

IDENTITY THEFT PROTECTION



Protect yourself and your family with award-winning credit and identity monitoring including up to \$1 million in Identity Theft Insurance¹ that helps pay certain out-of-pocket expenses in the event you are a victim of identity theft.

How ID Theft Protection Helps You

- ✓ Monitor for signs of fraud across credit cards, bank accounts, loans, **billions of public records**, the Dark Web, and more.
- ✓ Take immediate action by **receiving alerts you customize**.
- ✓ Rely on our **Dedicated Resolution Advocates** to help you with identity theft problems.
- ✓ Up to **\$1 million** Identity Theft Insurance¹ —helps pay certain out-of-pocket expenses in the event you are a victim of identity theft.

Plan Details

✓ = 1 Bureau (TransUnion®)	
	1B
Annual Credit Report & Score	✓
Credit Monitoring	✓
Employee Only	
Employee + Family	

See reverse for a full list of features included with ALL plans.

What You Need to Know:

The TransRisk Credit Score is based on the TransUnion® Credit Score model. Third parties use many different types of credit scores and will not use the TransRisk® Credit Score to assess your creditworthiness.

1. Identity theft insurance underwritten by subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.

AWARDS

WHAT CUSTOMERS SAY

"The ID Watchdog program has been a lifesaver for me. I was the victim of some serious fraudulent activities, and this entity was instrumental in helping me solve a myriad of problems related to identity theft. Not only did they help, but the constant monitoring and communication that they provide is a nerve saver!"

~ A. JACKSON

FEATURES AVAILABLE IN ALL OUR PRODUCTS



CREDIT SERVICES

- ✓ **CREDIT MONITORING**
Credit monitoring from one or all three credit bureaus (Equifax, TransUnion, Experian), depending on your selected plan.
We send rapid credit alerts within minutes to you when we detect changes on your 1 bureau credit report.
- ✓ **CREDIT REPORT AND SCORE(S)**
Receive your annual credit report and score from one or all three bureaus depending on your selected plan.
- ✓ **CREDIT SCORE TRACKER**
Keep a pulse on your monthly 1 bureau credit score.
- ✓ **CREDIT FREEZE ASSISTANCE**
Get help placing a Security Freeze on your credit reports from each of the three nationwide credit bureaus.
- ✓ **FRAUD ALERT ASSISTANCE & EXPIRATION REMINDERS**
Get help setting up fraud alerts on your credit reports which will encourage lenders to take extra steps to confirm your identity before opening new credit.
- ✓ **CREDIT SCORE SIMULATOR**
Calculate different “**what-if**” **credit scores** by changing payment timing or amounts, opening new credit, etc.



IDENTITY MONITORING

- ✓ **ADVANCED IDENTITY MONITORING**
Monitors the **USPS National Change of Address Registry (NCOA)** to detect theft sooner, in case thieves reroute your mail to a new address.

We also scour billions of public records, licenses, and certifications searching for signs of identity theft.
- ✓ **DARK WEB MONITORING**
Scans websites, chat rooms, and other forums known for trafficking stolen personal and financial information.
- ✓ **SUBPRIME LOAN MONITORING**
Payday Loans; Sub-prime Mortgage and Credit Card Loans; Auto Pawn / Rent-to-Own Monitoring

High-interest, easy-to-obtain loans can quickly cause damage to your credit score. Our alerts provide monitoring on these types of accounts.
- ✓ **HIGH-RISK APPLICATION & TRANSACTION MONITORING**
Get near real-time alerts when bank passwords are reset, or healthcare, payroll, or insurance records are electronically accessed.



ADVANCED TOOLS

- ✓ **THRESHOLD ALERTS**
Monitor account balances, transactions, and searches for signs of fraudulent activity within your accounts including credit cards, checking and savings accounts, and investment accounts.
- ✓ **MOBILE APP**
Access critical features right from your iOS or Android phone. Receive alert notifications, drill down to view alert details, track your credit score, and one-touch calling to our experts.
- ✓ **REGISTERED SEX OFFENDER REPORTING & NOTIFICATIONS**
Search for sex offenders in your area, and receive alerts when new offenders move into or out of your neighborhood.
- ✓ **SOCIAL NETWORK ALERTS**
Guard against cyberbullying and reputation-damaging information directed at you or your family on social media.
- ✓ **NATIONAL PROVIDER IDENTIFIER (NPI) ALERTS**
If you are a healthcare professional, learn when your credentials are compromised.
- ✓ **LOST WALLET VAULT & REPLACEMENT**
Electronically stores wallet contents and, in case of theft, our specialists help cancel and replace wallet contents.
- ✓ **SOLICITATION REDUCTION**
Opt in or out of the National Do Not Call Registry, pre-approved credit offers, or junk email.



CUSTOMER CARE

- ✓ **CASE MANAGEMENT & RESOLUTION**
Certified Identity Theft Risk Management Specialists (CITRMS) fully manage your case until it is completely resolved, even pre-existing conditions.
- ✓ **IDENTITY THEFT INSURANCE**
Up to **\$1 million** Identity Theft Insurance¹—helps pay certain out-of-pocket expenses in the event you are a victim of identity theft.
- ✓ **HIGHLY TRAINED STAFF**
All Customer Care Advocates participate in industry-leading trainings and are certified in internet and social media safety.
- ✓ **24/7 U.S.-Based Customer Care Center**

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