

# SECURUS ID

powered by  experian.

## Comprehensive, affordable **Identity Theft Protection**

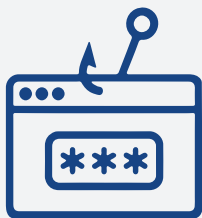


VERIFY | PROTECT | RECOVER

# Why do I need identity theft protection?

Think about all the times you freely give businesses sensitive data like your name, date of birth or Social Security number. When you apply for a credit card, seek a new job or take out an insurance policy. Because we share personal details with others so often, it's imperative we think about the safety of that information. And it's become even more important in the wake of the COVID-19 pandemic as more and more people file for unemployment or other government loans. The Federal Trade Commission states they received 1.4 million reports of identity theft in 2020, double the number from 2019.

## In 2019 alone:



**3.2M**

Number of fraud, identity theft, and other incidents reported.\*



**\$2B**

Money lost to fraud committed in the U.S.\*



**164M+**

Number of sensitive records exposed in data breaches.\*\*



**1,473**

Number of data breaches that occurred in the U.S.\*\*

\* 2019 Consumer Sentinel Network Data Book, FTC

\*\* 2019 End-of-Year Data Breach Report, Identity Theft Resource Center

Identity (ID) theft is unfortunately prevalent and prolific. As more and more data breach events occur, preemptive action is becoming a necessary protection.

That's why Securus ID provides identity theft protection solutions for individuals and families, employer groups, and enterprise.

## What makes Securus ID different?

Not only do we provide the most advanced protection and monitoring available but ALL our plans include our fully-managed recovery should you become a victim and includes:

- **All forms of ID Theft** – including financial, medical, benefits, insurance, phone, utilities, government documents.
- **Family Fraud & Acts of Terrorism**
- **Unknown Identity Theft Events** that occurred prior to the start of new membership plan.
- **Identity Specialists** (CITRMS Certified) work on members behalf until the victim's identity is at a pre-event status.
- **24/7 Victim Access** to an online case management system provides the victim with an up to the minute status of their recovery.



# COMPREHENSIVE PLUS

## Full Service Identity Restoration

CITRMS (Certified Identity Theft Risk Management Specialist) designated staff reduces the time and effort a member endures in the event that their identity is stolen and goes beyond traditional credit report restoration by offering robust case knowledge in non-credit restoration.

### Benefits:

- Supports members in restoring their identity in the event their identity is compromised.
- Full triage on first call with live access to all three credit bureau files.
- Offers bilingual specialists, multilingual and hearing-impaired services are offered 24-hours a day, 7-days a week.
- Includes Limited Power of Attorney so that the specialist assigned to members case can truly complete all restoration activities on members behalf.
- Delivers value when members need it most and protects individuals in the event of identity theft.
- 100% Case Success Rate

## Lost Wallet

Assists you in quickly and efficiently terminating and re-ordering wallet contents. You are not required to pre-register wallet contents before using this service.

### Benefits:

- Enables you to quickly and safely address a lost wallet without preregistering wallet contents.
- Saves you time and stress by working on your behalf to cancel and re-issue all of the credit and identification cards that have been lost.
- Provides you with access to a robust database of contact information to quickly and easily get to the right person.

## CyberAgent®

CyberAgent scours Internet properties like websites, blogs, bulletin boards, peer-to-peer sharing networks and IRC chat rooms to identify the illegal trading and selling of your personal information. At any point in time, this technology is monitoring thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online.

### Benefits:

- CyberAgent proactively detects stolen PII, alerting businesses and giving them the opportunity to stop the leak early, get ahead of potential bad press and take proactive steps to protect their customers and employees.
- CyberAgent is the only identity monitoring solution designed for data collection on an international level, regardless of a country's credit system or language.
- At any point and time, our CyberAgent technology is monitoring thousands of websites and millions of data points, alerting consumers if we find their personal information in a compromised position online.
- This information is being gathered in real-time giving both businesses and consumers the opportunity to react quickly and take the necessary steps to protect themselves.

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## Annual Credit Report with Score – Experian

Reviewing your credit report on a regular basis provides protection against identity theft. If you believe any recent activity is fraudulent, our Identity Specialists are available to assist.

## Credit Monitoring: 1 Bureau (Experian)

Credit Monitoring includes monitoring of changes reported to the Experian credit bureau. Changes monitored include personal information, public records, inquiries, new account openings, and existing accounts reported past due.

### Benefits:

- Credit monitoring provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.
- Opening up lines of credit is a very common and costly form of identity theft, and monitoring your credit is the fastest and simplest way to guard against fraudulent activity taking place under your identity.

## Social Media Monitoring

Social Media Monitoring notifies you of privacy or reputational risks with the content you are sharing on social media. Enrolled subscribers can also monitor their child's social networks.

### Benefits:

- Searches for instances where your personal information is exposed via social sites – profile info, comments, wall posts and more – and notify of these privacy risks.
- Notifies you of content on your social networks that may damage your reputation like foul language, sexual content, and drug and alcohol references.
- Parents receive notifications when content on their child's social network may indicate instances of cyberbullying, references to weapons, or sexual predator activity (also known as grooming).

