



## A little bit of caution, the right planning, and a quick and effective restoration plan can help turn victims into survivors

### THE NEED

- An estimated 8.9 million Americans were victims in 2005
- Losses totalled nearly \$56.6 billion
- Victims spent almost 300,000,000 hours resolving the problems
- Middle Americans are the most victimized

### THE "SIGNS OF THE CRIME"

Criminals use the victim's identity to:

- Withdraw money or make purchases with the victim's existing account
- Obtain new credit or take out a loan
- Ruin a victim's good credit
- Obtain employment
- Commit a crime

Even if there's no monetary loss,

- The victim suffers
- Good credit is ruined
- Hours and hours are wasted – often work hours – attempting to right the wrongs
- The victim may even face criminal charges

Identity thieves rely on a lack of diligence by the public for their success.

### HOW TO FIGHT BACK

#### Insurance?

No. Experts say Identity Theft Insurance is one of the Top 10 insurance plans **NOT** to buy.

#### Credit Monitoring?

Good idea, but not enough on its own.

#### The better solution?

ID Theft Assist – The **RESTORATION** Plan. One call. One solution.

### THE BETTER SOLUTION

ID Theft Assist provides victims of identity theft with the tools and professionals to identify the theft, assess the damage, and restore their good name. **Four levels of service** allow for plan and pricing flexibility. The Full-Service Plan is the most comprehensive restoration program on the market today. **ALL** plans are designed to help victims:

- Get the facts
- Contact creditors
- Restore their good credit
- Receive services – even out of the country

To learn more about ID Theft Assist, or to purchase the most comprehensive restoration plan available today, please contact:



ID Theft Assist provides a

## RESTORATION PLAN

that cuts through the **RED TAPE** by saving victims time, money and aggravation if they do fall victim

to America's fastest growing crime.\*

*Continued on back*

\* To benefit from ID Theft Assist, you **MUST** be signed up for the services prior to an identity theft or incident.

# ID Theft Assist

We provide the most comprehensive and flexible assortment of voluntary and imbedded identity theft recovery programs of any company. If a victim's identity is stolen, we are here for them – 24-hours-a-day, every day of the year.\* It's assistance when they need it. While the core components are restoration services, we add credit-monitoring features to these plans as well. Read on to learn more about the benefits and services of ID Theft Assist.

## NEW! PROACTIVE PRE-INCIDENT COMPONENTS

- TransUnion (TU) credit monitoring (daily E-mail alerts)
- Victims receive an E-mail notice when a change appears on their credit file
- This alert will instruct the consumer to login to the ID Theft Assist website to retrieve the details of this change
- Toll-free customer support line for technical assistance or general credit-related questions
- The customer will have the opportunity to purchase a three-in-one credit report with three scores – three-bureau credit monitoring at member's-only pricing!
- Access to internet educational tools

## EMERGENCY RESTORATION COMPONENTS

- Capture all necessary information and complete an initial needs assessment while the victim is on the phone to determine if a fraud or theft has occurred and act on it immediately
- Review real-time credit history with victim and identify fraudulent accounts and activity
- Notify all three major credit-reporting agencies of the ID theft and assist the participant in placing a "fraud alert" on his/her credit report
- Cancel and replace credit and charge cards, ATM cards, debit cards, and bank accounts

- Provide the participant with a helpful "ID Theft Action Kit"
- Provide participant with a uniform ID Theft Affidavit, complete sections we are able to do based on the information provided, answer any questions regarding completion of the affidavit, and submit affidavit to the proper authorities, credit bureaus, and creditors
- Assist the participant with itemizing, obtain list of creditors to be contacted, and contact them with separate itemized fraudulent account statements for each fraudulent occurrence
- Report fraudulent activity to the local authorities and send report to creditors
- Notify the fraud department of participant's creditors
- Report the ID theft to the Federal Trade Commission
- Educate the participant on how Identity Theft occurs and inform him/her of protective measures to take to avoid further occurrences
- Notify Social Security Administration and/or Postal Inspector
- Assist with identification replacement
- Translate into one of 28 different languages if necessary, such as when victim is overseas and needs help communicating with local police to file a report, or if the victim's first language is not English
- Provide emergency cash advance and ticket reissue when theft occurs 100 miles or more away from home.

## LONG-TERM RESTORATION COMPONENTS

- Initial free consultation with an attorney
- 25 percent discount on legal costs
- Determine the best action to take against creditors or how to work with credit bureaus if creditors are not cooperative in removing fraudulent entries from participant's credit report
- Offer unlimited telephone access 24/7 to Master-level consultants to help participant alleviate the stress and anxiety caused by Identity Theft
- Arrange access, when needed, to up to three in-person sessions with a professional in our national network of Behavioral Specialists to help participant deal with the emotional trauma of Identity Theft

## IMPORTANT SERVICE ASPECTS

- The call center is open 24 hours a day, seven days a week
- All advocates go through extensive background checks and at least six weeks of specialized training
- The victim will be updated at least once every 24 hours until the case is closed
- Our phones are answered in an average of eight seconds – almost half the industry standard of 15 seconds – and are always answered by a live voice



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