

START TODAY

Credit Monitoring

Ideally, you should order a credit report as a base line and then subscribe to credit monitoring to stay up-to-date on activity in your file.

Credit Specialists are available 9-5pm, central time Monday - Friday, excluding holidays.

Requests for credit monitoring and delivery of monitoring alerts are available online (via the internet), and offline (via postal delivery).

For online delivery, alerts are provided on a daily basis from the reporting agency. Notification of no activity is delivered on a monthly basis.

For offline delivery, alerts are provided on a monthly basis.

For offline delivery, quarterly "no-hits" letters are provided for consumers that have no activity to report.

If you need assistance with any of the above information or suspect you are a victim of identity theft:

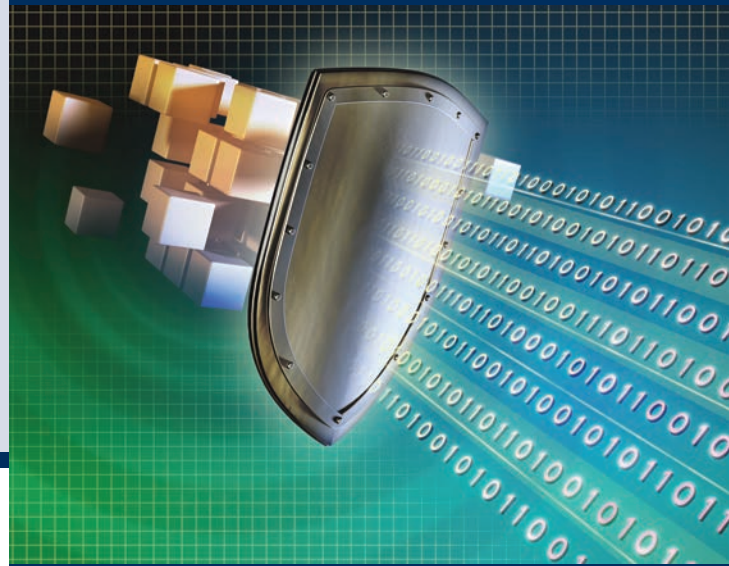
Contact your issuing bank and you will be instructed how to contact investigators.

Member ID:

Issuing Bank:



CREDIT MONITORING



**EASY.
AFFORDABLE.
PEACE OF MIND.**

Federal Trade Commission Identity Theft Statistics

The FTC estimates that as many as **13 million** Americans have their identities stolen each year.

Last year in the United States, someone was victimized by identity theft every **2 seconds**.

Over 2 million identity theft and fraud complaints during 2013: 55% fraud complaints, 14% identity theft complaints and 31% other.

Misuse of identity theft victim's information:

- Government documents/benefits fraud (34%) was the most common form of reported identity theft, followed by credit card fraud (17%), phone or utilities fraud (14%), and bank fraud (8%). Other significant categories of identity theft reported by victims were employment-related fraud (6%) and loan fraud (4%).
- Over one million complaints were fraud-related. Consumers reported paying over \$1.6 billion in those fraud complaints; the median amount paid was \$400. 61% percent of the consumers who reported a fraud related complaint also reported an amount paid.
- The Consumer Sentinel Network reported that identity theft was the number one complaint category for 2013 with 14% of the overall complaints.

Early Detection of Potentially Fraudulent Activity

Credit Monitoring notifies participating consumers of activity in their credit file. An alert is provided when any one of the following activities is reported:

1. New accounts openings
2. Credit inquiries
3. Payment delinquencies
4. Public record changes
5. Change of address

The Credit Monitoring service allows consumers to identify inaccuracies in credit data being reported by creditors. It also offers consumers early detection of potentially fraudulent activity in their credit file. In addition, consumers have access to trained credit specialists to answer any data questions over the phone on their monitoring report. The credit specialists act on the behalf of the consumer and can submit disputes to credit reporting agencies. Credit monitoring can save valuable time and the frustration that can follow.

***Protect yourself today
by signing up for Credit Monitoring!***