



> GET PROTECTED

HOW IDENTITY GUARD® WORKS

Your membership is built on our unique *Monitor, Protect & Recover* system.

Identity Guard® provides the tools you need to help you stay safe from identity theft, with an expert Member Services team that is ready to assist you.

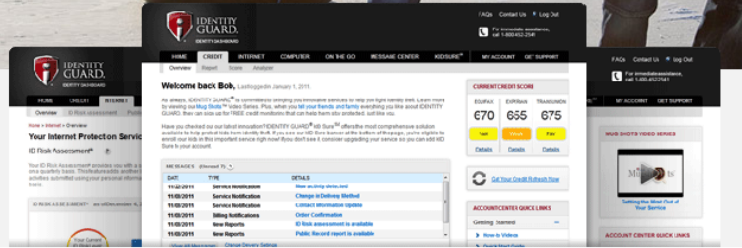
> GET STARTED

[Learn About Identity Theft](#)



TAKE THE TOUR

Get an inside look at your Identity Dashboard: Your personal account management center.



Monitor

Our innovative technology proactively monitors your personal and financial information to help you stay aware and alert.

Credit Monitoring

Every business day, we watch over your credit files. We'll alert you quickly if we notice certain changes, and you can get monthly updates on your credit score*. You can also view your credit report and score anytime in your Identity Dashboard.

Public Record Monitoring

We carefully monitor your publicly available information for certain changes, and you'll receive a quarterly report, updating you on information we've found, or letting you know that everything looks okay.

Identity Monitoring

We proactively monitor your personal information, such as your name and Social Security number, online. We'll alert you if we find that information connected to certain types of activity.

Prompt Alerts

You can count on us to deliver prompt, up-to-date information on your personal security. Just select Email, Text, or Phone as your preferred activity alert method — or, download our [Mobile App](#) to receive your alerts on-the-go.



"A member called me after receiving an Identity Guard® credit monitoring alert on her cell phone. A new bank account had appeared in her credit report and she wasn't sure what to do. After reviewing the report together, she realized the account belonged to her daughter, not an identity thief. I was glad to let her know we would continue monitoring her information and alerting her when we detect activity like this."

Tori, Member Services

Protect

Our suite of software tools is designed to help you



secure your personal information so that it stays out of the hands of identity thieves.

Anti-Virus

ZoneAlarm® Internet Security Suite is a simple download that helps keep your PC safe from threats with antivirus, anti-spyware and firewall protection.

Password Protection

ID Vault® stores your login credentials and credit card information to give you secure, one-click access to your online shopping, bank and other accounts.

Keystroke Encryption

PrivacyProtect® encrypts your keystrokes, making them unintelligible to malware so you browse the Internet securely.



“One of our members recently received a call from someone claiming to be from the Social Security office. The member gave the caller his personal information, and then got nervous thinking the call may not have been legitimate. I discussed the situation with him and assured him that his Identity Guard® monitoring service works to detect activity like this to help protect him from identity theft and credit fraud.”

Chris, Member Services



Recover

If your personal information is ever stolen while you're a member, we will do everything we can to get your identity back so you can continue living life on your own terms.

Personal Recovery Assistance

If your identity is ever compromised, it can really impact your sense of security. So, should you ever need their assistance, our trusted experts are ready to guide you through the process of recovery and resolution. Just call 1-800-452-2541 and ask to speak with ITAC Victim Assistance®. They'll provide one-on-one guidance to help you cancel your credit cards, advise you on any next-steps you should take with your lenders and local police, and give you the insight you need to help you get back what you've lost.

\$1 Million Identity Theft Insurance

It may sound too good to be true, but it isn't. Our [\\$1 Million Identity Theft Insurance](#) really does provide coverage for your losses if identity thieves steal your money — up to \$1 million, with no deductible.*

Lost Wallet Protection

If your wallet is ever stolen, or you simply can't find it, we'll help you cancel your credit cards and access up to \$2,000 from one of your accounts.



“A member was worried after receiving an Identity Guard® alert related to a new credit card application in her name. She wasn't sure how to refute it, so I suggested she speak with an ITAC® Victim Assistance specialist, a benefit of our services. I also reminded her about the identity insurance included with her membership, and told her where she could find a sample credit dispute letter in our Resource Center, if she needed it.

James, Member Services

*The scores you receive with Identity Guard® are provided for educational purposes to help you understand your credit. Lenders use many different credit scoring systems, and the scores you receive with Identity Guard are not the same scores used by lenders to evaluate your credit.



UNPARALLELED EXPERIENCE. TRUSTED PROTECTION. OUTSTANDING SERVICE.



Count on us to help protect what makes you... you.

[ENROLL NOW](#)



Mobile App

Now accessing your Identity Guard® monitoring alerts, current credit status and other account benefits is more convenient than ever. Our free app gives you on-the-go access to your account information.

