

## Clues that YOU might be a *victim*:

- Trouble opening a new checking account.
- Bad checks passed in your name.
- Checks rejected by merchant(s).
- Fraudulent or unauthorized charges or transactions on any of your bank or credit card accounts.
- Fraudulent information appearing on your credit report.
- Inaccurate medical records.
- Missing important documents in your mail.
- Receiving calls from debt collectors for unknown debt.
- Wrongful criminal violations attributed to your name.
- Unauthorized phone calls in your name.

## Our *pledge* to you

- We will take every feasible precaution to safeguard your private information.
- If you are a victim of identity theft, we won't rest until your identity is restored as closely as possible to its pre-theft status.

Our mission is — and always will be — *taking care of you*. You're not just a customer ... you're also our neighbor.

To sign up for **ID Reclaim**, speak with any of our friendly associates. We're looking out for your interests ... every single day.

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ID Reclaim® is administered by an independent service provider.



591-5000 or  
866-420-BANK (2265)

*Think of it  
as having  
your own personal  
bodyguard.*



# Identity Theft

*Your worst nightmare brought to life*

According to the U.S. Department of Justice, identity theft occurs whenever your personal data is used in a fraudulent or deceptive way. That includes:

- Stolen credit card numbers.
- Changes to the payee or amount on a check.
- False cell phone or utility bills.
- Fraudulent medical bills.
- Default on forged contracts.
- Crimes committed using your identity and Social Security number.

## **ID Reclaim to the Rescue**

Half of all identity theft has no connection to financial institutions. So whether your credit card is used without authorization, your wallet is stolen or you even suspect someone has used your identity fraudulently — **ID Reclaim can help.**

With **ID Reclaim**, you don't have to face identity theft alone. You'll have a *personal recovery advocate* with you every step of the way. Each advocate is a licensed private investigator, certified through the Fair Credit Reporting Act, who will:

- Thoroughly research and document the fraudulent transactions.
- Design a customized recovery plan and file all paperwork.
- Notify creditors, bill collectors, banks, mortgage companies, and government agencies — such as the state motor vehicle department, the Social Security Administration, and the U.S. Postal Service.
- Take continued action until your identity has been restored as closely as possible to its original status.
- Provide post-recovery follow-up care for 12 months to address any additional fraudulent activity associated with the initial event.

*That means your personal recovery advocate does all the legwork for you!*

Unlike other identity recovery services that provide limited assistance by phone or generic forms you have to file yourself, **ID Reclaim** offers fully managed care through a limited power of attorney authorization.

**ID Reclaim** has three tiers of protection. Classic 55 and Alliance Checking customers receive **ID Reclaim Basic** recovery service *free of charge!* The two higher levels of protection (see the box below) are available for a nominal monthly charge.

Just think: peace of mind for yourself ... your children ... your grandchildren ... and your great-grandchildren ... all for one small fee!

## Two Additional Levels of Protection

### **ID Reclaim Family — \$2**

Provides identity recovery service for the primary account holder and three generations of family.\*

### **ID Reclaim Plus — \$4**

Provides identity recovery service for the primary account holder and three generations of family\* plus the credit monitoring service for one of the account holders of record (primary or secondary).\*\*

\*For complete ID Reclaim® terms and conditions, visit [harlandclarke.com/idreclaim](http://harlandclarke.com/idreclaim).

\*\* Add credit monitoring for other account holders for an additional monthly fee (per person).