

IDENTITY THEFT PROTECTION - SAFE IDENTITY

Safe Identity protects clients from identity theft with an early detection system. They scan thousands of financial and non-financial data sources to find attempts to steal your ID. Monitored data sources include all three credit bureaus, financial institutions, property records, insurance groups, and cell phone records. Members are alerted by phone if suspicious information is found.

Safe Identity works to dispute fraudulent information that occurs as a result of ID theft. Members get an unlimited service guarantee, free financial coaching for up to one hour with a certified credit or financial counselor, and free legal consultation up to one hour with an attorney. Safe Identity can even help resolve “pre-existing” ID theft that was undiscovered before joining the program.

Benefits include a Personal Internet Identity Coverage Policy covers up to \$25,000 with a \$0 deductible. Lost wages as a result of time off work related to ID theft are covered for up to \$500 a week for four weeks. The policy also includes reimbursement for certain expenses related to the recovery of your ID, defense costs for certain civil suits, re-filing for loans and reimbursement of fees.

HIGHLIGHTS

Identity Risk Scoring:

- Validates member's information against billions of records to provide a real-time risk assessment showing the likelihood someone is a victim of ID theft or in the beginning stages of having their ID stolen.

Identity Monitoring:

- **Early detection and warning:** scans thousands of data sources and hundreds of records to find attempts to steal customers' IDs.
- Monitors all 3 credit bureaus, financial institutions, property records, insurance groups and cell phone records and thousands of databases and hundreds of billions of records on a regular basis.
- **Phone Alerts:** If fraudulent activity is suspected or found, a personal call is placed to the member.
- **Monthly Email:** A monthly email is sent to members reinforcing that their identity is being monitored and protected on a continuing basis.

Identity Restoration:

- **Completely takes over the identity restoration process.**
- **Free Coaching:** One hour free financial coaching with a Certified Credit and Financial Counselor
 - Includes assistance with credit counseling, restoration strategies, credit report analysis and tax planning, all of which may have been affected by identity theft.
- **Free Legal Consultation:** Includes a one hour consult with attorney, 25% off attorney's standard fees for further consults.
- **Lost Wallet Service:** Fraud Resolution Specialists can assist members with canceling credit cards, bank accounts, having new cards issued and placing fraud alerts with credit reporting agencies.

Identity Theft Insurance: A \$1 million dollar identity theft insurance policy with no deductible, includes:

- ID theft insurance covers lost wages as a result of time off work related to ID theft covered for up to \$500 a week for four weeks.
- Reimburses expenses related to ID recovery, including costs for refiling loan applications, notarizing documents, long distance calls and postage
- Covers pre-existing ID theft if it had not been discovered prior to enrollment

OTHER SERVICES

- **Free credit report reminder service**
- **Credit card and Insurance opt-out service**
- **Child Protect:** This service provides enhanced detection of whether a child's social security number is being used

Safe Identity vs Credit Monitoring

- ✓ **SI monitoring was specifically developed to address identity theft.**
- ✓ **Proactive early warning is the key to preventing or reducing the damaging effect of identity theft.**
- ✓ **Safe Identity Monitoring detects Medical Fraud, Employment Fraud and False Arrest (which is not included in other credit monitoring services) in addition to Financial Fraud**
- ✓ **Gives the consumer the opportunity to correct errors prior to applying for credit. This service is designed to allow consumers to see what lenders, landlords and insurance companies look at prior to making credit decisions. It is far more functional than the basic Identity Protection service.**

Provides Peace of Mind and True Identity Theft Protection