



FOR CREDIT UNIONS

ARX-ID Identity Theft Protection helps your members fight back against identity theft.


ARX-ID uses a complete, full-service approach to detect, correct and protect against identity theft, with sophisticated ID monitoring and hands-on recoveries that handle the forms, phone calls and frustration. Our exceptional service and proactive approach to fraud detection lets your credit union provide a true member service at an affordable rate.

MEMBER BENEFITS BENEFIT YOU

Our tiered plans create a range of desirable coverage options, allowing you to attract and retain more members.

- **Provide a member benefit that's attractive to all ages & stages** Identity theft affects everyone from children to seniors. With whole-family coverage options, we help you serve your entire membership.
- **Reward premium account holders.** Create incentives for higher-balance account holders with free identity theft protection.
- **Increase non-fee income** Encourage non-fee income activities with complementary ARX-ID coverage, or receive revenue share on voluntary plan enrollments.
- **Build confidence in online or mobile banking** Provide a ready solution for identity theft detection and correction to put members' fears at rest.

LEARN MORE
Scan the QR Code to find out more about ARX-ID Identity Theft Protection Plan as a credit union member benefit.



GET THE FACTS KNOW THE RISKS

1

Identity theft is the fastest growing crime in the U.S.

Source: Federal Trade Commission

2

Identity theft affected 16.6 million Americans aged 16 and older — 7% of US consumers.

Source: US Bureau of Justice Statistics

3

Financial institutions experienced more data breaches than any other industry sector in 2012.

Source: 2013 Verizon Data Breach Investigations Report

4

New account fraud increased by 50% from 2011 to 2012; Losses also doubled to \$9.8 billion.

Source: 2013 Identity Fraud Report, Javelin Strategy & Research

5

Survey respondents' top concerns: identity theft; online banking fraud & credit card fraud — in that order.

Source: Global Consumers React (Beware Back of Wallet), ACI/AITE, 2012



REAL HELP FOR IDENTITY THEFT

Identity Theft Protection Plans



Fully-managed identity theft recovery for immediate household family members household. ID CheckPoint™ monitoring with real-time RiskAlerts™. Monthly RiskStatus™ updates.



All the benefits of ARX-ID Essentials, plus enhanced detection through IDTrack™ identity monitoring, CyberTrack™ and HackTrack™ Monitoring.



Offers all the advantages of ARX-ID Complete to any immediate family members living in the household, including children and seniors.

CORRECT

Fully managed identity theft recovery



Certified Recovery Experts fully resolve identity theft on our members' behalf.

Critical document replacement assistance



Assistance replacing payment cards or ID documents due to loss or theft.

Expense Reimbursement*



Up to \$10,000 for ARX-ID Essentials; \$25,000 for ARX-ID Complete and Complete Family for expenses relating to the recovery process.

24x7 Customer Service



All recoveries performed by Certified Recovery Experts. Bilingual staff available.

DETECT

ID CheckPoint™ Identity Monitoring



Detects the identity verification process used to protect your accounts and personal data, allowing you to verify you are the one clearing the checkpoint.

IDTrack™ Identity Monitoring



Monitoring of your full identity profile to detect all forms of ID fraud.

CyberTrack™ Online Identity Monitoring



Automated searches for your personal data in the Internet Black Market.

HackTrack™ Data Breach Monitoring



Follows current data breaches to hunt for data stolen by hackers.

Whole Family Identity Theft Monitoring & Alerts



Give every immediate household family member the full protection of all our monitoring capabilities, RiskAlerts and monthly RiskStatus updates.

PROTECT

RiskAlert™



Real-time alerts of suspicious monitoring results, giving you the ability to stop fraud in its tracks. Delivered via email or SMS.

RiskStatus™



A monthly assessment of your current risk for identity theft based on your monitoring results.

Credit Report Track™



Reminders to order your free annual credit reports.

MyCoreID.com



A secure, member-only web portal to access important benefits of your ARX-ID coverage.

Member newsletter and education



Stay on top of the latest threats and get tips for protecting your identity.

91% OF AMERICANS ARE CONCERNED ABOUT THEIR IDENTITY

(Here's why:)



TIME

Recovering from identity theft can take the victim up to 141 hours.



RISK

11.6 million Americans fell victim to identity theft in 2011 making it the fastest growing crime in the US.



COST

US households experienced approximately \$13.3 billion in direct financial losses due to identity theft in 2010.