## Social Security Number Trace with Monitoring

Provides you with a report of all names and aliases associated with your Social Security number, and notifies you if a new one is added.

### Benefits:

- Helps you detect identity theft sooner.
- Enables you to have greater intelligence regarding how your SSN is being used.
- Greatly reduces the time, money and emotional stress associated with a stolen SSN.

## Change of Address Monitoring

Change of Address Monitoring reports if an individual's mail has been redirected through the United States Postal Service (USPS).

## \$1,000,000 Expense Reimbursement Insurance with \$0 Deductible

Expense reimbursement plan covers eligible expenses you incur during the process of recovering your identity such as court fees, attorney fees and lost wages. Also included in the plan is the reimbursement for the actual financial loss as a result of an unauthorized electronic funds transfer.

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## Real-Time Authorization Notifications

This service notifies users in real time when personal information is used for new applications or identity authorizations/validations via Experian's PreciseIDSM identity authorization system.

### Benefits:

- Goes beyond traditional credit monitoring to alert you in real time if your personal information has been used in a transaction that may not show up on your credit report.
- Know if your personal information is being used to generate authentication questions for a new service application or to validate your identity so that you can get ahead of a potential identity theft event.
- Notifies you in real time so that you can determine if an identity theft event occurred and take action immediately if necessary.
- Backed by Experian's PreciseIDSM identity authorization tool, which has an unparalleled depth and breadth of data sources.

### How soon will I receive a notification if a match to my personal information is found?

Notifications are delivered within seconds of a transaction, allowing you to determine if a fraudulent event occurred so that you can take action immediately. You will receive an alert if your personal information is used for new applications or identity authorizations/validations.

## Member Access

- Portal Access via personalize Website portal
- Portal Access via SecurusID App – download at Android and Apple (need details).



# ELITE PLUS

Includes ALL of the Comprehensive Plan benefits PLUS:

## Annual Credit Reports with Scores – Experian, Equifax, TransUnion

Reviewing your credit report from all three major credit bureaus on a regular basis provides protection against identity theft. If you believe any recent activity is fraudulent, our Recovery Advocates are available to assist.

## Credit Monitoring: 3 Bureaus (Experian, Equifax, TransUnion)

Three (3) Bureau Credit Monitoring includes monitoring of changes reported to all three national credit bureaus (Experian, Equifax and TransUnion). Changes monitored include personal information, public records, inquiries, new account openings, and existing accounts reported past due.

### Benefits:

- Credit monitoring provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.
- Opening up lines of credit is a very common and costly form of identity theft, and monitoring your credit is the fastest and simplest way to guard against fraudulent activity taking place under your identity.

## Court Records and Bookings Monitoring

This service tracks municipal court systems and bookings data from law enforcement agencies to identify any criminal acts associated with your identity.

### Benefits:

- Helps you detect if your PII has been used by identity thieves with law enforcement to avoid embarrassing and damaging legal incidents.
- Receive monthly monitoring and notifications when the changes to your report are discovered, based on first name, last name, address, date of birth or offense.
- Receive monitoring notifications within 24-48 hours from the time a booking occurred.

## Experian SCORE Tracker

A widget that initially plots your credit score on a graph, and then charts your single-bureau credit score month-over-month so that you can easily see trends over time.

## Sex Offender Monitoring

Provides a report of all registered sex offenders living within your immediate area, and notifies you when a new sex offender is added.

### Benefits:

- Become familiar with the sex offenders that live in your neighborhood.
- Know where sex offenders live so you can make more informed decisions regarding where you move, send your children to school and allow your family to spend time.
- Gain more control over the health and safety of their family when it comes to sex offenders.
- Catch identity theft sooner if you find a sex offender fraudulently listed under your address.

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## Non-Credit Loan Monitoring

Notifies you if a non-credit loan has been opening using an element of your identity.

### Benefits:

- Monitors transactional data from payday and quick cash loan providers to help subscribers determine if fraudulent activity occurred.
- Non-credit loans are typically targeted at individuals with thin credit files or poor credit history, where traditional credit monitoring alone cannot help detect possible fraudulent activity.
- Have peace-of-mind with comprehensive identity theft protection.
- Understand if you have been a victim of non-credit/payday loan fraud earlier to minimize restoration time and headache.

## Financial Account Takeover

Financial Account Takeover notifies you if your personal information has been used to apply for or open a new bank account; or if changes have been made to your existing bank account, including changes to account holder's personal information or attempts to add new account holders. For select card issuers, the service also notifies you if your personal information has been used to apply for or open a new credit card account.

### Benefits:

- Provides early detection of suspicious banking or credit card account activity and possible identity fraud.
- Reviews information contributed daily from thousands of financial institutions to flag unusual or high-risk account activity.
- Reduces the time, money and emotional stress associated with a compromised bank account or fraudulent bank or credit card account.

## Positive Activity and Dormant Activity Alerts

Positive Activity Alerts notifies consumers when improvements have occurred to their Experian® credit report that may positively impact their credit score.

