



### Enhanced Identity Theft Restoration includes:

- Confirming fraud and identifying its starting point or source
- Investigating known, unknown, and potentially complicated trails of fraudulent activity
- Organizing details of issues and explaining your rights
- Making phone calls on your behalf
- Issuing fraud alerts with the:
  - three national credit repositories - Equifax, Experian, and TransUnion
  - Social Security Administration (SSA)
  - Federal Trade Commission (FTC)
  - US Postal Service (USPS)

### It's Not Just About Credit:

Identity fraud is not limited to credit-related schemes. Your ID TheftSmart Licensed Investigator also searches for outlying activity in areas you may not be aware of or able to reach. Restoration-level investigation further examines both credit and non-credit components, and may extend to the search of:

- Criminal data at federal and state levels
- State Department of Motor Vehicles (DMV) records
- Public records, where fraud-driven liens or bankruptcies could surface
- Social Security tracking, for fraudulent address or status entries
- Online research sites known mainly to the investigative community
- Banking or postal records
- Certain "watch lists" familiar to the security industry
- Other sources of fraud indicators

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

Contact your issuing bank for instructions about contacting the ID TheftSmart team.

Member ID:

Issuing Bank:

# THE SMART CHOICE FOR SAFEGUARDING YOUR IDENTITY.

PROTECTION  
DETECTION  
RESTORATION

Membership  
Information

*Please retain in a safe place.*

## What is Identity Theft?

The Issue: Identity theft is a crime. The crime occurs when someone invades your life, taking pieces of your personal identifying information and assumes it as his/her own, thereby causing damage to your credit, as well as your name. This rather broad topic takes in any number of privacy crimes, including theft of a Social Security number, credit card number, debit card, phone card or other illegal assumption of or obtaining false credit in your name.

Typically, Identity Thieves are looking for a quick fix - the opportunity to buy merchandise or obtain cash without being identified. This generally entails using your identity and/or existing credit to purchase a good that they can sell for cash or to obtain services such as car rental, etc.

### Indicators of identity theft may include:

- Failing to receive bills or other mail.
- Receiving credit cards that you didn't apply for.
- Being denied credit or being offered less favorable credit terms, like a high interest rate, for no apparent reason.
- Being denied employment due to bad credit or a criminal record.
- Getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy.

### Has someone used your personal identifying information to...?

- Create new credit accounts?
  - Thieves may open new credit card accounts in your name. When they use the credit cards and don't pay the bills, the delinquent accounts are reported on your credit report.
  - Thieves may make electronic transfers in your name, and drain your legitimate bank account.

- Purchase goods or services with or without credit?
  - Thieves may use your name and address to purchase goods or services that are delivered prior to payment being received. The company then bills you for the goods and the thief makes off with the product.
- Perpetrate criminal acts?
  - Thieves may give your name to the police during an arrest. If they don't show up for their court date, a warrant for arrest is issued in your name.
- Obtain employment?
  - Thieves may get a job or file fraudulent tax returns in your name.
- Rent a home or apartment? Initiate utility services?
  - Thieves may rent a house or apartment, and sign up for utilities, in your name.
- Some other misuse of your identity?
  - Thieves may buy a car by taking out an auto loan in your name.
  - Thieves may get identification such as a driver's license issued with their picture, in your name.
  - Thieves may file for bankruptcy under your name to avoid paying debts they've incurred under your name, or to avoid eviction.

### Account Takeover/Current Account Fraud

*If you have discovered a fraudulent charge on an account that is your own...*

- Often current account fraud is confused with true identity theft.
- Consumers who experience account takeover must be sent to their issuing bank for immediate resolution.
- Resolution entails completing an affidavit with their bank and returning the proper documentation.
- ID TheftSmart can offer consultation or restoration to customers who experience current account takeover.