

ENJOY COMPLIMENTARY CREDIT AND IDENTITY PROTECTION.

FROM LINCOLN AUTOMOTIVE FINANCIAL SERVICES.



FINANCE OR LEASE THROUGH LINCOLN AUTOMOTIVE FINANCIAL SERVICES* AND RECEIVE AT LEAST TWO YEARS OF COMPLIMENTARY CREDIT AND IDENTITY PROTECTION THROUGH TRANSUNION® INTERACTIVE.**

To redeem this complimentary benefit, visit MyMonitoringByLincolnAFS.com. Once there, enter the 12-digit activation code you will receive in the welcome letter with your first statement and complete the activation process.

YOUR COVERAGE WILL INCLUDE:



24/7 monitoring and alerts for changes in your credit report



Up to \$1M identity theft insurance coverage with no deductible†



Access to an online credit education center



Unlimited access to your TransUnion® Credit Report and VantageScore®



Lost wallet protection

TransUnion^{tu}

Program applies to contracts originated through a U.S. Lincoln Dealership after July 31, 2015, and financed through Lincoln Automotive Financial Services. Lincoln Automotive Financial Services reserves the right to suspend or cancel the product offering at any time and without cause. See page two for frequently asked questions.

*Not all customers qualify for Lincoln Automotive Financial Services financing.

**Three-year protection with contracts of 25 months or more.

†Conditions and exclusions apply.



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FAQs:

Why is Lincoln Automotive Financial Services offering clients complimentary Credit and Identity Protection service?

We're always looking for ways to elevate your experience with Lincoln Automotive Financial Services. This complimentary benefit is designed to give you added credit and identity security.

Why did Lincoln Automotive Financial Services choose TransUnion?

TransUnion Interactive is one of the industry leaders in credit management, making credit management easier to understand and more personal for consumers with its online credit products, credit monitoring and educational materials.

Who is eligible to receive complimentary Credit and Identity Protection?

This complimentary benefit is offered to all Lincoln clients who finance or lease through Lincoln Automotive Financial Services after July 31, 2015. You will receive a 12-digit activation code in a welcome letter included with your first payment invoice.

When does my coverage begin?

Coverage begins when you enter your activation code at MyMonitoringByLincolnAFS.com. The activation code and instructions will be provided to you in the welcome letter included with your first payment invoice. Coverage does not begin until activation. This benefit is complimentary; during the enrollment process, you will not be asked for a credit card.

What is the duration of my complimentary Credit and Identity Theft Protection?

Your complimentary benefit has a two- or three-year duration from the date of activation, based on your finance term. If your term is 24 months or less, you will receive an activation code for two years; if your term is greater than 24 months, you will receive an activation code for three years.

What happens if I pay off my account early?

Paying off early does not change the duration of your service; you can continue to enjoy your complimentary Credit and Identity Protection for the full two- or three-year duration.

What happens if I finance or lease my Lincoln for more than three years?

Your lease or contract term will extend beyond the complimentary Credit and Identity Protection coverage term, which will be active for three years. Seven days prior to expiration, you will receive an email directly from TransUnion asking if you would like to continue the service at their then-current enrollment prices.

Who may I contact with questions about the Credit and Identity Protection benefit?

Please contact TransUnion directly at **888-281-0526** with any of your Credit and Identity Protection-related questions.

What happens to my coverage if Lincoln Automotive Financial Services stops providing Credit and Identity Theft Protection?

Your coverage and length of protection will not change; all activations will remain in effect for the duration of the original term. All assigned, but unactivated codes will be honored, up until expiration of the code which is approximately 90 days from first invoice.