[GET THE APP](#)



kID SureSM

It's an unfortunate fact: Identity thieves view kids as a prime target because of their "clean" credit history. We think kids deserve better than that, so we developed a unique child Identity solution, just for them.

[LEARN MORE ABOUT KID SURESM](#)



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The Resource Center

Ask your friends to describe you and each one will probably say something different — about the way you live, what’s important to you, your family, your interests — because your identity is about more than just your name. It’s something uniquely yours; something you’ve worked hard to create for yourself. And we want to help you keep it that way. Here in our Resource Center, you’ll find information that can help you better understand what identity theft is, tips to help you protect yourself from becoming a victim of it, and more — so you can stay uniquely you.

EXPLORE TOPICS

Child Identity Theft & Protection

Identity Theft & Protection

Credit Fraud & Credit Monitoring

Online Security Issues & Protection

All Resources <input checked="" type="checkbox"/>	Articles <input checked="" type="checkbox"/>	Blog Posts <input checked="" type="checkbox"/>	eBooks <input checked="" type="checkbox"/>	Forms <input checked="" type="checkbox"/>	Audio <input checked="" type="checkbox"/>	Research & Studies <input checked="" type="checkbox"/>	Videos <input checked="" type="checkbox"/>
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Parents: Make Sure Your Kids Are Using Their Christmas Gifts Responsibly
In simpler times, the most popular holiday gifts for your kids were either innocent toys or practical clothing — items that were generally easy to procure but still brought joy to children throughout the year. Unfortunately these days, nothing seems to be so simplistic and

Have You Heard About “Business Identity Theft”? Are You Sure?
So far in this space I have been writing about identity theft only in terms of personal identity theft. To change gears a bit, today I will talk about “business identity theft,” and especially small business identity theft — a very fast growing aspect of the whole national identity theft [...]

To Protect Your Identity, Keep It Professional in the Workplace
Some individuals spend more time in the office than they do at home with their own families. If you are one of these dedicated individuals, this probably means that you have developed strong relationships with your co-workers. As something of a surrogate family, you may feel trusting of these people [...]

Not All Data Breaches Are Created Equal
It seems that virtually every day I see a new report that some entity has exposed the names, Social Security numbers and other personal information of its employees, customers or, in the case of a governmental agency — federal, state or local — of citizens like you and me. Two [...]

Be Professional When Using Your Office Email
In 2013, nearly every occupation requires people to use a computer and communicate through email in some capacity. Whether that includes sending out important documents to a high-priority client or simply checking the schedule for your next server shift, there is hardly a workplace that doesn’t require online correspondence. If [...]

The Facts About Identity Theft You Won’t Find in the Movies
Although there are a lot of laughs in the new movie “Identity Thief,” this comedy should also be a wake-up call to Americans about the ever-present threat of identity fraud, which the Federal Trade Commission (FTC) estimates affects roughly 9 million Americans every year. Because of the androgynous name

A New Maryland Law May Be Effective in the Fight Against Child Identity Theft
On January 1, a new law went into effect in the state of Maryland offering Maryland parents a new, and possibly very effective, way of protecting their children’s identities from theft. If you are an adult and you suspect that your identity may have been compromised, many

Inauguration Day Offers a Good Reminder to Be Safe in Large Crowds
On Monday, January 21, 2013, President Barack Obama will be sworn in for his second term as Commander in Chief at the 57th Presidential Inauguration on Capitol Hill. When the president first took office back in 2009, The Washington Post estimated there were more than 1.8 million individuals in attendance

Facebook Users Should Be Aware of Scams
No, Facebook is not going to start charging users. I’m sorry, but no one is trying to give you a free gift card or iPad for taking a survey, and no, you will not be given access to an amazingly enticing video of the almost naked star on the beach. [...]

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FAQ



GENERAL

Q: WHAT IS MOBILE LOCKBOX®?

A: MOBILE LOCKBOX® is your own secure online vault where you can conveniently store all of your most valuable information - information such as critical content, financial account information, important documents, photos and more. You can access your information anytime, anywhere via your web-enabled mobile phone, PDA or computer. MOBILE LOCKBOX allows you to stay connected to the things that matter most and retrieve them whenever you need - in the event of an emergency, when traveling or at home.

Q: WHO USES MOBILE LOCKBOX?

SECURITY

Q: HOW SECURE IS MOBILE LOCKBOX?

Q: HOW IS MY INFORMATION PROTECTED WHEN I USE MY CELL PHONE OR PDA?

Q: IS MY INFORMATION SECURE WHEN I USE A PUBLIC COMPUTER TO ACCESS MY MOBILE LOCKBOX SERVICE?

SYSTEM REQUIREMENTS

Q: WHAT DO I NEED BEFORE I CAN FULLY USE MOBILE LOCKBOX?

