



Credit Union Member Benefits

ARX-ID Identity Theft Protection and Recovery Services



Identity theft is the fastest growing crime in the US, targeting over 11 million adults last year alone. Victims lose an average \$1500 in out-of-pocket expenses, \$16,000 in wages, and 600 hours attempting to repair the damage to their credit or name. Beyond the financial implications, psychologists have found victims suffer emotional duress comparable to a violent crime.

91% of Americans are concerned about their identity.

- Zogby interactive poll, April 2007

With an ARX-ID identity protection and recovery plan, you will help your members safeguard their personal, financial and credit standing with the same level of reliability you offer them for their financial assets. By offering ARX-ID identity theft protection to your members, you are addressing a critical concern, providing peace of mind, and building loyalty and retention.

What Happens?

Victim's Experience:

- Worry & stress: What to do? Who to call? How long will it take? Will this happen again?
- Credit damage: Credit drained; credit rating damaged.
- Financial loss: Theft of banking accounts and tax refunds.
- Damaged reputation: ID may be used as alias by criminals.
- Lost productivity: Loss of income and working hours.

ARX-ID's Response:

- 24x7 call center and trained Certified Recovery Experts (CREs) provide immediate response and trained counseling and mitigation services.
- Fully-managed recovery utilizing limited power of attorney to address and mitigate all forms of identity fraud.
- Resolution usually within 30 days and documented in time-stamped journal for client.
- Regular monitoring of ID Profile™ helps to detect fraud and limit damage through quick resolution.

ARX-ID plans can also be offered to credit union employees as part of a benefit package, reducing employee stress and maintaining workplace productivity should they fall victim to identity theft. ID protection plans are seen by employees as highly desirable benefits, as reported in *Benefits Selling* magazine.



Putting an identity theft monitoring and recovery plan in place is a proactive step toward meeting data breach mitigation or Red Flag compliance requirements, which requires these services be offered to any affected party.

Let CORE ID Services work for you!

Connecting you with the resources you need.

Offering ARX-ID Identity Theft Protection as a Benefit

CORE ID offers several flexible, customizable benefit solutions that easily integrate into your existing member benefit package. We also provide you with best practices, communications tools and educational materials to make implementation easy. ARX-ID is an affordable way to add value to your member benefits plan by providing security and peace of mind.

A Variety of Options:

CORE ID offers a number of flexible models for offering identity theft protection to your members:

- Credit Union Sponsored
- Member Discount
- Select coverage for premier account holders
- Upgraded Benefits

We Make it Easy

CORE ID streamlines the process for offering identity theft protection benefits, and provides valuable resources to educate your members. Our services include:

- Development and distribution of Member Welcome Kit.
- Personalized customer numbers assigned and distributed to each member.
- Access to plan information through a customized Web portal, personalized for the user and branded with your institution's logo and information.
- Verification that portal access is by a legitimate user.
- Encryption of members' sensitive data.
- Training video to educate members on the features of their ID theft monitoring and recovery benefits.



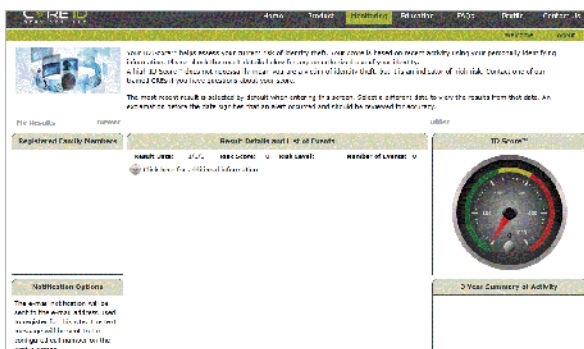
Case Profile

Victim: DeAnn McCune

Crime: Undetected identity fraud for 10 years

Days to resolution by CORE ID Services: 26

DeAnn's Story: "In January 2012, I discovered I had been the victim of identity theft since 2002. I was devastated and did not know where to turn. A friend put me in touch with CORE ID Services. I felt such a relief that I could turn my case over to such capable hands."



Your members will have secure access to a personalized "MyCOREID.com" portal to access their plan benefits.



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