You may receive this alert if your credit score increases or decreases since the last time you have requested it by the number of points you have set up in your “Alert preferences”. You can change this number in the “Alert preferences” section of your account.

What you should do: No need to take any action at this time. If you don’t want to receive these types of alerts, uncheck them in your account settings.

#### **Credit risk rate changed**

You may receive this alert if your credit score moves from one score band to another. Credit scores are calculated based on the information in your credit reports. Most consumer score models currently range from 300 to 900 and segment the scores into ranges that show levels of risk (ie, score bands), also known as the risk rate.

What you should do: No need to take any action at this time. If you don’t want to receive these types of alerts, uncheck them in your account settings.



### **Information found with WebDetect™**

***If you receive this alert, the subject line will read Equifax WebDetect™ Notification.***

You may receive this alert if any of your personal information (social insurance number, credit or debit card number, bank account number) appears on potentially malicious websites (often referred to as the Dark Web).

These alerts are not activated by default as part of your credit monitoring plan. If you would like to receive these alerts, you must activate web monitoring in your account preferences and provide your social insurance number, credit card number, etc so that they can be detected.

What you should do: If you receive this alert, you may review Equifax's education content within the "View alert details/More details" section of the Alerts message.