

# Your 3-Stage Line of Defense

**The most comprehensive coverage against identity theft you'll find anywhere.**

## Protection

You get direct access to an ID TheftSmart professional who will:

- Help you guard your personal identifying information
- Give you safety tips for shopping online or using social media
- Explain your rights under federal and state laws
- Answer any question you have about protecting your identity - from the best virus software for your new computer to protecting your mail, and more

## Detection

If we discover that your information may have been compromised, ID TheftSmart professionals will:

- Provide an action plan
- Help you interpret and analyze your credit report
- Set up a credit report freeze and fraud alerts on your behalf
- Assist when suspicious issues arise beyond our initial findings

## Restoration

If your identity is stolen, our licensed ID TheftSmart investigators will:

- Confirm the crime and determine its nature and scope
- Help you obtain a police report
- Provide a tri-merged credit report and perform full non-credit searches
- Work on your behalf until ALL identity theft issues have been verifiably resolved
- Place seven-year fraud victim statements with credit reporting agencies, when applicable

Don't risk another day without protection. Apply now!

## Signs That You May Have Become A Victim

*Be on the lookout for unusual activity such as:*

- You're denied credit for no apparent reason.
- When applying for a loan, you're offered a high interest rate that is normally assigned only to people with bad credit.
- You're denied employment because of bad credit or record of a crime you didn't commit.
- You receive credit cards you didn't apply for.
- You get calls or letters from debt collectors regarding merchandise you didn't buy.
- You stop receiving bills you're expecting.

If you believe you may have become a victim of identity theft, contact your financial institution immediately. Have your ID TheftSmart Member ID ready. Your financial institution will contact our investigators to get them on the case.

## With ID TheftSmart, You Can Breathe Easy

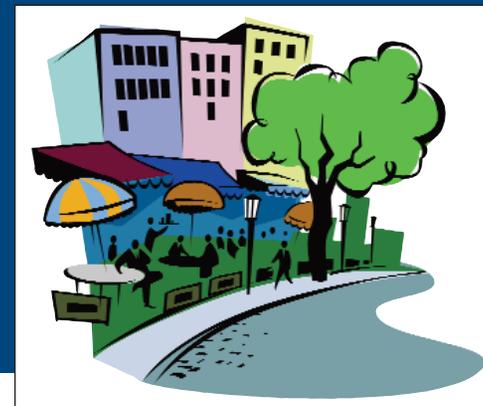
If your identity is ever stolen, ID TheftSmart professionals spring into action. You don't have to do a thing because we step in as your advocate, fully committed to restoring your identity to pre-theft status as quickly and efficiently as possible. And with thousands of hours of experience - more than any other company in the industry - ID TheftSmart investigators get results.

*There's never been a better time  
to safeguard your identity.*

*Enroll in ID TheftSmart right now!*



# Your Identity is Your Business



Make the  
smart choice  
for safeguarding  
your identity.

*Important information inside -  
read thoroughly.*



# Protect Yourself...Say "Yes" to ID TheftSmart Today!

Congratulations! By saying "yes" to the three-stage wall of protection that ID TheftSmart provides, you've taken a big step toward guarding your most precious asset - your identity.

Now that you're part of our team, we'd like you to take a moment to educate yourself on identity theft and everything ID TheftSmart will do to help you protect against it.

## A reminder - what is identity theft?

Plain and simple, it's a crime. It occurs when someone invades your life, stealing pieces of your personal identifying information and assuming it as his/her own - such as your Social Security number, credit and debit card numbers, or bank account information. The thief then uses your identity to steal money from your bank account or obtain false credit in your name. In other words, to buy things and leave you to foot the bill.

Identity theft happens more frequently than any of us would hope. According to the U.S. Bureau of Justice, 8.6 million American households - one out of every 13 - could be victimized by identity theft this year. By joining the ID TheftSmart team, you've given yourself a great chance to beat the odds.

## What happens if you become a victim?

Identity theft can turn your life upside down. Not only can you lose money and good credit, you can spend weeks, months, or even years trying to rectify the problem. And that's only if you know what to do and who to contact. Most people don't.

The crime also takes an emotional toll on you and your family. Severe feelings of loss, helplessness,

## What thieves do with your information

*Here are just a few of their dirty tricks:*

- Open new credit card accounts in your name, then fail to pay the bills - the bad credit shows up on your report.
- Gain access to your bank account and drain your funds.
- Use your name to purchase goods or services on credit - the company bills you for the goods while the thief makes off with the product.
- Give your name to the police when they are arrested - if they don't show up for their court date, a warrant is issued for your arrest.
- Obtain employment or file fraudulent tax returns in your name..
- Rent housing (complete with utilities), cars, and more in your name..
- Buy cars by taking out auto loans in your name.
- Get a driver's license in your name with their picture on it.
- File for bankruptcy in your name.

anger, isolation, betrayal, and even embarrassment are common. Simply answering the telephone or going to the mailbox fills you with the dread of hearing from another collection agency, discovering another fraudulently obtained credit card, or facing yet another problem.



## We can help with account fraud, too

Often confused with true identity theft, account fraud is when someone uses information from your bank account to buy things with your money. This crime is easier to recover from than identity theft - if you take prompt action.

The key to recovery is to notify your financial institution immediately if you notice a charge to your account that you didn't authorize. Typically, resolving the issue and recovering your money involves completing an affidavit with your financial institution and submitting any requested documentation. But there are time limits, so don't wait if something looks amiss.

ID TheftSmart can help you recover from account fraud, as well. Contact your financial institution if you need our assistance.

## Important Information

Your ID TheftSmart Member ID Number:

Your financial institution and phone number:

*Shelby County State Bank*

*217-774-3911*

Notes:

*Thanks again for choosing  
ID TheftSmart!*