



Platinum Membership – Benefits Description

IDENTITY THEFT RESTORATION SERVICE CREDIT MONITORING WITH 24/7 DETECTION & ALERTS

Platinum Identity Restoration Service Benefits

ID Theftwise (ITA) treats each “Identify Theft” as an emergency and, subject to the limitations set forth in the Agreement, performs, for the Covered Member duly enrolled in the “Platinum Program”, any or all of the following steps necessary to attempt to undo or prevent further damage upon receipt, by the Covered Member, of a duly completed and executed “Authorization Form” to be provided to the covered member at the time of incident.

- 1) Obtain all pertinent credit information and history in “Real Time” while the Covered Member is on the phone to determine if a fraud or theft has occurred. For the purpose of the “Full Service Voluntary Program”, the term “Real Time” shall mean in rapid and current time.
- 2) Educate the Covered Member on how Identity Theft occurs and inform him or her of protective measures to take to avoid further occurrences.
- 3) Provide the Covered Member with a helpful *ID Theft Resolution Kit*.
- 4) Provide the Covered Member with a uniform ID Theft Affidavit (“Affidavit”), answer any question with regard to completing the Affidavit and submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- 5) Obtain list of creditors in “Real Time” to be contacted and contact them with separate itemized fraudulent account statements for each fraudulent occurrence.
- 6) Report or assist the Covered Member to report the fraudulent activity to the local authorities and forward a report of the said fraudulent activity to the Covered Member’s creditors.
- 7) Notify or assist the Covered Member to notify the fraud department of the Covered Member’s creditors.
- 8) Notify all three major credit-reporting agencies to obtain a free credit report for the Covered Member and place an alert on the Covered Member’s records with the agencies, and obtain a list of additional creditors from them.
- 9) Provide access to the Covered Member for credit monitoring services for every year that the Covered Member is enrolled in the program. Covered Member will have an immediate access to his/her credit report and credit score. Only main Covered Member will be eligible for the credit monitoring services with TransUnion. Other household members can purchase for a reduced price.
- 10) Place a “security freeze” on the Covered Member credit records, in states where such law was passed.
- 11) Notify local authorities of the ID Theft incident and help the Covered Member to obtain and complete necessary reports.
- 12) Submit “Authorization Form” and Affidavit to the Covered Member’s creditors requesting cancellation of their card(s) and an issuance of a new one(s).
- 12) If other forms of identification were stolen or missing, such as an ATM card, Driver’s License, Social Security Card, Passport and so forth, notify, or assist the Covered Member in notifying, the appropriate bank or agency of the situation so that they may take appropriate action and reissue a new form of identification.
- 14) Provide the Covered Member with assistance in filing or submitting paperwork for special Id Theft Protective measures, specific to his or her state of residence.



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- 15) Translate whenever necessary such as when caller is overseas and needs help communicating with the local police in order to file a report of an Identity Theft incident.
- 16) Provide emergency cash advance (up to \$500) when theft occurs 100 miles or more away from primary place of residence. Such cash advance shall be secured by a valid credit card. Any advance made to the Covered Member, not otherwise secured by a valid credit card and paid to ITA by the credit card company within 30 days of such advance has to be reimbursed by the Covered Member to ITA within 30 days from the date such advance is made. Thereafter any amount due will earn interest at a rate of 1.5% per month. Notwithstanding anything to the contrary herein, ITA shall be under no obligation to advance funds not otherwise secured by a valid credit card.
- 17) On a weekly basis, until file is closed, contact the Covered Member with an updated status report.
- 18) When needed, follow up with creditors to ensure that the matter has been properly handled.
- 19) If required, ITA will contact, on the Covered Member's behalf, or refer the Covered Member to a qualified ITA-approved service provider who will:
 - Perform legal document review.
 - Determine legal action to take against creditors or how to work with credit bureaus if creditors are not cooperative in removing fraudulent entries from the Covered Member's credit report(s).
 - Offer unlimited telephone access 24/7 to Master level consultants to help the Covered Member 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 the Covered Member deal with the emotional trauma of Identity Theft.
 - If further steps are required, the Covered Member shall be put in contact with a Fraud Resolution Specialist. These specialists are qualified legal professionals recognized for expertise and professional skill level with one or more of the following credentials: licensed attorney, practitioner with Masters level or certification in Dispute Resolution or Fair Debt Credit Practices Certification, experience in prosecuting criminal acts or over five years relevant legal experience.

