

ID Sanctuary™ FAQ

Q. What is identity theft?

A. ID theft is the misuse of an individual's personally identifiable information (PII). In true identity theft, an identity thief fraudulently uses another person's PII (name, Social Security number, date of birth, address, etc.) to obtain goods, services and/or employment, open new accounts for financial gain, or hide a real identity. Victims may not know about the fraud for a long time, which can allow the criminal to continue the ruse for months or even years. In recent years, the PII definition has expanded to include other personal information such as a mother's maiden name, pet names and other information which can often be a key to uncovering other PII or enabling a bad actor to gain access to otherwise protected information.

Q. How do identity thieves get to my information?

A. Some of the most common methods include:

- Dumpster diving for credit card statements, loan applications, and other documents containing names, addresses, account information, and SSNs
- Stealing mail from unlocked boxes
- Impersonating a loan officer, employer or landlord to obtain access to credit files
- Taking advantage of "insider" access to names, addresses, birth dates, and SSN
- Shoulder surfing when people are using laptops in public places or watching ATM transactions and public phones to capture PINs
- Hacking into an organization's database to steal sensitive information

Q. What do criminals do with my identification information?

A. Some examples of the many ways criminals use stolen identity information are to:

- Obtain credit fraudulently from banks and retailers
- Steal money from victim's existing accounts
- Apply for loans
- Establish accounts with utility companies
- Rent an apartment
- Obtain a job
- Receive medical care

Q. How does ID Sanctuary monitor my identity?

A. ID Sanctuary detects potential fraud by monitoring a full-range of credit and non-credit information including:

- Public records
- Single bureau credit report and score
- Cyber internet surveillance – chat rooms and websites are monitored for your PII (name, SSN, email, phone number, credit/debit cards)
- Social media channels

Q. How does ID Sanctuary resolve identity theft when it occurs?

A. As a member, you can call the toll-free number on the back of your membership card for 24/7

assistance. A fraud investigator from IDT911 will lead the resolution process and help you every step of the way. You will receive a personalized review and a customized, appropriate course of action. Once fraud has been resolved, your fraud specialist will conduct a six-month follow-up to ensure no other issues have occurred and to answer any additional questions.

Q. How is a credit score different from a credit report?

A. Your credit score is a numerical representation of the history of credit use found in your credit report. Your credit report lists the details of your credit history, which can include creditor names, addresses, loan amounts, credit limits, payments made on time or past due, and amount of monthly payments. The ID Sanctuary free credit report is provided by TransUnion.

Q. How does monitoring protect me from identity theft?

A. Credit report monitoring does not prevent identity theft. However, it can alert you to activity that may indicate identity theft is being attempted or has taken place. If you learn someone used your data to apply for credit, ID Sanctuary can help you take steps to prevent future misuse of your data.

Q. Is a Power Of Attorney required for resolution services?

A. No. Resolution experts will lead the resolution process and help you every step of the way. You will receive a personalized review and a customized, appropriate course of action. However, you may submit a LPOA if you prefer IDT911 to work completely on your behalf.