iLOCK360



Your identity is your most valuable asset. Is yours protected?

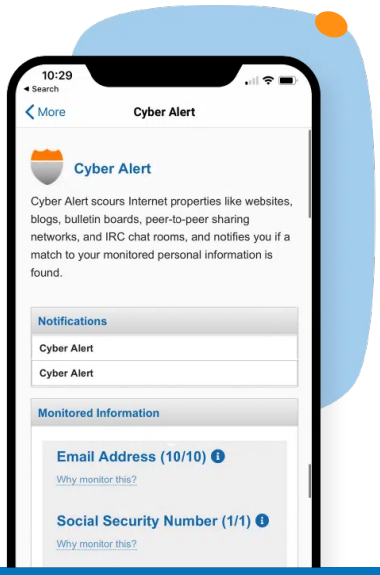
39 seconds is how often cyber-attacks to occur

25% of kids are projected to be affected by identity theft before turning 18

17% increase in data breaches 2022 to 2023

Identity theft is the **fastest growing crime.** With iLOCK360, you can rest easier knowing you have experienced professionals in your corner restoring your identity. Your identity is more than simply reviewing your credit card charges. That's why we offer a comprehensive monitoring service of online activity, financial affairs, and immediate resolution.

How iLOCK360 helps



Defend

Your personal information is monitored 24 / 7 / 365

Protect

Alerts inform you of potential threats for immediate action

Restore

iLOCK360 does the work to restore your identity

Take advantage of special EDUCATOR PRICING during open enrollment!

Monthly payroll deduction

Coverage plan	Basic	Plus	Premium
Employee	District-Paid	$8	$15
Employee + Family		$20	$27

*Plans with children include coverage for up to 10 Children under the age of 18.

Protect your identity TODAY!

Please note: A valid email address is required for enrollment in iLOCK360. All iLOCK360 alerts and/or notifications are sent via email. Consider utilizing an email address that you check regularly. • Account activation & setup of monitored elements is required upon the start of your new benefit plan year.

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Learn more about the protections that iLOCK360 offers:

Plan features	Service description	Basic	Plus	Premium
Identity theft resolution services				
Full-Service Identity Theft Restoration & Lost Wallet Protection MOST VALUABLE SERVICE. Dependable help that's just a phone call away!	If your identity is compromised, a U.S.-based certified Identity Theft Restoration Specialist **will work with you and on your behalf to restore your good name, so that you can get on with your life.** All restoration activities can be completed for you, and your case will be managed until your identity is fully restored. Even pre-existing conditions can be dealt with. Restoration Specialists offer robust case knowledge in both credit and non-credit fraud situations and can help you with closing accounts, re-ordering cards, placing a fraud alert with each of the three credit bureaus, and removing fraudulent activity from your credit report.		✔ ✔	✔ ✔
$1M Identity Theft Insurance	If you incur expenses associated with your identity theft recovery, you will be covered up to **$1M reimbursement** ($0 deductible). Covered costs include: • Lost wages or income • Attorney and legal fees • Expenses incurred for refiling of loans, grants and other lines of credit • Costs of childcare and/or elderly care incurred as a result of identity restoration		✔	✔
Comprehensive identity monitoring				
CyberAlert™ monitors: • one Social Security Number • two Phone Numbers • two Email Addresses • five Credit/Debit Cards • two Medical ID Numbers • five Bank Accounts • one Drivers License Number • one Passport	We scour Internet properties, including the Dark Web, as well as hacker websites, blogs, bulletin boards, peer-to-peer sharing networks and chat rooms to identify the illegal trading and selling of your personal information.	✔	✔ ✔	✔ ✔
Change of Address Monitoring	A thief may try to establish "your" new identity by changing your address. **Receive an alert if your mail is redirected** through the USPS National Change of Address (NCOA) Registry.		✔	✔
Court/Criminal Records Monitoring	Tracks municipal court systems and **notifies you if a crime has been committed** under your name and date of birth.		✔	✔
Sex Offender Alerts	Keep your family safe with awareness of **where registered sex offenders live** in your immediate area. You'll also be notified when a new one moves to your area. As well as notifying you if someone registers as a sex offender in your name.		✔	✔
Payday Loan Monitoring	Often times, these types of loans don't show up on your credit report until they have gone through collections which will be damaging to your credit report. High-interest, easy-to-obtain payday loans can negatively impact your credit score. We **alert you if a non-credit loan been opened using your identity** at a payday or quick cash loan provider.		✔	✔
Social Security Number Trace	Provides you with a **report of all names and/or aliases as well as current and reported addresses associated with your Social Security number.** If there are findings that you don't recognize, this could be a sign of possible identity theft.		✔ ✔	✔ ✔
Credit monitoring services				
Daily Monitoring of Experian Credit Bureau	Provides credit protection with monitoring from Experian. Provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.		✔	✔
Daily Monitoring of Three Credit Bureaus	**Provides higher-level credit protection** with monitoring from all three credit bureaus: Experian, Equifax & TransUnion. Receive notifications for changes in your credit report such as loan data, inquiries, new accounts, judgments, liens and more.			✔
VantageScoreTracker	Receive a monthly report that helps you **understand how your credit score has trended over time** and what is impacting it with credit score insight.			✔

✔ adults ✔ Children to age 18 ✔ adults ✔ Children to age 18