### Benefits:

- Get notified when you take steps, like paying off a collection account, that could positively impact your credit scores with Positive Activity Alerts.
- Dormant Alerts notify consumers if an account on their credit file that previously had a zero balance for six months becomes active by having a balance on its statement.
- With many lines of credit, people don't often check accounts that they don't actively use. This situation makes these accounts easy targets for identity thieves to use for fraudulent purposes without the victim noticing. Catch identity theft with notifications if an account with a zero balance increases after six months of no statement activity.
- Get notified if an identity thief gains access to a rarely used credit account. If you have an account with a zero statement balance for six months, and it becomes active again, you'll get a notification so you can verify the activity.



# CHILD MONITORING PLUS

Covers up to ten (10) children in household up to age 18

## Mandatory Disclaimer

**Parent/Legal Guardian will need to pass a one-time guardianship verification process to receive alert content for children.**

Children are easy targets for identity theft because they often don't check their credit until they are 18. If child identity theft is committed at age 8, there is an opportunity to commit identity theft for ten years before a parent or child notices.

This feature monitors your child's personal information to identify activity on the dark web and to spot credit information associated with your child's identity.

## Child Dark Web Monitoring/Child CyberAgent®

Detects if your child's personal information such as Social Security number, medical ID numbers, online account logins, and more are for sale on illegal trading sites. This feature checks billions of previously identified records to detect if your child's information has been exposed in data breaches. Additionally, the feature monitors over 600,000 web properties daily to check for new occurrences of their information being sold. This feature can monitor your child's:

- Social Security number
- Telephone number
- Bank account & routing number
- Medical ID number
- Email address
- Credit card & debit card number

## Child Social Security Number Trace

Identify fraudulent known aliases on credit reports created using your child's Social Security number.

## Identity Theft Insurance\*

Get up to \$1M of identity theft insurance, with \$0 deductible, for expenses associated with restoring your child's identity.

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\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## Social Media Monitoring

What your child shares and how they interact with others online can result in identity theft or reputational issues. Additionally, cyberbullying can cause emotional issues that show up at home and at school. Social Media Monitoring checks your child's social media feeds and profiles for cyberbullying, private information, and derogatory information. Receive daily monitoring alerts if:

- Your child is posting derogatory content to their feeds.
- Somebody else could be cyberbullying them on their feeds.
- Their profile includes personal information such as their address, date of birth, email address, and more, which could be used to commit identity theft.

## Full-Service Restoration / U.S.-Based Restoration

Child Monitoring and Restoration matters most when your child's identity is compromised. If your child's identity is compromised, you will get assigned a dedicated restoration agent who will work with you to get your child's identity back on track. The restoration process could include:

- Filing a police report.
- Contacting government agencies such as the Social Security Administration.
- Contacting credit bureaus to remove a fraudulent credit report.
- Contacting medical providers to change your child's medical ID number.

Additional steps may need to be taken depending on severity of case.





**NATIONAL  
ASSOCIATION OF  
REALTORS®**  
REALTOR BENEFITS® PROGRAM

# Identity Theft Protection Plans

## COMPREHENSIVE PLUS

(Monthly)

Member Only - \$6.00  
Member + Child - \$10.00  
Member + One - \$12.00  
Member + One + Child - \$16.00

Full-Service Identity Restoration /  
Recovery

Lost Wallet

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CyberAgent® / Dark Web  
Monitoring

Social Media Monitoring

Social Security Number Trace  
with Monitoring

Change of Address Monitoring

Up to 1 million of Expense  
Reimbursement Insurance with \$0  
Deductible including stolen funds\*

Annual Credit Reports with Score -  
Experian\*\*

Credit Monitoring - Experian

## ELITE PLUS

(Monthly)

Member Only - \$10.00  
Member + Child - \$14.00  
Member + One - \$20.00  
Member + One + Child - \$24.00

Full-Service Identity Restoration /  
Recovery

Lost Wallet

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CyberAgent® / Dark Web  
Monitoring

Social Media Monitoring

Social Security Number Trace  
with Monitoring

Change of Address Monitoring

Up to 1 million of Expense  
Reimbursement Insurance with \$0  
Deductible including stolen funds\*

Annual Credit Reports with Scores -  
Experian, Equifax, TransUnion\*\*

Credit Monitoring - Experian,  
Equifax, TransUnion

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Monthly Credit Score Tracking -  
Experian

Court Records and Bookings  
Monitoring

Sex Offender Monitoring

Non-Credit Loan Monitoring

Financial Account Takeover  
Monitoring\*\*\*

## CHILD PLUS

(\$4 month add-on)

Includes up to 10 children  
under age 18

Cannot be purchased  
stand-alone

Full-Service Identity Restoration /  
Recovery

CyberAgent® / Dark Web  
Monitoring

Social Media Monitoring

Social Security Number Trace  
with Monitoring

Up to 1 million of Expense  
Reimbursement Insurance with \$0  
Deductible including stolen funds\*

Website Portal and Mobile App  
Access

Pricing above includes NAR member discount up to 60%.



powered by  experian.