

IDENTITY THEFT SHIELD OUTLINE

-AVAILABLE AS STAND ALONE PLAN FOR \$12.95 PER MONTH PER MEMBERSHIP.

Experts recommend that you review your credit report regularly.

The Identity Theft Shield makes it easy.

Credit Report: Evaluate your current credit standing with:

- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score

Continuous Credit Monitoring:

Suspicious activity will be brought to your attention, providing you with early detection.

You'll receive prompt notice if the credit repository (Experian) is notified that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested

Members have the option to enroll in the e-mail notification option. This benefit allows our members to receive notification as soon as any activity on their credit report is detected rather than waiting for a hard copy notification to be mailed.

Identity Restoration:

Coverage begins as of your membership effective date. Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than "Do-it-yourself" information kit if it happens to you.

- A trained expert will take the steps to restore your name and credit for you!
- Our Licensed Investigators will work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including: Credit card companies, Financial Institutions, All three credit repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, Law enforcement personnel... and other organizations that may be affected.
- Fraud alert notifications will be sent on your behalf to all three credit repositories, Social Security administration, Federal Trade Commission, U.S. Postal Service and affected credit card companies and financial institutions
- Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware of, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent.

Identity Restoration will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services are available for pre-existing conditions at a discounted rate. Services provided do not cover financial losses arising from the identity theft. A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.

Pre-Paid Legal Services, Inc.

Identity Theft Shield