

Equidata Disclosure Statement

File Disclosure

1. The Fair Credit Reporting Act (FCRA) allows you to obtain a disclosure from every Credit Reporting Agency (CRA) of the nature and substance of all information in your file at the time of the request. Full disclosure of information in your credit report at the three CRAs must be obtained directly from them by calling the numbers listed below. The credit report you are purchasing from Equidata does not constitute disclosure under the FCRA or similar state laws.

Equifax	800-685-1111
Experian	888-397-3742
TransUnion	800-916-8800

2. You understand that the credit report is being provided by Equidata and that Equidata is not a CRA, that Equidata and its products are solely mechanisms of communication for you to obtain the credit report and/or monitoring, and/or score product, and assumes no responsibility or liability for information contained thereof.
3. You are entitled to receive a disclosure from the CRA free of charge under the following circumstances:
 - a. You have been denied credit, insurance or employment within the past sixty (60) days as a result of your credit report
 - b. You certify in writing that you are unemployed and intend to apply for employment in the 60-day period beginning on the date for which you made the certification.
 - c. You are a recipient of public welfare assistance
 - d. You have reason to believe that your file at the agency contains inaccurate information due to fraud

Otherwise, the CRA may impose a reasonable charge for the disclosure.

4. The FCRA permits you to dispute inaccurate or incomplete information in your credit report. You understand that accurate and verifiable information cannot be changed.
5. You do not have to purchase your credit report or other information from Equidata in order to dispute inaccurate information contained in your credit report or to receive a copy of your credit report.
6. Consumers residing in the states of Colorado, Maine, Massachusetts, Maryland, New Jersey and Vermont may receive an additional free copy of their credit report once per year and residents of the state of Georgia may receive two copies per year. For Illinois residents, CRAs are required by law to give you a copy of your credit report upon request at no charge or for a nominal fee.
7. The FCRA entitles you to receive one free copy of your credit report every 12 months from each of the three CRAs. To request your free credit report under that law, you must go to www.annualcreditreport.com. Equidata is not affiliated with annual free credit report program.

Information Use The information collected from the user will only be shared with affiliate owned sites if the information requested came from that site. The information collected from you will not be shared with other parties, companies, or mailing lists. A user must provide contact information (such as name, email, and mailing address) and financial information (such as credit card holder, account number and expiration date). This information is used for billing purposes and to fulfill your request for your credit report. If you have trouble processing your order, contact Equidata at 1-800-811-8575 and a customer service representative will assist you.

Security This web site takes every precaution to protect our user's information. While we use SSL encryption to protect sensitive information online and offline, only employees who need the information to perform a specific task (our billing clerk or customer service representative) are granted access to personal identifiable information. Like most standard web site servers we use log files. This includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, platform type, date/stamp, and number of clicks to analyze trends, administer the site, track user's movement in the aggregate, and gather broad demographic information for aggregate use. IP addresses, etc. are not linked to personal identifiable information and in no way will be used for that purpose. Your credit card information is processed with a secure connection through our Merchant Services provider. Accordingly, Equidata assumes no liability or responsibility should confidential information belonging to the user be intercepted fraudulently and subsequently used by an unintended recipient.

Legal Notice Neither Equidata, its employees, agents, marketing affiliates, successors, and/or assigns, make any warranties, express or implied, including the warranties of merchantability or fitness for a particular purpose, or assume any legal liability or responsibility for the accuracy and completeness, or usefulness of any information contained at this web site or represent that use of this information would not infringe other third party rights. Further, Equidata, its employees, agents, marketing affiliates, successors, and/or assigns shall not be liable for any direct, indirect, consequential, or inconsequential damages to the user, or a third party arising from use of this web site. In providing this information, Equidata, its employees, agents, marketing affiliates, successors, and/or assigns does not assume any liability as a result of the use or misuse of the information. By your use of this information, you recognize and agree to hold Equidata, its employees, agents, marketing affiliates, successors, and/or assigns harmless from any liability as a result of your using this information, materials, products or services listed on the web site. Equidata reserves the right to change any information at this web site without prior notice.

Billing / Refund Policy By submitting the required elements on this web site, we are processing your request for your credit report from one or all three of the national credit reporting agencies (CRAs), Equifax, Experian and TransUnion, which allows you access to all information in your credit report at the time of the request, and may include debts relating to medical services. Equidata is charged by the three national CRAs at the time of your request, as a result we have a NO REFUND policy which includes credit reports and ALL monthly membership products. In the event you can not authenticate the required items in order to immediately view your report online, you will be provided contact information so that you can receive assistance that in turn will help you obtain the requested report(s). There are some rare instances where one or more of the three national CRAs may not release your information to Equidata for various reasons. You will be required to contact that CRA directly to resolve the issue before your information can be released. Equidata is not responsible for any overdraft, over-the-limit charges or bank fees if your account contains insufficient funds at the time your order is processed and billed. You have the right to terminate your membership at any time.

Credit Monitoring Cancellation Policy Credit monitoring is an ongoing service that is billed monthly. By accepting this agreement you are authorizing Equidata to bill your credit card each month at the agreed upon rate at the time of purchase. If you wish to cancel your credit monitoring service and discontinue receiving notifications of changes to your credit report which may suggest identity theft or other situations, you may do so by calling our customer service department at 800-811-8575 or by e-mail at customerservice@equidata.com. Fax cancellations will not be accepted. All cancellations will occur on the next business day. If you decide to cancel your credit monitoring service during a current billing cycle, you will not be eligible for a pro-rated refund of any portion of your current month's charge.

Please note it can take up to two weeks for new members to get enrolled in credit monitoring and start receiving monitoring alerts.