Protecting What Matters Most

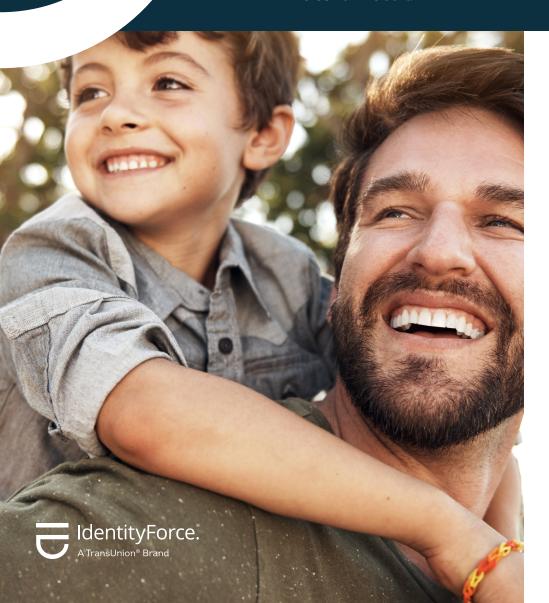
IdentityForce Capabilities

With the increased volume and velocity of data breaches, including personal information being sold on the Dark Web, IdentityForce takes protecting identities seriously.

IdentityForce has decades of experience, a brand built on trust with a clean compliance history, and the agility and flexibility to respond to industry trends, to truly deliver a top rated solution to protect what matters most.

For more than 40 years, IdentityForce has built a community unified by its collective mission: to make a difference in the lives of its members — the people who rely on its Identity Theft Protection solution every day to safeguard their personal identities.

Here's how we do it.



The Risks are Real

1 in 5 people have lost money to an imposter scam¹

307% jump in account takeover fraud over two years²

33% of identity theft victims experienced a loss of \$10,000 or more³

1 FTC, 2021 Consumer Sentinel Network Data Book, 2022 2 Sift, O3 Digital Trust and Safety Index, 2021 3 ITRC, Consumer Impact Report, 2022

Monitor

Continuous monitoring of your identity, privacy, and credit by using innovative and proactive identity theft protection technology. We will detect illegal selling of your personal, financial, and credit information, providing robust monitoring required in today's connected world.

Alert

IdentityForce provides an early warning system rapidly notifying you when your personal information is at risk. Our alerts are sent to your smart phone, tablet, or desktop computer, so you have the power to act before damage is done.

Control

When you want total identity control, count on IdentityForce. Understand your credit score, and where or how your online information is being used.

Recover

Certified Protection Specialists offer comprehensive, 24/7 recovery services. We'll complete paperwork, make calls, and handle every detail to restore your identity. And, you're covered by our \$1 million identity theft insurance policy.

What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. Lenders use a variety of credit scores and are likely to use a credit score different from the VantageScore® 3.0 to assess your creditworthiness.

Credit Report Monitoring +

It's so important to keep an eye on your credit by scouring your credit reports. Good credit ensures lower interest loans on cars and mortgages. Bad credit can limit your access to any loan, mobile phone purchases, even your ability to rent an apartment. IdentityForce constantly monitors your credit files every day to look for key changes such as the opening of new accounts, credit inquiries, exceeding credit limits, or missed payments.

Dark Web Monitoring

Our online lifestyles leave us more vulnerable than ever to identity theft. IdentityForce scours thousands of websites, including those on the Dark Web, black market chat rooms, blogs, and other data sources to detect the illegal trading and selling of your personal information. Our advanced technology sends prompt alerts so you can take immediate action, including notifications around compromised credentials and potential account takeovers.

Smart SSN Tracker

Secure Social Security number tracking that intelligently alerts you if there's an unfamiliar name, alias, or address associated with your SSN, which could be an indication of fraud. As a result, greatly reduces the time, money, and emotional stress associated with a stolen SSN.

Identity Threat Alert

IdentityForce keeps you updated on major data breaches, identity theft incidents, and new identity theft laws. For example, if a department store has a breach due to theft,

your information can be used to open credit cards, apply for loans, and worse. Instant notification is key to stopping the damage in its tracks.

Credit Reports and Scores +

IdentityForce offers total control through instant online access to your credit reports and scores from TransUnion. Lenders keep an eye on your credit to make loan decisions and so should you. It's critical that you regularly check your credit reports to look for mistakes and fraudulent activity —with early detection, you can minimize the damage caused to your credit.

Credit Freeze & Credit Report Fraud Assistance

Dedicated ID Theft Protection specialists are available to help you navigate through initiating a credit freeze or disputing fraudulent activity on your credit report.

Two-Factor Authentication

Although it sounds technical, two-step verification — also called Two-Factor Authentication, or 2FA — is very simple. Instead of the usual Login involving only a User ID and Password, you will receive a second form of authentication — a verification code — delivered by email, text, or phone.

Mobile App

Anywhere, anytime protection with all the key capabilities required to rapidly access personal identity protection information from your smartphone (iOS and Android).

Identity Theft Insurance — Up to \$1 million

Identity theft is very emotional, costly, and time-consuming. Identity theft insurance guarantees that you recover certain out-of-pocket expenses and lost wages if your identity is stolen. You'll be glad you have experience and expertise behind you if you ever fall victim to identity theft.

Fully Managed Restoration

Complete identity theft restoration services from Certified Protection Experts available 24/7. Specialists don't only assist with identity restoration; they can save you literally hundreds of hours by completing all the paperwork, making calls, and doing all the heavy lifting to make sure your identity is restored. We've got the expertise to support you through this challenging process.

Toll-free Customer Service

Our experienced team of member service professionals are on call to answer your questions and provide support.

Enrollment via URL & Code

https://mybenefits.identityforce.com/activate

Enrollment Code: CHSI712025

+ You must complete the additional step of identity verification. Verifying your identity is important because it is required to receive your enhanced services, including credit services. Just creating an online account does not automatically activate these services. If you do not verify your identity, you will not receive your enhanced services. Please keep in mind that if you are paying for this service, the full price of your package will not change even if you do not receive the enhanced services.

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