



On average, every 3.2 seconds someone loses their identity*

Identity Theft is a complicated crime and you need a comprehensive solution. **IdentitySecureSM** is a protection program that provides access to benefits and services that help **prevent, detect, and resolve** identity theft-related issues.

IdentitySecure includes:

PREVENTION

Credit/Debit Card & Social Security Number Monitoring¹

Real-time, web-crawling technology monitors underground chat rooms, websites, and blogs where thieves trade and sell stolen credit/debit cards and Social Security number data. Should members' monitored cards or Social Security number appear on these web portals, an automatic email alert will be sent to members, giving them the time needed to foil a thief's attempt to use their credit information.

Neighborhood Reports

Get in-depth statistics on nearly every neighborhood in the United States. Whether considering a move, or just traveling to an unfamiliar area, IdentitySecure makes it easy to obtain an overview of virtually every neighborhood in the country. Review home values, demographics, crime rates, climate and pollution measurements and more.

MyIDMattersSM

MyIDMatters is a one-stop site for fraud and identity protection news and education. Learn tips to stay protected from the latest fraud scams, trends, and tactics. Quizzes, news articles, resource links, and pod casts are continuously updated. E-newsletter alerts notify members when new articles and resources are posted.

DETECTION

Triple-Bureau Credit Reports & Scores²

Members can receive up-to-date credit reports & scores from all three major reporting agencies – Experian®, Equifax® and TransUnion®. Combined, members' credit reports & credit scores provide a complete picture of their overall credit health and help them to identify critical errors in their personal financial data.

Triple-Bureau Daily Credit Monitoring³

Receive daily monitoring from all three major reporting agencies – Experian, Equifax and TransUnion. Credit alerts will be sent to notify members of any new inquiries, certain derogatory information, any accounts opened, or public records added to their credit files. If no activity has appeared the member will receive an "all clear" notification stating that no activity has appeared during that quarterly monitoring period.

RESOLUTION

\$10,000 Identity Theft Insurance⁴

Members can protect their assets with up to \$10,000 in loss recovery protection for covered expenses with no deductible.

Identity Fraud Support Service

Should a member become a victim of identity fraud, IdentitySecure will help the member recover quickly. Members can receive personalized assistance in resolving a case of identity fraud. They'll be assigned a dedicated caseworker to help restore their identity and also receive a customized kit filled with helpful information to help them recover even faster.

Card and Document Registration

Gain peace of mind by having important cards and documents stored in a single, secure location. Members can register their credit and debit cards, as well as important documents such as stocks, bonds, and insurance policies for quick, emergency retrieval.

Lost/Stolen Credit Card Assistance⁵

If a member discovers their credit cards are missing, they can call a member service number 24/7 for assistance. IdentitySecure will notify all of their credit card issuers, cancel their lost or stolen cards, and request that replacements be issued promptly. In the event members are ever stranded more than 100 miles away from home, they can request \$1,000 in emergency cash and a prepaid airline ticket back home.⁶

Fraud Assist Toolbox

The Fraud Assist Toolbox is a convenient, online tool that helps streamline the identity theft prevention and recovery process. To help prevent identity theft, members may select to set fraud alerts, stop pre-approved credit offers, and stop unwanted telemarketing calls. If members have been a victim of identity theft, the members can speed up their recovery time by simply selecting the type of problem they are facing, and the online guide will provide step-by-step instructions for resolving their issue.

ADDITIONAL TOOLS

IdentitySecure offers more than just comprehensive credit and identity theft protection. It also helps members learn how to make their life more secure. Members can access debt management tools, take the identity theft quiz, learn identity theft protection tips and more!

Calculator Suite & Credit Score Illustrator

Members have help determining the best ways to pay down debt and manage household budgets with a host of specialized tools. The Financial Calculator Suite enables the member to develop effective plans for managing budgets and eliminating debt.

The Credit Score Illustrator utilizes members' credit reports and scores to analyze how specific actions can increase or reduce their scores.

IdentitySecure – FAQs

CREDIT/DEBIT CARD & SOCIAL SECURITY NUMBER MONITORING

Q. Exactly where do you monitor my credit/debit cards and Social Security number?

A. We search online databases of hacked cards and SSNs, chat rooms and blogs for instances of credit cards and SSNs being sold. We notify you via email if we find one of your monitored cards or SSN on the Web.

Q. How and when will I be notified if one of my registered numbers or Social Security number is compromised?

A. If one of your registered numbers or SSN is discovered, an email notification will be sent to you. Please note that the email notification will be sent to the email address provided in your profile. It is important to keep this information up-to-date.

TRIPLE-BUREAU CREDIT REPORTS & SCORES

Q. What information is included in my credit report?

A. Your credit report consists of four main categories of information:

- 1. Personal information:** Includes your name, current and previous addresses, social security number, telephone number, date of birth, current and previous employers.
- 2. Credit History:** The majority of your credit report is comprised of information on credit accounts that were opened in your name. Details about these accounts, including the date the account was opened, the credit limit or amount of the loan, the payment terms, balance and a history of your payment records on each account is also included. Closed or inactive accounts, depending on the manner in which they were paid, stay on your report for 7-11 years from the date of their last activity.
- 3. Credit Inquiries:** Each time a third party, such as a creditor, potential lender, or insurer pulls your credit report, it is recorded on your file as a credit inquiry. Inquiries remain on your credit report for up to 2 years.
- 4. Public Records:** Public records obtained from government sources including bankruptcies, tax liens, collections and records of overdue child support are also recorded on your credit report. Public information stays on your credit report for up to 7 years.

