



# IDENTITYIQ<sup>SM</sup>

# SECURE MAX PLAN

## Protect Your Identity

Complete Identity Protection  
24/7. Protection you can't  
afford to pass up.



## Key Features

**Credit Reports and Scores (Three Bureau Credit Reports).** Receive unlimited, online access to your 3 Bureau credit reports and scores in an easy-to-read format. Reports can be refreshed monthly and pulling your report will not hurt your credit score!!!!

**Credit Monitoring and Alerts (Monitoring from all 3 Bureaus).** Get active Monitoring and Alerts from all 3-credit bureaus for Public Record Monitoring, Derogatory Payment Monitoring, New Account Opening Alerts and Credit Card Monitoring.

**Dark Web and Internet Monitoring.** Through our global search, we scour the dark web for SSN, name, email address, and mailing address in over 25 languages and notify you of anything that looks suspicious.

**\$1,000,000 ID Theft Coverage\*.** Lost wages, you're covered! Legal fees, you're covered! Stolen funds reimbursement, you're covered! IdentityIQ will offer up to \$1 million in identity theft insurance for the primary member.

**Application Monitoring.** IdentityIQ monitors millions of transactions in real-time for attempts to use the member's SSN in association with an application or id authentication. Our network includes companies that offer credit, including those that do not necessarily report to the credit bureaus such as cell phone companies and utilities.

**Family Protection.** Add up to 3 dependent children to your plan and they will receive \$25,000 of ID Theft Insurance and Identity Theft Restoration assistance at no additional charge. If you have more than 3 children, we can provide additional coverage at a minimal cost.

**Change of Address Monitoring.** IdentityIQ monitors the National Change of Address (NCOA) database at the USPS. Changing a consumer's address to hijack mail is a common step in identity theft. We alert if the post office receives a request to send the customer's mail to a new address.

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### Credit Reporting

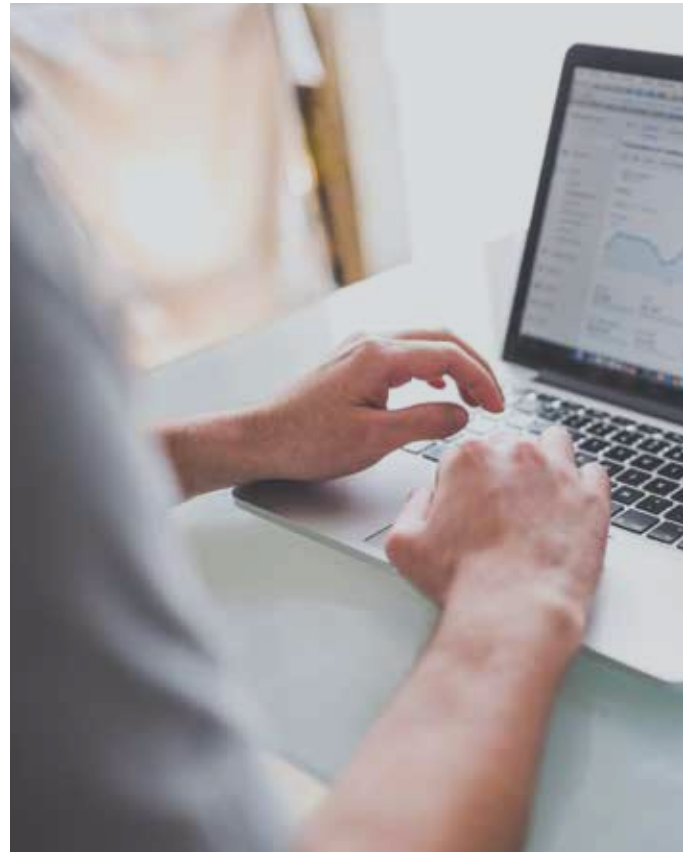


**Credit Reports and Scores (Three Bureau Credit Reports).** Receive unlimited, online access to your 3 Bureau credit reports and scores in an easy-to-read format. Reports can be refreshed monthly and pulling your report will not hurt your credit score!!!!

**Credit Score Tracker.** Our Credit Score Tracking plots your credit score from TransUnion® on a graph each month so you can see trends over time.

**Credit Score Simulator.** Simulate a variety of different financial actions and understand how each could affect your credit score.

**Checking Account Reporting.** Know if any of your checking accounts have been reported to the Chex System for unpaid fees, overdrawn accounts, suspected fraud, or any other reason. A flagged account can be a strong indication of fraudulent activity.



### Credit Monitoring



**Credit Monitoring and Alerts (Monitoring from all 3 Bureaus).** Get active Monitoring and Alerts from all 3-credit bureaus for Public Record Monitoring, Derogatory Payment Monitoring, New Account Opening Alerts and Credit Card Monitoring.

**Score Change Alerts.** We monitor your credit score and alert you any time your score changes by 10 points or more.

**Enhanced Credit Monitoring.** Your credit monitoring is enhanced with alerts for new authorized users, credit card over limit, lost or stolen credit card and more.



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**U.S. Based Fraud Restoration Service.** Our expert US based Fraud Restoration

Specialists ensure your financial security, privacy, and rights under state and federal law. Recovering from identity theft is no easy feat but with the help of IdentityIQ, you are in good hands.

**SSN Alerts.** IdentityIQ actively monitors the consumer's SSN for attempted abuse in association with ID authentication.

**Criminal Records Monitoring.** We monitor court records and law enforcement databases across the country for evidence of crimes committed in your name. Identity thieves may use stolen identities if they are charged with a crime to attempt to avoid prosecution.

**Synthetic ID Theft.** This type of fraud occurs when a criminal uses a combination of real and fictitious information to create a new identity. IdentityIQ tracks your SSN for any evidence of synthetic ID Theft where your SSN is used with someone else's name, etc.

**Lost Wallet Form & Assistance.** With our Lost Wallet Assistance, you can take immediate action to cancel and replace them before they can be used. It can also aid in filing police reports and follow-up resolution calls if your wallet was stolen.

**File Sharing Networks.** We actively monitor file sharing networks. These networks may be used by identity thieves to share or sell files of identities while remaining anonymous.

**Opt-out IQ (Junk Mail/Do Not Call List).** Keep telemarketers and direct mailers away by using the "Do Not Mail" and "Do Not Call" lists.

**IQ Center.** Knowledge base of educational articles, tips, and more.

*\*ID Theft Insurance Underwritten by AIG.*