



IDENTITY THEFT FACTS¹

- + **13+ million** identity theft victims
- + **\$15 billion** consumer total fraud losses
- + **1 in 5 data breach victims** experience fraud

ABOUT CYBERSCOUT

CyberScout™ is the leading provider of services that help businesses and their customers defend against data breaches and identity theft. CyberScout's unique approach—delivering proactive protection, preventive education, and swift resolution—offers unrivalled support for more than 660 client partners and 17.5 million households.

¹ "2016 Identity Fraud: Fraud Hits an Inflection Point," Javelin Strategy & Research.

ALTRA SECURE ID MONITORING

FREQUENTLY ASKED QUESTIONS

What is identity theft?

Identity theft is defined as the misuse of another individual's sensitive information to fraudulently open credit accounts, use existing credit and banking assets, and even seek medical treatment. Sensitive data includes personally identifiable information (PII), such as Social Security numbers and financial account numbers, as well as protected health information (PHI). PII and PHI can be exposed intentionally and unintentionally—including through human error, data theft and hacking attacks on computing devices.

How does fraud monitoring and identity management services protect you?

Many of life's milestones, such as buying a house, getting married, having children or retiring, create new opportunities for identity thieves. Altra Secure ID Monitoring scours millions of identity sources and alerts you to changes to your credit, personal, or financial information. Altra Secure ID Monitoring provides:

- **Credit and fraud monitoring** that alerts you to suspicious activity.
- **Proactive educational resources** for protection before a crime occurs.
- **Full identity theft recovery assistance** for advocacy, guidance and personalized help.
- **Document and identification replacement** for critical documents that are lost or stolen.

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What does the service include?

Altra Secure ID Monitoring is a comprehensive service that monitors a range of sources for changes to your PII or PHI, including:

- **Three-Bureau Monitoring, Report and Score** – Daily monitoring of your personal records, including email alerts for any changes and an annual credit report and score tabulated from your TransUnion, Experian and Equifax credit files.
- **Change of Address Monitoring** – Learn about changes to your USPS information that could indicate attempts to divert mail or open accounts in your name.
- **Social Security Number Trace Monitoring** – Review names, aliases and address history associated with your Social Security number for signs of fraud.
- **Court Records Monitoring** – Make sure criminal acts are not reported under your identity.
- **Sex Offender Registry Notification** – Make sure a sex offender is not using your identity, and learn about the sex offenders who are registered in your zip code.
- **Payday Loan Monitoring with Initial Report and Email Alerts** Make sure criminals are not taking out payday or quick cash loans, which do not require a credit inquiry.
- **Cyber Monitoring** – Rest more easily knowing the internet is monitored daily for potential fraudulent transactions using your stolen personal information.
- **Score Tracker** – Ongoing tracking of credit scores through monthly credit score monitoring.
- **\$25k Reimbursement, \$0 Deductible** – Get help restoring your credit and good name, if your identity is stolen, along with reimbursement of up to \$25,000 per policy period for covered expenses.

How much do these services cost?

Altra Secure ID Monitoring costs \$9.95 a month. For additional information, visit myidmanager.com/Altra.

Is this an insurance product and do you need to file a claim to use the services?

No, absolutely not. These services are not an insurance product, therefore access to a fraud specialist does not require filing a claim.

How do I access the monitoring services?

All you need is access to a computer and the internet. Once you have purchased the service and activated your account, you can log into the user-friendly service any time to stay up to date on your credit and financial monitoring.

What can you expect after you purchase?

Once you have purchased your plan, CyberScout will send you an email with instructions to activate your account. The email will include a link to the service and a unique code to validate registration. Complete the entire validation and registration process to ensure that your information is being monitored.

Who is covered?

The credit and fraud monitoring service is specific to you and your personal information (name, date of birth and Social Security number).

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