Note: ITA does not guarantee that its intervention on behalf of the Covered Member duly enrolled in the ITA will result in a particular outcome or that its efforts on behalf of the Covered Member will lead to a result satisfactory to the Covered Member. ITA Services do not include, and ITA shall not assist the Covered Member for thefts involving non-US bank accounts.

Platinum Credit Monitoring Benefits

This service automatically monitors a wide range of data on your credit records, including address, employment, bankruptcy, public records, new inquiries and individual or jointly-held accounts. Activation of this benefit ensures that you will be notified if any changes are made to your credit report. Due to industry regulations, all I.D. Theftwise customers must activate the credit monitoring benefit. We cannot simply add it to your program as you will need to provide additional personal information that was not required during your initial enrollment. This information includes your social security number during the enrollment process and possibly credit account numbers during the verification process. We understand that this may make some feel uncomfortable so as a



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voluntary benefit to the program, you may choose not to activate. However, credit monitoring is a helpful tool in the fight against identity theft so we urge all of our customers to take advantage of this exciting addition.

The credit monitoring benefit is individual only. However all joint accounts that you hold with your spouse and/or children will appear on your initial credit report and credit file. At the time of activation, you will have the opportunity to add monitoring for a spouses SSN for a monthly fee.

After activating the credit monitoring benefit, you will receive an initial credit report and credit alerts. The alerts are notifications sent to you that inform when changes have been made to your credit report. By staying aware of these changes, you can identify whether the actions are a result of fraud or of your own activity before damage can be done. A credit alert is generated whenever one of the following activities takes place: New inquiries, new accounts opened in your name, late payments, improvements to your report, bankruptcies and other public records, new addresses, new employers, if a fraud alert is placed or reported on your file. (You are typically notified of fraud alerts repeatedly.)

Credit alerts are sent by e-mail. Customers can elect to receive their credit alerts by U.S. Mail. Customers can also elect to receive their alerts once per week or once per month.

All I.D.TheftWise clients are urged to continue to use caution even if activating this benefit by taking the following steps: Examine all monthly bank and credit statements for fraudulent charges; Order your federally mandated free credit report from a different repository every four months. This can be done at www.annualcreditreport.com or by calling 1-877-322-8228; If not already done, call 1-888-567-8688 to be excluded from lists for pre-approved, unsolicited credit and insurance offers.

In addition to the credit alerts described above, the Credit Monitoring package from TransUnion includes the following additional features:

- 1) Unlimited TransUnion Credit Refreshes with unlimited access to your TransUnion credit report and score. Report is easy-to-read with color graphics and a free interactive guide.
- 2) Identity Theft Expense Coverage reimburses victims of a stolen identity event for certain expenses up to \$25,000 with no deductible. The Master Policy of AIG Personal Internet Identity Coverage has been issued to: TrueCredit (the “Master Policy Holder”), Policy Number: 916382 underwritten by: American International Specialty Lines Insurance Company (the “Company”) a member company of American International Group, Inc. (AIG), to provide benefits as described in this Summary.
- 3) Fraud Resolution - Since its 1992 launch, TransUnion’s Fraud Victim Assistance Department (FVAD) has helped thousands of consumers resolve or prevent problems with credit fraud. With a staff of more than 100, TransUnion’s FVAD is the most comprehensive operation in the credit industry. The professional staff is trained in the techniques of detection, prevention, and resolution of credit fraud related situations, while understanding the many applicable laws, regulations, and consumer relations policies. The FVAD comprises three distinct teams: The Consumer Protection Team (CPT), The Fraud Investigation Response and Support Team (FIRST), The Fraud Assistance and Support Team (FAST)



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- 4) TrueCredit Lock - TrueCredit Lock gives you the ability to lock & unlock your TransUnion credit report at the touch of a button – putting you in control of your credit. Now YOU determine who sees your report and when. You are able to prevent others from looking at your TransUnion credit report & help stop ID thieves from obtaining credit in your name
- 5) Credit Trending – monitoring your credit trends will allow you to track your progress and help make further improvements.