

We have partnered with Kroll Fraud Solutions, the largest provider of identity theft services in the nation, to bring our community bank partners state of the art coverage at an extremely affordable price. We currently work with 300+ community banks on these programs and have over 40,000 bank customers enrolled in the services.

1. **Consultation/Restoration**-This service provides your customer access to a licensed private investigator for any types of issues, from a question on how to better protect their identity, to I had my identity stolen now what do I do, and everything in between. What is unique about this program is that it is a full service restoration program, not a simple resolution service which 95% of the programs on the market are today. The difference between the two, is a resolution service advises the customer on what they need to do in order to restore their identity, so that the customer ends up doing the work themselves and incurring the expenses. A restoration service (which is what our program is) has the licensed private investigator doing all the work for your customer and handling the expenses. They do this through a limited power of attorney, which again most programs do not utilize. The cost to the bank for this service is \$.99 a month/person (minors included), so it is less than \$12 a year.
2. **Credit Monitoring**-This service monitors your customer's credit for changes in fourteen different categories including, new accounts, credit inquiries, late payments, changes of address, public records, among others. Your customer can receive their alerts via email or through their traditional mailbox. The nice part about our credit monitoring programs is that the Consultation/Restoration service is automatically included, so if they have credit monitoring they would not need to purchase the Consultation/Restoration. We have a Single Bureau Monitoring program where the Experian credit bureau is monitored (\$2.99 per person/month) or our Triple Bureau Monitoring where all three bureaus are monitored simultaneously (\$5.75 a month). Most credit monitoring services offered today by the big banks are anywhere from \$15-\$30 a month, and do not have the back end restoration service included.
3. **Minor Monitoring**- For minors (your dependents under the age of 18), the program monitors for the presence of names and addresses associated with a minor's Social Security number. If information is detected, the member will receive an alert for each minor enrolled. Kroll's consultation and restoration services are included if there is an identity theft issue. The minor monitoring program provides peace of mind for parents and guardians for a very affordable price of \$1.99 a month for up to four children.
4. **idINTEGRITY Scan**-This program scans your customers' information looking for issues that may be on the non-credit side. There are three components that make up the idINTEGRITY program that your customer would get for one price:
  - Address Aware**- reports on and monitors their address history with the USPS. We will provide your customer with an 18-month address history and will alert them if a fraudster has tried to change their address. Used in conjunction with other types of security monitoring, it helps your customer obtain a bigger picture of what's going on with their identifiers.
  - Web Watcher**-your personal information can be exposed to a variety of threats, many of which have nothing to do with credit reporting activity. Web Watcher can be used to detect instances of your customer's information being bought and sold by criminals online. Web Watcher is an internet surveillance service that allows your customer to reduce their risk of financial identity theft, medical identity theft, and account takeover fraud by constantly monitoring websites, forums and chat rooms where criminals buy, sell and trade stolen personal information. Web Watcher will provide an alert if it finds the monitored information the customer authorized us to search, in categories such as bank accounts, credit cards, email addresses, phone numbers, passport numbers, health insurance, etc.
  - Public Persona**- monitors credit header data for names, aliases and addresses that are associated with your customer's Social Security number. Data found that they do not recognize

as their own, may be a sign of fraudulent activity. Public Persona also monitors for ongoing changes and will alert them if the initial report we provide is updated with new information. When new information is found your customer is alerted and the geographic location of where the information was used is illustrated on a map.

Your customer would get all three of these pieces for \$4.25 month/person on a standalone basis. Most of the banks that offer the idINTEGRITY program combine it with one of the credit monitoring programs so the customer has their information monitored on both the credit side and the non-credit side. It is not much more as far as price goes and gives you a lot of bang for your buck. If you were to combine it with the Single Bureau credit monitoring the cost would be \$6.25 for both services and if you combined it with the Triple Bureau credit monitoring the cost would be \$7.50 a month. This is basically the exact program that Lifelock charges over \$30 a month for, and as with the other services mentioned above the Consultation/Restoration program is included with the idINTEGRITY Scanning service.

With all of our programs there are no minimums, startup fees or maintenance costs, you are only billed for the number of people you sign up. The pricing we give you is the bank's wholesale price and you are free to give the programs away to your best customers, mark them up and sell them, or do a combination of both approaches. You can offer all the programs or just pick the ones you want to offer, so you can design the services that you feel would be most appealing to your customers. We will provide to you at no cost, the marketing materials, a staff training or trainings, the bank's own online enrollment portal, disclosures, and any additional customer support you need.