

RECOVERY

CUSTOMER

LIABILITY EMPLOYEE

DATA BREACH

ENTERPRISE RISK



**Prepare for it. Prevent it. Overcome it.**

Identity theft is a growing crime that creates significant financial and personal problems for its victims. With one in 27 becoming an identity theft victim each year, chances are, you, your spouse or even your child may be affected. Fortunately, there is something you can do about it.

SmartIDentity is a complete identity theft discovery, recovery and reimbursement plan, providing the most comprehensive benefits package available today. While you're enrolled, we'll provide you with all the information, expertise and education you need to proactively protect yourself and your family. And if your identity is ever compromised, we will also manage the complex and time consuming task of restoring your good name.

**The SmartIDentity program includes:**

- **Fully Managed Recovery Services** – If you become a victim of identity theft, you will be assigned a Professional Identity Theft Recovery Advocate to help restore your identity to pre-event status
- **Family Protection** – coverage for your spouse, domestic partner, children up to the age of 25, and parents at the same address (this can include parents in elder care facilities)
- **Identity Theft Education** - Members receive online access to our educational website that includes protection tips, a risk quiz, identity theft related news stories, and trends. We also provide a monthly newsletter via email to help you fight identity theft
- **Continuous Credit Monitoring with Daily Alerts** – Daily email alerts warn you about new inquiries, recently opened credit accounts, change of address and other inconsistent activity that may signal a thief is at work
- **Identity Theft Insurance** – You will be eligible for up to \$10,000 in reimbursement for expenses incurred while recovering your identity

“We changed our ID Theft service provider to Merchants for two reasons: Merchants had the proven experience in recovering 32,000 victims of ID Theft and two, the Merchants program helped protect our credit union in the event of a data breach event.”

—Kent Ailes  
VP of Risk Management  
Arizona Federal Credit Union

**The SmartIDentity fully-managed program includes these benefits:**

- A Personal Recovery Advocate assigned to manage your identity recovery
- A Customized Recovery Plan established to address specific issues
- Limited Power of Attorney authorization allowing the Recovery Advocate to work on your behalf
- The Recovery Advocate will perform the research, phone calls, letters, follow-up, and case documentation
- The Recovery Advocate will contact and file disputes with creditors, bill collectors, banks, mortgage companies, and agencies such as the DMV, SS Administration, and the US Postal Service
- Your personally assigned Recovery Advocate will diligently work until all aspects of your identity have been fully restored to their pre-event status