Exhibit A

Triple-Bureau Credit and Identity Monitoring Product

The following provisions are subject to the terms and definitions set forth in the Stipulated Order for Permanent Injunctive and Monetary Judgment (the "Order").

The Product as defined in the Order includes:

1. Daily Consumer Report monitoring from each of the three nationwide Consumer Reporting Agencies showing key changes to one or more of an Affected Consumer's Consumer Reports, including automated alerts when the following occur: new accounts are opened; inquiries or requests for an Affected Consumer's Consumer Report for the purpose of obtaining credit, including for new credit card applications; changes to an Affected Consumer's address; and negative information, including delinquencies or bankruptcies;
2. On-demand online access to a free copy of an Affected Consumer's Experian Consumer Report, updated on a monthly basis;
3. Automated alerts, using public or proprietary data sources:
    i. when data elements submitted by an Affected Consumer for monitoring, such as Social Security numbers, email addresses, or credit card numbers, appear on suspicious websites, including websites on the "dark web;"
    ii. when names, aliases, and addresses have been associated with the Affected Consumer's Social Security number;
    iii. when a payday loan or certain other unsecured credit has been taken or opened using the Affected Consumer's Social Security number;

iv. when an Affected Consumer's information matches information in arrest records or criminal court records;

v. when an individual uses an Affected Consumer's information for identity authentication;

vi. when an Affected Consumer's mail has been redirected through the United States Postal Service;

vii. when banking activity is detected related to new deposit account applications, opening of new deposit accounts, changes to an Affected Consumer's personal information on an account, and new signers being added to an Affected Consumer's account; and

viii. when a balance is reported on an Affected Consumer's credit line that has been inactive for at least six months;

4. One Million Dollars ($1,000,000) in identity theft insurance to cover costs related to incidents of identity theft or identity fraud, with coverage prior to the Affected Consumer's enrollment in the Product, provided the costs result from a stolen identity event first discovered during the policy period and subject to the terms of the insurance policy;

5. A customer service center to provide assistance with enrollment, website navigation, monitoring alerts questions, dispute assistance, fraud resolution assistance, and other assistance related to the Product;

6. Full Identity Restoration Services as described below; and

7. For Affected Consumers under the age of 18, the Product includes child monitoring services where the parent or guardian can enroll the Affected Consumer under the age

of 18 to receive the following services: alerts when data elements submitted for monitoring appear on suspicious websites, such as websites on the "dark web;" alerts when the Social Security number of an Affected Consumer under the age of 18 is associated with new names or addresses or the creation of a Consumer Report at one or more of the three nationwide Consumer Reporting Agencies; and Full Service Identity Restoration, working with the legal guardian, in the event that an Affected Consumer under the age of 18 has their identity compromised. Upon turning 18, the Affected Consumer can enroll in the full Product. If an Affected Consumer under the age of 18 has an Experian Consumer Report with sufficient detail to permit authentication, a parent or guardian may enroll them in the full Product prior to their eighteenth birthday.

Identity Restoration Services

The following provisions are subject to the terms and definitions set forth in the Stipulated Order for Permanent Injunctive and Monetary Judgment (the "Order").

Identity Restoration Services consist of "Assisted Identity Restoration" and "Full Service Identity Restoration" provided by a third party not affiliated with Defendant.

1. Assisted Identity Restoration: Any Affected Consumer who is not enrolled in the Product may avail themselves of Assisted Identity Restoration for seven (7) years from the Class Action Effective Date. Assisted Identity Restoration includes assignment of a dedicated identity theft restoration specialist to an Affected Consumer who has experienced an identity theft event. The specialist provides assistance to the Affected Consumer in addressing that identity theft event, including a customized step-by-step process with form letters to contact companies, government agencies, Consumer Reporting Agencies, or others, and by participating in conference calls with an affected financial institution or government agency related to the identity theft event.
2. Full Service Identity Restoration: Any Affected Consumer who is enrolled in the Product may avail themselves of Full Service Identity Restoration while they are enrolled. Full Service Identity Restoration includes assignment of a dedicated identity theft restoration specialist to an Affected Consumer who has experienced an identity theft event, as well as use of a specialized limited power of attorney for the specialist to assist the Affected Consumer in addressing the identity theft event, including by contacting companies, government agencies, or Consumer Reporting

Agencies on behalf of the Affected Consumer. Full Service Identity Restoration also includes the use of interactive dispute letters.

Equifax Single Bureau Monitoring

The following provisions are subject to the terms and definitions set forth in the Stipulated Order for Permanent Injunctive and Monetary Judgment (the "Order").

Equifax Single Bureau Monitoring will include the following:

1. Daily Consumer Report monitoring from Equifax showing key changes to an Affected Consumer's Personal Consumer Report including automated alerts when the following occur: new accounts are opened; inquiries or requests for an Affected Consumer's Consumer Report for the purpose of obtaining credit, including for new credit card applications; changes to an Affected Consumer's address; and negative information, such as delinquencies or bankruptcies;
2. On-demand online access to a free copy of an Affected Consumer's Personal Consumer Report, updated on a monthly basis;
3. Automated alerts using certain available public and proprietary data sources when data elements submitted by an Affected Consumer for monitoring, such as Social Security numbers, email addresses, or credit card numbers, appear on suspicious websites, including websites on the "dark web;" and
4. For Affected Consumers under the age of 18, Equifax shall provide child monitoring services where the parent or guardian can enroll the Affected Consumer under the age of 18 in these services and must validate their status as guardian. Child monitoring services include: alerts when data elements such as a Social Security number submitted for monitoring appear on suspicious websites, including websites on the "dark web;" for minors who do not have a Personal Consumer Report, a Personal

Consumer Report is created, locked, and then monitored, and for minors with a Personal Consumer Report, their Personal Consumer Report is locked and then monitored. The types of alerts that minors receive through child monitoring services are the same as the types of alerts that adults receive.