

# REVISED HELP SCREEN

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# Privacy & Security Questions

## Privacy & Security Questions

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### **Is my information secure?**

We take our responsibility to protect your personal information very seriously.

When you are on our website, either to create an account or to access your information, we will always provide you with a secure environment.

#### *1. We verify your identity*

We carefully verify that you are who you say you are. This is why we ask you to provide several different types of information and to answer questions that only you should be able to answer. If you are uncomfortable with the online process, you can always visit a local Social Security office to verify your identity in person.

We may use an identity verification service provided by Experian to help verify your identity and protect your privacy when you register to do business with us online. When we make a verification request to establish your account, Experian may use information from your credit report to help verify your identity. As a result, you may see an entry called a "soft inquiry" on your Experian credit report. This will show an inquiry by the Social Security Administration with our address and the date of the request. Soft inquiries do not affect your credit score, and you do not incur any charges related to them. Soft inquiries are displayed in the version of the credit profile viewable only to consumers and are not reported to lenders. The soft inquiry will not appear on your credit report from Equifax or TransUnion, and will generally be removed from your Experian credit report after 25 months. Once you have registered for an online account, you will not generate additional soft inquiries by logging in to access our services.

#### *2. We provide the most up-to-date account security*

You will create an individual username and a strong password to secure your account. You will also have the option at any time of adding extra security. Adding extra security will require you to provide your username, password AND a unique security code to access your account.

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