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Date: 11/6/2012 3:47:38 PM

Subject: FW: FAQ question - elderly without credit histories

We got this question today, can ya'll help with an answer.

Thank you.

From: Schimsa, Rebecca

Sent: Tuesday, November 06, 2012 3:27 PM

To: Veldran, Katherine

Cc: Stirling, Bryan; Pitts, Ted

Subject: FAQ question - elderly without credit histories

FAQ received today from Consumer Affairs/AARP/Office on Aging:

If I am a senior citizen without a credit history, can I register with Experien?

*Background: There seems to be a difference between minors and the elderly (both without credit histories) when trying to enroll with ProtectMyID. Minors can enroll with just SSNs, but apparently, the elderly cannot.