



**IDENTITY GUARD.**

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**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 when you're a member, we will do everything we can to get your identity back so you can continue living on your own terms.

### Personal Recovery Assistance

If your identity is ever compromised, it can really impact your sense of security. 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. [Click here for more information about ITAC Victim Assistance.](#)

### Identity Theft Insurance

If you do become a victim of theft, you'll have up to \$1 million identity theft insurance for losses that result from identity theft. [Click here to learn more about identity theft insurance.](#)

\*Insurance amount varies depending on service selected.

### Lost Wallet Protection

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



“A member was worried after receiving an Identity Guard® alert relating to a new credit card application in her name. She wasn't sure how to respond, 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 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.

[▶ GET PROTECTED](#)



### 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 Sure<sup>SM</sup>

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 SURE<sup>SM</sup>](#)



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

Credit scores are provided by CreditXpert based on data from the credit reporting

<sup>†</sup>If you do not cancel your membership within the free trial period, your card will be charged either a monthly or annual fee, depending on the membership plan you choose. You may cancel your membership at any time simply by [contacting us](#).

<sup>\*\*\*</sup>Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policy. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

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