



IS YOUR IDENTITY SAFE?

Depending on severity, resolution time range is 5 – 600 or more hours per incident; the average is 175 hours.

– Council of BBB & Javelin Research

About

To understand "Our Story" and how to protect your good name - it's helpful to understand the landscape, or environment, as it exists today. By this we mean understanding your risk of becoming a victim of identity theft and the nature of the other resources available to you, to deal with that risk:

- Identity theft can take many **forms** and potentially impact all areas of your life. **As the fastest growing crime in America today** - it makes national **headlines** and even caused the President of the United States to form a task force charged with fighting identity theft. As the **task force** concluded, the types and incidents of **identity theft** have increased dramatically over the last decade, driven by, among other things, rapid technological change and emerging economic globalization.
- Because of this, **a potential victim would otherwise have to deal with many federal, state or local agencies to resolve the effects of identity theft** - agencies such as the Federal Trade Commission, US Department of Justice, US Department of Treasury or the US Postal Inspection Service. All of these **agencies** can be helpful - in ways only government agencies can be. As you might guess, their various guidelines, including detailed filings, forms, and regulations, are extremely time-consuming and can be brain-numbing to the un-indoctrinated; but are at least designed to preserve your rights and good name.
- As part of their mandates, these federal agencies have set up **a few additional free services that aid by simply lowering the chance that your personal information can fall into the wrong hands**. These **resources** allow you to be removed from marketing lists that mail pre-screened offers of credit or those lists that might lead to sales solicitation phone calls.
- Should you become a victim of identity theft, or even believe that your credit might be affected by identity theft - **you have rights, as an American citizen, that are guaranteed by law, under the Fair Credit Reporting Act (FCRA)**. These **rights** include access to a free copy of your credit report (annually), the ability to place fraud alerts on your credit - for free, the right to obtain documents from creditors related to the theft or fraud, and finally the right to block fraud-related data from being added to your credit report.

This is the environment in which we exist - chaotic, confusing and numbing. All of this drives us, and we hope you agree, to the following conclusions:

- Identity Theft or Fraud is the fastest growing risk we face today.
- Regarding some forms of identity theft, taking preventive steps may help lower your risk of becoming a victim.
- Like having an accident or being robbed - you can never fully eliminate your risk of becoming a victim.
- Education, Facts & Knowledge** are critical to increase your awareness, allowing you to mitigate your risk and successfully plan your life.
- Government agency support, including federally mandated, free consumer services should be just that - Free!
- There is a great need for comprehensive identity theft protection that brings order to chaos; providing you piece of mind and confidence.
- This integrated identity theft protection should compliment, enhance & go far beyond all of the other available resources.

The landscape and obvious conclusions, described above, provide the background portion of "Our Story" - supporting who we are and the protection we deliver. **With this understanding, SOLUS developed the most comprehensive identity theft protection possible.** Protection supported by the strongest foundational partners with one common focus - identity theft prevention, detection, and restoration.

One ID Pro Blog seeks to share the knowledge gained by the SOLUS ID Theft Specialists team in order to continue the ongoing development of "Our Story". Be vigilant and stay alert!



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