

## COMPLETE 24/7 IDENTITY THEFT PROTECTION, CREDIT MONITORING AND **IDENTITY THEFT INSURANCE**

WHY SHOULD I SIGN UP FOR IDENTITY THEFT PROTECTION?

- SAFEGUARD YOUR CREDIT AND YOUR NAME
- PROVIDE PERSONAL IDENTIFICATION SECURITY

Ever wonder what's going on with your identity and credit and wish you could keep an eye on it 24 hours a day? With our complete Identity Theft Protection Plan, you can stop wondering and leave the watching to someone else.

PLAN BENEFITS	DIAMOND PLAN
Bureau Reports & Credit Scores: Receive unlimited online access to your 3 Bureau Credit	Every 30 days
Reports and Scores with your own dashboard	(3 Bureaus)
24/7 Credit Monitoring & Alerts: Active credit monitoring & alerts for public records,	2 Bureaus
derogatory payments and new accounts	3 Bureaus
<b>ID Theft Insurance:</b> Reimbursement for lost wages up to \$1,500/week for 5 weeks, legal fees,	\$1,000,000
expenses and stolen funds reimbursement	71,000,000
Identity Monitoring & Alerts: Monitors national and international criminal records, enhanced	$\checkmark$
change of address and SSN fraud detection and trace	·
Dark Web & Internet Monitoring: Globally searches the dark web for use of SSN, name,	<b>✓</b>
email address and mailing address in over 25 languages and will notify you of suspicious activity  ID Theft Fraud Restoration Services: Get assigned to a U.Sbased fraud restoration	
specialist if you were to become a victim of identity theft	✓
Application Monitoring & Alerts: Monitors millions of transactions in real time for attempts	
to use your SSN on an application or ID authentication	<b>✓</b>
Family Protection: Dependents under 24 who live in the same household will receive \$25K ID	$\checkmark$
Theft Insurance and ID Restoration Services	Y
Change of Address Monitoring & Alerts: Monitors the National Change of Address	<b>✓</b>
database at the USPS and alerts you if a request is received to change your information	×
Credit Score Tracker & Score Change Alerts: Provides history of your credit scores and	<b>✓</b>
notifies you of changes to your credit score	<u> </u>
Credit Score Simulator: Access to learning tools that provide ways to increase your credit score	V
Checking Account Reporting: Know if your checking accounts have been reported for unpaid	$\checkmark$
fees, overdrawn accounts, suspected fraud, etc.	
<b>Enhanced Credit Reporting &amp; Alerts:</b> Alerts for new authorized users, credit card over limit and lost or stolen credit cards	<b>✓</b>
Synthetic ID Theft Monitoring: Tracks your SSN for any evidence of synthetic ID Theft where	,
your SSN is used with someone else's name	<b>~</b>
SSN Alerts: Monitors your SSN for attempted abuse in association with an application or ID	<b>√</b>
authentication	<b>Y</b>
Criminal Records Monitoring	<u> </u>
Lost Wallet Protection & Assistance: Take immediate action to cancel and replace cards	
before they can be used and get help with filing police reports	
File Sharing Monitoring & Alerts: Monitors the file sharing networks that may be used by	<b>✓</b>
identity thieves to sell or share identities	·
Opt Out (Junk Mail/Do Not Call List)	<u> </u>
Identity Theft Victim Assistance	<u> </u>
ID Theft Prevention Kit	V
Online Knowledge Center: Knowledge base of educational articles, tips and more	<b>✓</b>

## **COST & ENROLLMENT**

You will enroll online during open enrollment through your employers' online benefit enrollment system by selecting the Countrywide Diamond ID Theft and Credit Monitoring Plan

option. \$2.99/person/week through payroll deduction.

## WHO IS COVERED?

Employee, which includes limited coverage for dependents in your household (under age 24).

You can enroll your spouse, domestic partner and dependents (over 18) in full coverage.

Countrywide Pre-Paid Legal Services has partnered with Identity IQ to help protect you and your family from identity theft and credit fraud. After your enrollment has been processed, you will be receiving an email from Countrywide Pre-Paid Legal Services to activate your plan. Insurance is underwritten by AIG.

