

Contacting our Resolution Center is the right first step.

As a victim of identity theft or fraud, you may be feeling overwhelmed, vulnerable or confused as to what you should do next. Our role at the Identity Theft 911 Resolution Center is to help put this problem behind you. We will be working with you closely—for as long as it takes—to assist you with the complex process of restoring and regaining control of your identity.

You're not in this alone.

Your fraud specialist guides you and provides practical support through every step of the resolution process—assisting with the paperwork, telephone calls and other tasks required to resolve your situation. And, the same fraud specialist stays with you and your case from beginning to end.

While resolving your identity theft issue is a complex task, remember that we have qualified and caring fraud specialists ready to make this process as easy and stress-free as possible. We truly take care of victims and devote our time to answering any and all questions, listening to your concerns and going the extra mile to resolve your problems and return your life to normal.

Every fraud specialist is a certified, highly trained professional.

Identity Theft 911's fraud specialists are considered the most experienced and caring in the industry. They're identity resolution veterans, with resumes boasting up to 26 years of fraud experience. And, they come to us from law enforcement agencies, major financial institutions, credit reporting bureaus and retailers. Each is a professional who is well-versed in fraud resolution, and:

- Has successfully completed **Fair Credit Reporting Act (FCRA)** certification, covering the complex legislation on federal requirements and compliance responsibilities for consumer credit reporting.
- Holds membership in the **International Association of Financial Crimes Investigators (IAFCI)**, an organization of public and private industry professionals who work together to prevent fraud and identity theft worldwide.
- Is a member of the **Association of Certified Fraud Examiners (ACFE)**, the world's premier provider of anti-fraud training and education.
- May also be a **Certified Fraud Examiner (CFE)** or currently enrolled in the Certified Fraud Examiner program, considered the premier certification for anti-fraud professionals worldwide. A CFE is uniquely trained and tested to be a specialist in the deterrence, detection, investigation and resolution of fraud. To become a CFE, a fraud specialist must meet admission requirements of both education and fraud resolution experience, undergo a rigorous test which is approximately 10 hours long and for which 100 hours' preparation time is required, prove his or her background credentials to the Board of Regents, adhere to a stringent Code of Professional Ethics, and annually complete 20 hours of continuing professional education, of which 10 hours must relate specifically to the detection, deterrence or resolution of fraud.
- Undergoes in-house and external **continuing education** on fraud resolution and identity trends and laws, as well as regulations in related topics such as customer care and service, and the ever-changing arena of laws and regulations governing database breach or security compromises.

How the resolution process works for victims.

From your first phone call, your personal fraud specialist begins mobilizing all available resources to lead the resolution process, step-by-step, tapping into years of experience. In short, your fraud specialist does the "heavy lifting" for you.

Some tasks will be undertaken by your fraud specialist or carried out jointly by the two of you. Others, such as filing a police report, must be performed by you personally. As your partner, your fraud specialist will let you know which tasks are to be completed by whom.

What to expect from your fraud specialist.

With our exclusive case management system, you can always expect a truly custom identity theft solution. If you fall victim to identity theft, your fraud specialist will assess your unique situation in detail and work closely with you to resolve your identity theft crisis by:

- Taking immediate protective measures to assist in limiting the damage from spreading to other aspects of your identity;
- Preparing notification materials;
- Coordinating communications with creditors, government agencies and law enforcement agencies;
- Helping you with the appropriate law enforcement agency to file a police report, as well as help you organize your information prior to filing your report;
- Preparing and sending you a copy of your Identity Theft Affidavit;
- Offering you the option of enrolling in added monitoring services to help track changes to your identity, credit and account information;
- Acting as your main source for questions, guidance, comfort and helpful information regarding the status of your case;
- Educating you on additional steps to help avoid recurrence of identity theft in the future.

Constructing a case against identity thieves.

If you're a victim, the information that you and your fraud specialist gather to restore your identity may also be important in the successful investigation and prosecution of the criminals—as well as in any civil lawsuit you might file against the perpetrators. During the process, your fraud specialist may even discover leads that they will share with law enforcement and government agencies. You need to think like a police investigator or an attorney and keep track of evidence, paperwork and contacts. Since your documents may become evidence in a criminal case, you should treat them as such and file all papers as soon as you receive them. Keeping records current, organized and secure may make a critical difference in effectively presenting your situation, resolving it more quickly and ultimately achieving a conviction or winning a lawsuit.

What victims need to do.

The certified fraud specialists at Identity Theft 911 provide expert, one-on-one, on-demand resolution services and consultation when consumers become victims of identity theft. While a dedicated fraud specialist will tailor the resolution process to every victim's particular situation, victims should be prepared to:

- **File a police report**—A fraud specialist will provide assistance to victims during this process and will also ask to have a copy of the police report provided by the victim for our files.
- **Properly handle your Identity Theft Affidavit**—If you're a victim, your fraud specialist will obtain information from you to create an Identity Theft Affidavit and send it to you. Then you need to review the affidavit to verify its accuracy, sign the document in the presence of a notary public, make a photocopy of the notarized document and return the photocopy to your fraud specialist. Keep the notarized original in a folder for your records. This document is a notarized statement that enables you to report your identity theft to all parties, including financial institutions, law enforcement, and government agencies.
- **Keep your fraud specialist in the loop**—If you're a victim and you receive communications from creditors, bill collectors or financial institutions that relate to fraudulent transactions or accounts that have been affected by your identity theft, notify your fraud specialist immediately and please send copies.

Have any questions or concerns? Contact your personal fraud specialist.