

# Equifax Credit Watch Gold - Is it the right choice for you?

Equifax is one of the three major agencies in the United States that reports and maintains data related to consumer financial credit reports. In addition to traditional credit reporting services, the bureau also offers a [credit monitoring and identity theft prevention tool](#) called [Equifax](#) Credit Watch Gold that consumers can purchase a subscription for. This helpful guide should help you evaluate the features, benefits, and cost of the Credit Watch Gold plan and if it is the right service for your needs.

What features does the [Equifax Credit Watch Gold service](#) include and what are the benefits of each?

Online Credit Monitoring 24 X 7 - Enjoy the ease and convenience of being able to log in to your online account 24 hours a day, 7 days a week to monitor items on your credit report and your overall score. Manage your credit reports across all three major bureaus through one centralized dashboard.

Free Annual Access to Credit Analysis - Most credit reporting agencies and third party companies allow you to [access your credit report](#) and receive a personal analysis once per year for a nominal fee. With Equifax Credit Watch Gold you get access to an analysis of your credit profile once per year, included free with your membership.

## [Top Places To Get A Free Credit Score Or Report - Investopedia](#)

<http://www.investopedia.com/articles/personal-finance/080814/top-places-get-free-credit-score-or-report.asp>

The National Foundation for **Credit** Counseling's 2014 Financial Literacy Survey revealed that in spite of being able to obtain an **annual free** copy of their **credit ...**

Identity Theft Protection up to \$1,000,000 - If your identity and finances are hacked or stolen Credit Watch Gold will reimburse you up to \$1,000,000 to help you recover your losses.

Email Alerts for Changes to Credit Report - Receive real time email alerts right in your inbox any time there is a new change added to your credit report. Manage email subscription preferences easily in the settings of your online account portal.

FREE 30 DAY TRIAL!! Try Equifax Credit Watch Gold free for 30 days and experience the superior level of financial protection and convenient monitoring tools first hand.

## **If my identity is stolen how much of my finances will Equifax reimburse me for and what is the process?**

Although there are certain features built into Credit Watch Gold that can help to prevent identity theft, hackers are getting more and more clever. In the rare and unfortunate event that your identity is stolen and your finances are compromised, Equifax will be there to help you recover your losses and get your life back in order. Currently financial losses up to \$1 million can be reimbursed to a member within one calendar year. If you do notice fraudulent charges on any of your financial accounts, it is important to notify Equifax immediately so your representative can walk you through the proper procedures and documentation required to recuperate your losses.

## **How much does Equifax Credit Watch Gold cost?**

Like other types of insurance products, the rate for Credit Watch Gold can vary depending on whether or not you choose to carry levels of coverage above the basics (up to \$1 million), as well as a few other factors. Most of the formulas used to evaluate various factors and calculate pricing is only available to employees of Equifax. However, you can expect to pay \$14.95 per month if you choose to go with the basic plan that offers \$20,000 worth of identity fraud coverage. Check with an Equifax representative for discounts and details on pricing applicable to your situation.

### **Credit score in the United States**

majority of banks and credit grantors, and is based on consumer credit files of the three national credit bureaus: Experian, Equifax, and TransUnion. Because

The Equifax Credit Watch Gold service currently protects millions of smart consumers like yourself every year from the stress, frustration, and financial damage caused by identity theft. The nice thing about the Credit Watch Gold service is that you can

customize the level of coverage to your personal needs. There are flexible and affordable monthly, quarterly, or annual payment plans available to fit just about any budget. No commitment is required and customers can cancel the plan without any hassle at any time. Speak with an Equifax customer support specialist today at 1-800-4-EQUIFAX (378-4329) to tailor a Credit Watch Gold plan that will fit you and your lifestyle like a glove.