

# ID Theft GUARDIAN



How do you protect yourself from identity theft? If your ID and personal information is stolen, where do you turn for help?

## The problem:

The anxiety surrounding the peril of identity theft in America and around the world is increasing at an alarming rate. According to the Gartner study the 2006 victim population was at 15 million victims. That means every minute about 28 ½ people have become new victims of this crime.

## The solution:

By simply calling the toll-free number, you will be connected to a representative who can assist you in the event of an unfortunate identity theft occurrence and provide you with:

1. ID theft resolution services
2. Family Records Software information
3. ID theft prevention services



## 1. ID theft resolution services:

- Your fraud resolution program is a confidential and easily accessible service that provides an administrative structure for dealing with identity theft.
- When you call the fraud resolution customer service number you will be connected with a trained and experienced representative in the call center.
- A professional staff is available to listen to your issues, answer your questions, and assist you with your identity and good credit.

### When a member contacts a customer service representative and informs him or her of ID theft, the following services will be provided:

1. Help the member obtain a "free copy" of their credit report and review the report with the member.
2. Assist the member with notifying the three major credit - reporting agencies of the ID theft.
3. Assist the member with notifying the fraud department of their creditors.
4. Assist the member with reporting the fraudulent activity to the local and federal authorities including The Federal Trade Commission and forwarding the report to their creditors.
5. Assist the member with preparing separate fraudulent account statements for itemizing each fraudulent occurrence and submitting statements to each creditor.
6. Assist the member in placing a "fraud Alert" on their credit report.
7. Educate the member on how identity theft occurs and inform the member of protective measures to take to avoid further ID theft occurrences.
8. Follow-up with the member and monitor the Fraud Resolution progress.

## 2. Family Records Software:

Keeping personal information available in one handy, safe place is critical. With Family Records Software, a personal data organizer program, you have a simple, convenient, and secure method to organize, record, and store financial, health, and other vital personal information without compromising privacy.

- Helps ensure family health records (immunizations, surgeries, and genealogy) are accurate and available immediately
- Saves time when changing or updating doctors
- Organizes financial services accounts, insurance policies, and retirement plans
- Includes financial calculators to amortize mortgages, personal loans, interest costs and rates
- Records full inventory of priceless personal possessions in the event of fire or theft. Prints accurate, complete theft reports and claim data.
- Offers unlimited entries, categories, and locations
- Provides easy monitoring of personal data to protect against Identity Theft



## 3. ID theft prevention services:

- We can help you combat fraud and help you learn how to avoid becoming a victim of ID theft. Have you ever wondered how someone can steal your Identity? It's so easy for identity thieves.
- ID theft prevention provides you with numerous preventive measures to help you avoid becoming a victim of ID theft due to: lost ATM cards, electronic fund transfers, internet account updates, telemarketing calls, pre-screened credit offers, and breach of your social security identification number.

### How to access this feature:

1. Call the toll-free customer assistance number on the back of your membership card and you will be connected to a Customer Care Consultant who can assist you in the event of an unfortunate occurrence and provide tips to help reduce the odds of becoming a victim of ID Theft.