

Protecting Your Account Holders from ID Theft and Fraud

Introduction

Use the information below to help your account holders navigate through the Equifax data breach and similar identity theft and fraud concerns.

Equifax data breach

- On September 7, 2017, Equifax, one of the three major credit bureaus, announced a data breach in which criminals accessed the consumer files and personal information of around 143 million Americans.
 - Equifax is offering consumers free internet and credit monitoring services for a year.
 - Consumers can visit equifaxsecurity2017.com to determine whether his or her information was exposed.
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Types of identity theft protection

The following table shows types of identity theft protection.

Type of protection	What it is
Internet monitoring	Consumer information obtained by criminals is often sold online. Internet monitoring alerts you if your information is being traded on the Dark Web, allowing you to cancel a card or close an account before more substantial damage is done.
Credit monitoring	Criminals use stolen Social Security numbers and other personal information to apply for credit under your name. Credit monitoring alerts you of any inquiries or changes to your credit report.
Identity restoration	When a consumer suspects his or her identity has been compromised, trained restoration specialists help identify the amount of exposure and assist in restoring the consumer's identity to its former status.
Credit file fraud alert	Fraud alerts placed on your credit bureau file let creditors know you may have been an identity crime victim. Fraud alerts are free and usually placed in 90-day intervals.
Credit freeze	A credit freeze completely restricts access to your files without your approval. There is usually a cost to place a credit freeze, and each credit bureau must be contacted separately.

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Protecting Your Account Holders from ID Theft and Fraud, *continued*

Steps consumers can take

Other steps consumers can take to further protect themselves:

- Review financial statements and credit reports for signs of fraudulent behaviour.
 - Consider placing a fraud alert or credit freeze to add an extra layer of protection.
 - Avoid phishing emails, mail, or phone calls you may receive because of the breach event.
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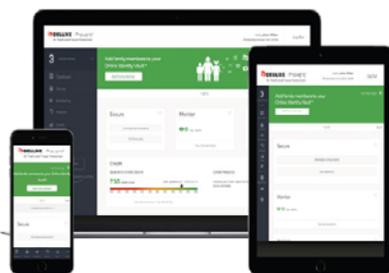
Deluxe Provent subscribers

Your institution offers Deluxe Provent®, so many of your account holders may already be protected by ID theft and fraud protection. If they are, we recommend they:

- Update any outdated information stored in your Online Identity Vault™ and be sure the monitoring tab is turned ON.
 - Contact the resolution center at 1.866.460.0095 if you suspect identity theft or fraud.
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Ways to access Provent

Provent subscribers have multiple ways to use their ID Protection services:



Your mobile phone:

Download our mobile app, DashAccess®

Your tablet or desktop:

Visit DeluxeProvent.EZShield.com

Check your email:

For Activity Reports, breach and scam alerts

Call us 24/7: 1-866-460-0095 for any questions and assistance

Additional resources

Visit www.fightingidentitycrimes.com for additional information on data breaches, and tips and tricks to further protect yourself from identity crimes.
