# iLOCK360

# PROTECT YOURSELF AGAINST ONE OF THE *FASTEST* GROWING CRIMES

# HAVE YOU EVER?

## Been a victim of a data breach?

From 2018 to 2019, data breaches increased by **17%.** *Every 39 seconds* is how often a cyber attack occurs in 2020.

- Known someone that has been a victim of identity theft? ID theft is the fastest growing crime, occurring once every 2 seconds
- Been concerned about your childrens' and loved ones' identities being stolen?

Child identity theft is projected to affect **25% of kids** before turning 18.

Had your credit impacted by financial fraud? If a criminal gains access to your personal information, they can open new accounts in your name that you may not learn of until the damage is done.

## WHAT'S INCLUDED?

PLAN FEATURES	PLUS
CyberAlert™ monitors: • one Social Security Number • one Drivers License Number • one Passport • two Phone Numbers • two Email Addresses • two Medical ID Numbers • five Credit/Debit Cards • five Bank Accounts	< <
Change of Address Monitoring	~
Court/Criminal Records Monitoring	~
Bank Account Takeover & Credit Application Monitoring	<b>v</b>
Payday Loan Monitoring	~
Social Network Monitoring	~
Lost Wallet Protection	~
24/7 Full-service Identity Theft Restoration	V V
\$1M Identity Theft Insurance	~
Social Security Number Trace	V V
Daily monitoring of Experian Credit Bureau	<b>v</b>
ScoreTracker	~
✓ adults ✓ children to age 18	

#### PLEASE NOTE:

- A valid email address is <u>required</u> 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 district's new benefit plan year.

## MONTHLY PAYROLL DEDUCTION

COVERAGE OPTIONS	BASIC	PLUS
EMPLOYEE	District-Paid	\$8.95
EMPLOYEE + FAMILY		\$18.95

\*Plans with children include coverage for up to 10 Children under the age of 18. All district employees receive free Basic coverage that includes only CyberAlert<sup>SM</sup>

> For more information, please call: First Financial Group of America 2009 RR 620 N, Suite 123, Austin, TX 78734 800-672-9666

## HOW iLOCK360 HELPS



DEFEND Your personal information is monitored 24/7/365



Alerts inform you of potential threats for immediate action



RESTORE

iLOCK360 does the work to restore your identity

## FULL-SERVICE IDENTITY RESTORATION.

Rest assured that iLOCK360 will **work on your behalf to restore your identity**. Our experts can complete all restoration activities *for you*, and we can even help you with pre-existing conditions.

## PEACE OF MIND.

**56% of victims have to take time off work** to resolve an identity theft case on their own. With iLOCK360, you have experienced professionals in your corner to restore your identity, so you can spend your time doing what you do best.

SEE BACK FOR ADDITIONAL PLAN DETAILS



# Learn more about the protections that iLOCK360 offers:

PLAN FEATURES	SERVICE DESCRIPTION	
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.Sbased <i>certified Identity Theft Restoration</i> <i>Specialist</i> will <b>work on your behalf to restore your good name, so that you</b> <b>can get on with your life.</b> All restoration activities can be completed for you, and your case will be managed until your identity is fully restored. <i>Even</i> 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.	v v
\$1M Identity Theft Insurance	If you incur expenses associated with your identity theft recovery, you will be covered with <b>\$1M reimbursement</b> (\$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		
• one Social Security Number • two Medical ID Numbers   • two Phone Numbers • five Bank Accounts   • two Email Addresses • one Drivers License Number   • five Credit/Debit Cards • 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.	v v
Change of Address Monitoring	A thief may try to establish "your" new identity by changing your address. <b>Receive an alert if your mail is redirected</b> through the USPS National Change of Address (NCOA) Registry.	V
Court/Criminal Records Monitoring	Tracks municipal court systems and <b>notifies you if a crime has been committed</b> under your name and date of birth.	~
Payday Loan Monitoring	High-interest, easy-to-obtain payday loans can negatively impact your credit score. <b>Alerts you if a non-credit loan been opened using your identity</b> at a payday or quick cash loan provider.	~
Social Security Number Trace	Provides you with a <b>report of all names and/or aliases as well as current and</b> <b>reported addresses associated with your Social Security number.</b> If there are findings that you don't recognize, this could be a sign of possible identity theft.	v v
CREDIT MONITORING SERVICES		
Bank Account Takeover & Credit Card Application Monitoring	Notifies you when your <b>Social Security number and personal information</b> <b>have been used to apply for or open a new bank or credit card account</b> ; or if changes have been made to your existing bank account - such as an attempt to add a new account holder.	V
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.	~
ScoreTracker	Receive a monthly report that helps you <b>understand how your credit score has trended over time</b> and what is impacting it with credit score insight.	~
ADVANCED TOOLS		
Sex Offender Alerts	Keep your family safe and aware of <b>where registered sex offenders live</b> in your immediate area. You'll also be notified when a new one moves to your area.	~
Social Media Monitoring	Receive notifications if the content you share on social media could pose a privacy or reputational risk. With Family coverage, you can monitor your child's social media presence.	~
🖌 adults 🖌 children to age 18		

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