



## **Product Facts and Information**

### **About ProtectMyID.com**

- ProtectMyID.com™ is one of the most comprehensive multi-layered identity theft detection, protection and fraud resolution products designed to help consumers prevent damages caused by identity theft. With experienced, U.S.-based Fraud Resolution Agents, ProtectMyID.com is an easy-to-use, convenient product whose team provides dependable, personal attention.
- ProtectMyID.com is part of a family of online sites belonging to ConsumerInfo.com, Inc., an Experian® company. ConsumerInfo.com, Inc. was founded in 1995 to give consumers quick, easy, and inexpensive access to their credit histories. It is now the leading provider of online consumer identity theft protection, credit monitoring, credit scores and credit reports to millions of U.S. consumers.
- ProtectMyID.com is part of Experian, one of the most trusted brands in identity protection. Experian® companies currently protect more than 9 million consumers and are among the largest providers of data breach resolution services to hundreds of U.S. companies and government agencies. In developing ProtectMyID.com, Experian companies drew upon their rich history in consumer protection and enterprise fraud prevention.
- ProtectMyID.com monitors Experian, Equifax, and TransUnion credit reports on a daily basis to see if key information has changed or if new data has been added to a member's credit profile. The product also performs regular Internet scanning and checks for change of address.

### **How ProtectMyID.com Works**

- ProtectMyID.com™ has multiple layers of defense to protect its members' ID so they don't have to worry.
  - PMID.com continuously monitors members' credit through all three credit bureaus to look for key changes to each member's credit reports
  - PMID.com actively scans the Internet to search for fraudulent use of members' SSN, credit and debit cards
  - PMID sends notification alerts that inform members when a change of address action is initiated so members can verify that the change was legitimate or determine if it came from an unauthorized source.
  - PMID notifies members by email, U.S. mail or text message should any key account changes be found. Providing early awareness enables consumers to make timely responses and work towards a resolution
- ProtectMyID.com's Guarantee will reimburse for up to \$1 million in related losses and expenses in the event the product fails and may also reimburse for stolen funds from unauthorized ATM, debit and credit card transactions for which the member may be personally liable. The Product Guarantee is subject to limitations, see our website for details.

- ProtectMyID.com is a membership-based product that offers consumers a free one-month trial with enrollment in ProtectMyID.com, during which time they have full access to credit monitoring, Internet scanning, an identity theft self assessment quiz, dedicated Fraud Resolution Agents and a free Experian credit report.
- Access to experienced U.S. Fraud Resolution Agents provides members with invaluable personal assistance in resolving identity theft issues as well as help in the event of a lost or stolen wallet.
- ProtectMyID.com looks to satisfy the needs of all members in a way that makes sense for their lifestyles, offering the convenience of choosing how they would like to receive their membership information. The two options are:
  - **Online:** Members can receive all communication via email and through the user-friendly Web site
  - **U.S. Mail:** Members can elect to apply for membership by phone and receive all communication via U.S. mail

#### The Process:

- **Step 1 – Sign Up: Enrolling is easy!** A new member can go directly to ProtectMyID.com to enroll online or call the customer care center to enroll over the phone. Each new member is guided through a simple, two step enrollment process to set up a ProtectMyID.com membership.
- **Step 2 – Detect:** Detection begins with daily monitoring of the members' Experian, Equifax and TransUnion credit reports. A copy of the Experian credit report is delivered upon enrollment for account verification and accuracy purposes. *Because we are pulling member's reports for their own use, this will NOT affect their credit score.*
- **Step 3 – Protect:** If ProtectMyID.com detects something key has changed on any members' three reports, they are sent an alert either by email, SMS or U.S. mail. If no changes to members' credit report are detected, online members will receive a monthly "all clear" message and U.S. mail members will receive an "all clear" notification in their quarterly statement.
- **Step 4 – Resolve:** Because identity theft can never be completely prevented, ProtectMyID.com works closely with affected members until an issue is resolved. Members are partnered with a dedicated Fraud Resolution Agent who helps them:
  1. Quantify and assess the situation to determine what happened
  2. Take steps to resolve the issue and prevent further damage
  3. Help to recover their good name
- If, after 30 days they decide to cancel their membership, they simply call the Customer Care Center at 1-888-829-6560 Monday through Friday between the hours of 6 a.m. and 6 p.m., or Saturday and Sunday from 8 a.m. to 5 p.m. (PT). Members may also send an email to [Support@ProtectMyID.com](mailto:Support@ProtectMyID.com) to cancel.
- Members who choose to continue their membership automatically begin their payments after the first 30 days. ProtectMyID.com offers members the option of a monthly monitoring fee of \$9.95 or an annual billing option at a reduced rate of \$99.95 per year.