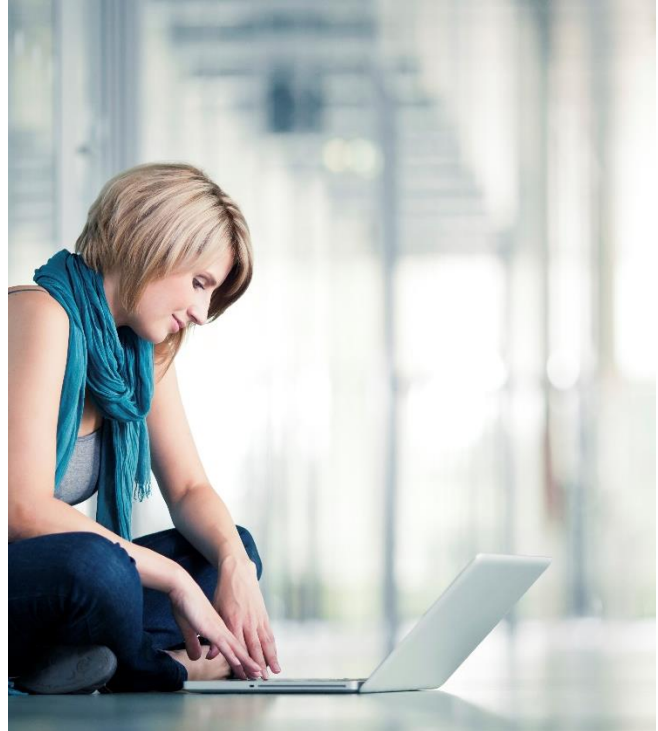


ID SANCTUARY

Thieves want to steal your identity. Don't let them get away with it! ID Sanctuary provides the proactive tools and recovery assistance you need to quickly respond to an identity or fraud crisis. With ID Sanctuary, you can rely on immediate, personalized attention from a fraud specialist whenever you need it.

Details

- Unlimited 24/7 resolution assistance whenever your identity has been compromised
- Step-by-step guidance through the identity resolution process if you become a victim of identity theft or fraud
- Document replacement assistance when identification documents such as Social Security cards, birth certificates, passports and driver's licenses are lost, stolen or destroyed
- Checking and savings account alerts
- Credit inquiry activity alerts
- One bureau credit report, credit score and monitoring
- Access to an online educational resource with new articles, information, tips and best practices to protect against identity theft



FAQs

Q: What is identity theft?

A: ID theft is the misuse of an individual's personally identifiable information (PII). In true identity theft, an identity thief fraudulently uses another person's PII (name, Social Security number, date of birth, address, etc.) to obtain goods, services and/or employment, open new accounts for financial gain, or hide a real identity. Victims may not know about the fraud for a long time, which can allow the criminal to continue the ruse for months or even years. In recent years, the PII definition has expanded to include other personal information such as a mother's maiden name, pet names and other information which can often be a key to uncovering other PII or enabling a bad actor to gain access to otherwise protected information.

Q: How do identity thieves get to my information?

A: Some of the most common methods include:

- Dumpster diving for credit card statements, loan applications, and other documents containing names, addresses, account information, and SSNs
- Stealing mail from unlocked boxes
- Impersonating a loan officer, employer or landlord to obtain access to credit files
- Taking advantage of "insider" access to names, addresses, birth dates, and SSN
- Shoulder surfing when people are using laptops in public places or watching ATM transactions and public phones to capture PINs
- Hacking into an organization's database to steal sensitive information

Q: What do criminals do with my identification information?

A: Some examples of the many ways criminals use stolen identity information are to:

- Obtain credit fraudulently from banks and retailers
- Steal money from victim's existing accounts
- Apply for loans
- Establish accounts with utility companies
- Rent an apartment
- Obtain a job
- Receive medical care

Q: How does ID Sanctuary monitor my identity?

A: ID Sanctuary detects potential fraud by monitoring a full-range of credit and non-credit information including:

- Public records
- Change of Address
- Court records
- Single bureau credit report and score
- Cyber internet surveillance – chat rooms and websites are monitored for your PII (name, SSN, email, phone number, credit/debit cards)
- Social media channels

Q: How does ID Sanctuary resolve identity theft when it occurs?

A: As a member, you can call the toll-free number on the back of your membership card for 24/7 assistance. A fraud investigator from IDT911 will lead the resolution process and help you every step of the way. You will receive a personalized review and a customized, appropriate course of action. Once fraud has been resolved, your fraud specialist will conduct a six-month follow-up to ensure no other issues have occurred and to answer any additional questions.