

## ***FreeScoresAndMore* Launches to Provide 3 Bureau Credit Scores & Credit Monitoring**

### **New Service Offers Consumers Comprehensive Approach to Credit Scores and Management**

**Stamford, CT- September 10, 2013-** *FreeScoresAndMore*™, a provider of credit monitoring and identity theft protection, launched today to provide consumers with awareness of their credit scores, as well as real-time monitoring of their credit information based on information from the 3 major credit bureaus - Experian, TransUnion and Equifax.

*FreeScoresAndMore* allows consumers to check their own scores without any risk of lowering their credit rating. The ability to centrally access, review and compare credit scores and information side-by-side makes it easier for consumers to spot potential inaccuracies or omissions and understand their full credit profile.

Key benefits of this new service include:

- Triple Bureau Credit Scores
- Real-time Credit Monitoring & Alerts
- Credit Score Simulator & Tracking
- Credit Application Monitoring

"We see significant interest in a product that provides an easy-to-use, comprehensive snap-shot of a person's entire credit history based on information from the 3 major bureaus," said Vin Torcasio, Director of Product for *FreeScoresAndMore*. "This solution empowers consumers to make more educated decisions regarding debt, borrowing and financing by connecting all of the important information in their entire credit profile across the bureaus."

Additionally, to help consumers protect themselves from new account fraud, which Javelin Research and Strategy reports has increased dramatically over the past year, *FreeScoresAndMore* provides Credit Application Monitoring<sup>1</sup>. This feature works in real-time - across thousands of businesses - constantly scanning for instances where a consumer's name and personal information are being used to fraudulently open new accounts or lines of credit. According to Javelin, in 2012, identity thieves were able to defraud nearly \$5,000 for each instance of new account fraud, totaling \$10 billion.

"For years, I've maintained that one of the best ways to protect yourself is to have a service that monitors your credit files across the major bureaus and sends you real-time alerts of certain changes," said Frank W. Abagnale, Secure Document and ID Theft Consultant associated with the FBI for over 30 years and best-selling author. "Statistics have regularly shown that early

detection is a key to mitigating personal loss, and proactive notifications, both at the credit bureau and at the credit application level, can help consumers limit the damage that identity thieves can cause."

*FreeScoresAndMore* membership includes a monthly refresh of credit scores and information, in addition to ongoing score tracking, score modeling, and real-time credit monitoring and alerting. For more information, or to gain access to your credit scores, visit [FreeScoresAndMore.com](http://FreeScoresAndMore.com)

## **About *FreeScoresAndMore***

*FreeScoresAndMore* is a premiere provider of 3 bureau credit scores and identity theft protection services. We help consumers nationwide manage and protect their credit and identity by providing a full range of tools and services as part of the *FreeScoresAndMore* offering. Members can access their 3 bureau credit scores, receive 24/7 credit alerts via 3 bureau credit file monitoring, and also have access to identity theft protection and resolution services. The scores provided with *FreeScoresAndMore*, as developed by CreditXpert®, Inc., are designed to help consumers understand their credit.

*FreeScoresAndMore* is a part of Affinion Group, a global leader in the credit information and identity theft protection space. With over 40 years history, Affinion's credit and identity services are trusted by millions of consumers globally.

<sup>1</sup>Credit application monitoring is provided by ID Analytics.

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