



After Hours Self-Help Options:

Welcome to Merchants Information Solutions, the leading provider of Identity theft protection and resolution services.

MIS is committed to work on your behalf to resolve any identity theft situation you may encounter.

Our normal office hours are Monday through Friday, 8:00 am to 8:00 pm eastern time. Please feel free to contact us during our normal business hours to discuss your identity theft event. However, there are steps you can take to protect yourself until your Recovery Advocate can assess your case. Please review the seven steps referenced below that will provide you with important information and suggestions.

Please contact your financial institution or other sponsoring organization that has provided your identity theft benefit during their normal business hours so they can report your event to our identity theft unit. We will then assign your dedicated recovery advocate who will contact you by the next business day. You can also leave a voice message directly with us so that a certified Recovery Advocate can contact you.

The seven steps that you can take to protect yourself until your Recovery Advocate Contacts you are:

1. If you believe that your identity has been compromised, you can place a temporary fraud alert on your credit files. Placing a 90 day fraud alert on your credit files will aid in the prevention of further fraudulent activity. There are three national credit reporting agencies but you will only need to contact one of these three agencies. As soon as the one agency receives and processes your fraud alert, it will notify the other two agencies which will then also place fraud alerts on your credit files. The Equifax fraud alert notification number is 1-800-525-6285. Listen to their recorded instructions and follow their telephone prompts. After their initial recorded message, you will be asked to press "1" on your telephone dial to add the fraud alert. You will also be asked to input the following information:

- Your nine digit Social Security Number
- Your two digit year of birth
- The numeric portion of your address (for example if your address is 333 Main Street, you will enter 333)
- Optionally, your daytime phone number beginning with the area code
- And, optionally, your nighttime phone number beginning with the area code

You will be given a confirmation number when the fraud alert process is complete. Please record this number for your future reference. Equifax will then notify Experian and TransUnion and they will add your fraud alert to your credit file in their databases. Within the next week, you will receive written confirmation of the fraud alert by mail from each of the three credit reporting agencies.

While the fraud alerts are in place, credit should not be extended in your name unless the credit grantor using the credit report takes reasonable steps to verify the identity of the person making an application for credit. The credit grantor may also contact you at the telephone numbers you provide, thereby reducing potential opportunities for identity theft.

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2. We recommend filing a police report. This action may not be necessary, such as in simple cases involving a fraudulent credit card charge, but this is the only step that your Certified Recovery Advocate cannot do on your behalf. A police report is an important document that will help during the resolution of your case and will provide confirmation that your complaint is valid. Creditors involved in the resolution of your identity theft event may request a copy of the report before opening an investigation.

Here are a few tips to remember when filing a police report:

1. Be prepared to provide documentation to verify the accuracy of your information
2. Be certain to obtain the case number assigned by the agency, and obtain a copy of the police report, if available.
3. Make numerous copies of the report and keep the original in a safe place.

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3. If your credit cards have been lost or stolen, contact the fraud department with each creditor and notify them of the fact that your credit card has been lost or stolen and that your identity has been compromised. It is very important to contact each creditor as soon as possible after you discover the loss.

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4. If your personal identification information such as your drivers license or Social Security card have been lost or stolen you should contact the appropriate agencies, such as the Department of Motor Vehicles in your state or the Social Security Administration. The Social Security Administration can be reached by phone at 800-772-1213 or visit their website at www.ssa.gov.

If your checks were lost or stolen or you believe that copies of your checks have been fraudulently obtained, notify your financial institution.

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5. If your wallet or purse was lost or stolen, you may want to notify your insurance carriers, such as your health insurance carrier, prescription plans, and property-casualty insurance. In addition, contact the fraud departments of each credit card company to report the card as lost or stolen. Contact your financial institution if your checks were also lost or stolen.

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6. If your passport was lost or stolen, notify the US Department of State – you can do so by logging on to their website at www.travel.state.gov/passport.services.html

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7. Your Recovery Advocate will attempt to contact you at a time that is convenient for you. If you choose to leave us a voice message, please provide your name, contact telephone number, time zone, email address and the name of your bank, credit union or other sponsoring organization which provides you with your identity theft protection.

Your identity theft membership through Merchants Information Solutions provides you with fully managed recovery. This means that you will be assigned a Certified Recovery Advocate who will be dedicated to your case throughout its duration. Your recovery advocate will personalize a recovery plan that will address your specific needs and will handle all of the necessary research, phone calls, letters, follow-ups and case documentation. Please gather all documentation associated with your event and be prepared to discuss the circumstances when your recovery advocate contacts you. In the initial call, your advocate will assess your case, prepare your personalized recovery plan and explain the next steps they will take on your behalf to begin the resolution of your identity theft case.

FCRA Disclosures

Placing of a Fraud Alert on your credit file is a service provided to you at no charge by the national consumer reporting agencies.

Only you or an individual acting on your behalf of or as a personal representative of you, can place an alert on your file as required in the Fair Credit Reporting Act (<http://www.ftc.gov/os/statutes/031224fcra.pdf>).

Fraud alerts may only be placed by consumers who assert a good faith belief that they have been or are about to become a victim of fraud or related crime, including identity theft. Each type of alert contained in the advertising must use wording substantially the same as that found in the Fair Credit Reporting Act (<http://www.ftc.gov/os/statutes/031224fcra.pdf>) to accurately describe the alert and the qualification needed to place each type of alert on the consumer file.

How to Place a Fraud Alert

If you believe your personal information has been compromised (released to known or unknown sources without your consent), under FACTA law you may place a fraud alert on your credit report at all three major credit bureaus, at no charge.

What is a Fraud Alert?

A fraud alert is a notice that the credit bureaus add to your credit report advising creditors to contact you by telephone before they extend credit in your name or change an existing account. If a creditor who is asked to extend credit in your name (open a new credit card account, provide new cellular service, make an installment sale, take or refinance a home mortgage, or make an auto loan) cannot reach you at the telephone number you designate, the application for credit should be denied.

Are There Disadvantages?

You may be asked to provide proof of your identity when you apply for instant credit, as with interest-free loans some retailers offer for new accounts. If you cannot be reached at the telephone number on record with the credit bureaus, the retailer may reject your application, or approval might be delayed. You should consider using a cell phone as your contact number, so you don't miss calls from creditors seeking to verify your identity.

Your name may also be removed from pre-approved credit offers and insurance offers for a period of time unless you make arrangements to put your name back on such lists.

How Do I Set Up a Fraud Alert?

Contact any one of the three credit bureaus and ask them to place a fraud alert on your credit report. Once you do so, the alert will be added automatically to credit reports from all three credit bureaus. Here are the numbers:

TransUnion: 1-800-680-7289 (<http://www.transunion.com>)

Experian: 1-888-397-3742 (<http://www.experian.com>)

Equifax: 1-888-766-0008 (<http://www.equifax.com>)

The fraud alert will remain in place for at least 90 days. Active duty military personnel may obtain a fraud alert valid for 12 months. When the time runs out, you will need to reactivate the alert. If you have proof that someone has stolen your identity, you can obtain a police report and have an extended alert placed on your credit reports for seven years.