Q: DOES MOBILE LOCKBOX WORK ON A MAC?

Q: CAN I MAKE ANY COMPUTER MY PRIMARY PC DEVICE?

Q: DOES MOBILE LOCKBOX WORK ON ALL INTERNET BROWSERS?

Q: MY COMPUTER IS A LAPTOP. WHAT SHOULD I DO IF I LOSE IT?

Q: ARE THERE ANY SPECIAL REQUIREMENTS FOR ACCESSING MY MOBILE LOCKBOX SERVICE ON A PUBLIC COMPUTER?

Q: WHY DO I NEED AN OTP TO ACCESS MY MOBILE LOCKBOX?

MOBILE DEVICES

Q: WHAT ARE THE NETWORKS, CELL PHONE, OR PDA REQUIREMENTS TO ACCESS THE SERVICE?

Q: WHAT ARE THE CELL PHONE OR PDA REQUIREMENTS TO ACCESS THE SERVICE?

GENERAL QUESTIONS

Q: I AM A REGULAR USER. HOW DO I RECOVER MY USER ID OR PASSWORD?

Q: I AM A TRIAL USER. HOW DO I RECOVER MY USER ID OR PASSWORD?

Q: HOW DO I CHANGE MY E-MAIL ADDRESS?

Q: WHAT IF MY PHONE DOESN'T HAVE INTERNET ACCESS?

Q: WHAT HAPPENS IF I LOSE MY MOBILE DEVICE?

Q: CAN I HAVE MORE THAN ONE MOBILE DEVICE CONFIGURED WITH MY MOBILE LOCKBOX?

Q: HOW DO I CANCEL MY SERVICE?

Q: WHY AM I NOT RECEIVING MY E-MAIL ALERT NOTIFICATIONS?

Q: HOW DO I LOGIN TO MY MOBILE LOCKBOX FROM MY PRIMARY COMPUTER?

Q: HOW DO I VIEW INFORMATION IN MY MOBILE LOCKBOX?

ONLINE FINANCIAL ACCOUNTS

Q: WHAT ARE MY ONLINE FINANCIAL ACCOUNTS?

Q: WHAT TYPE OF FINANCIAL ACCOUNTS CAN I CONSOLIDATE?

Q: WHAT IS THE MAXIMUM NUMBER OF ELIGIBLE FINANCIAL ACCOUNTS I CAN ADD?

Q: I HAVE MORE THAN ONE ACCOUNT AT A PARTICULAR FINANCIAL INSTITUTION. CAN I VIEW ALL OF THOSE ACCOUNTS?

Q: I HAVE MY MORTGAGE (LOAN) ACCOUNT ONLINE AT ANOTHER FINANCIAL INSTITUTION. CAN I CONSOLIDATE THIS ACCOUNT?

Q: CAN I VIEW AND MANAGE BOTH PERSONAL AND SMALL BUSINESS ACCOUNTS?

Q: HOW DO I DELETE ONE OR MORE OF MY ADDED ACCOUNTS?

Q: CAN I TRANSFER MONEY OR PAY BILLS FROM ANY OF MY ACCOUNTS AT OTHER FINANCIAL INSTITUTIONS?

Q: WHEN I UPDATE MY ACCOUNTS, HOW LONG DO I HAVE TO WAIT?

Q: CAN I ADD ACCOUNTS THAT ARE NOT ACCESSIBLE VIA THE INTERNET?

Q: WHY DO I NEED TO PROVIDE SO MUCH INFORMATION ABOUT MY ACCOUNTS?

Q: SHOULD I SELECT MUTUAL FUND OR BROKERAGE?

Q: WHY IS THERE A DIFFERENCE BETWEEN RETIREMENT AND NON-RETIREMENT ACCOUNTS?

Q: WHAT IF I CHOOSE THE WRONG ACCOUNT TYPE?

Q: WHAT IF I DON'T KNOW WHAT TO SELECT FOR "INSTRUMENT"?

WHAT CAN I DO ABOUT PROBLEMS?

Q: I TRIED TO UPDATE MY ACCOUNTS AND IT DIDN'T WORK. WHY?

Q: WHAT IF I ACCIDENTALLY REMOVED AN ACCOUNT?

Q: I HAVE A BLACKBERRY MOBILE DEVICE. I HAVE INSTALLED THE WALLET APPLICATION, BUT CANNOT ACTIVATE IT.

Q: WILL THE WALLET APPLICATION WORK ON A BLACKBERRY STORM?



MOBILE LOCKBOX[®] is provided by Intersections Inc., the leading identity theft service provider to the customers of major banks and financial institutions, now having served more than 20 million customers worldwide. Learn more at www.intersections.com. © 2009 Intersections Inc. All rights reserved.