Q. Why do I need Credit Reports & Scores from three bureaus, and who are they?

A. Because the three national credit reporting agencies, Experian, TransUnion and Equifax, are independent of one another. One credit agency may have records about you that another does not. By checking your information from all three national credit reporting agencies, you can see precisely what others see when they inquire about your credit. The information is merged into one easy-to-read report, which gives a complete picture of your credit history. In addition, you can ensure the accuracy of your credit records and avoid identity theft.

Q. How often will I receive my reports and scores?

A. You can request a copy of your reports and scores every ninety days.

TRIPLE-BUREAU DAILY CREDIT MONITORING

Q. Why do I need daily credit monitoring?

A. While monitoring your credit on a regular basis will not stop thieves from gaining access to information, it can significantly reduce the damage inflicted by identity thieves. It's important to know if your credit history is being accessed without your knowledge.

Q. If I receive an alert that something has changed in my file how can I find out what to do to correct the situation?

A. Anytime you receive a notification that your credit file has received a hit, we will provide you with our toll-free Credit Information Hotline number. The hotline is staffed with representatives trained in the Federal Credit Reporting Act (FCRA) to assist you with questions.

\$10,000 IDENTITY THEFT INSURANCE

Q. What coverage does the Identity Theft Insurance benefit provide?

A. Many related identity restoration expenses are covered up to the aggregate annual limit of insurance including:

- Lost wages as a result of time off work related to a covered stolen identity event.
- Reasonable and Necessary legal costs.
- Expenses related to restoring one's identity including notary fees and affidavits, credit reports, loan application fees, certified mail, and long distance charges.

Q. How quickly are claims paid?

A. Claims are typically paid within six weeks from the acceptance of complete claims information.

IDENTITY FRAUD SUPPORT SERVICE

Q. What should I keep copies of?

A. Keep copies of all documents related to the case. Before sending anything via first class mail, be sure to make a photocopy. The assigned case worker will keep a backup file for the member upon request. In addition to keeping copies of each form you send, you should also keep both a call log and an activity log to document all activity pertaining to your case.

CARD AND DOCUMENT REGISTRATION

Q. What payment cards are eligible for registration?

A. Any national credit card, major retail chain credit card, ATM card, or check card is eligible to be registered.

LOST/STOLEN CREDIT CARD ASSISTANCE

Q. I've lost my credit cards. I've called the Member Service Center within 24 hours of the loss to report it. How much time will it take the credit card center to notify the different card companies of this loss?

A. MasterCard®, VISA®, American Express®, and Discover® will be canceled within two hours of the time that you make your call. Independent department stores take a little bit longer. If it's after business hours, the stores will not be notified until the next business day. All credit cards will be blocked within a 24 hour period. IdentitySecure will also send you a letter confirming the cancellation of the cards.

FRAUD ASSIST TOOLBOX

Q. How does the Fraud Assist Toolbox work?

A. It is simple. All we need is your email address to get started. Then you are guided through the process of protecting your identity in a few simple steps. We remind you when to come back by sending you email reminders so you'll have help remembering what or when the next step is. Your History is saved - the program remembers all the tasks you have performed and the dates, which you can view at any time. Most importantly, it helps you through the resolution process if your identity is stolen. If you have a question at any point in the process, you can email or call for help.

* Javelin Strategy & Research. 2009 Identity Fraud Survey Report. 2009

¹ IdentitySecure monitors up to ten major credit/debit cards (Visa®, MasterCard®, American Express®, Diners Club® and Discover®) and your Social Security number on Internet chat rooms. It is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.

² Trilegiant Corporation, Trilegiant Insurance Services, Inc., Alliance Marketing Association and their credit information subcontractors shall not have any liability for the accuracy of the information contained in the credit reports or monitoring reports which you receive, including any liability for damages, direct or indirect, consequential or incidental. IdentitySecure is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating.

³ Daily monitoring will notify members of any new inquiries, certain derogatory information, accounts, public records, or change of address that have been added to their credit reports as reported by any of the three major credit reporting agencies. If no information has been added or changed, then the member will receive a quarterly notification stating that no information has changed within their credit file.

⁴ The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of IdentitySecure, through Alliance Marketing Association (the "Association"). Upon enrollment in the IdentitySecure service, you will automatically be admitted as a member of the Association. The Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. (collectively, the "Company") under group policy # 7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. The Benefit Summary under the master policy issued by the Company with respect to such insurance will be available to you upon enrollment in IdentitySecure. The summary of policy benefits, terms, conditions, exclusions, and limits of coverage set forth in the Benefit Summary are subject to the terms of the master policy. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.

⁵ Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly.

⁶ Member must be at least 100 miles from home and have available credit on a designated bank card. Emergency cash is charged as a cash advance, and emergency airline tickets are charged as a purchase to your credit card account and both are subject to that account's finance rates.

All IdentitySecure services and benefits are provided by Trilegiant Corporation in conjunction with Trilegiant Insurance Services, Inc. and Alliance Marketing Association. Trilegiant Insurance Services, Inc. does not receive any compensation for the sale of the identity theft insurance benefit included as part of the IdentitySecure program. Any part of the IdentitySecure service may be modified or improved at any time and without prior notice. IdentitySecure is a service mark of Trilegiant Corporation.

For New York residents, the federal Fair Credit Billing Act gives you the right to dispute billing errors, such as unauthorized charges, on your credit card by notifying your credit card company in writing within 60 days after the first bill containing the error was sent to you. The credit card company must resolve the dispute within two billing cycles (not to exceed 90 days) after receiving your notification. You may withhold payment on the disputed amount (and related charges) during the investigation. You must pay the amount not in dispute. You will be informed in writing whether your bill is correct or contains an error. If your bill contains an error, it will be corrected. Your liability for unauthorized charges is limited to \$50 per credit card. You are not required to enroll in IdentitySecure to maintain your credit card.