



# IDENTITYIQ SERVICES®

## Protection Credit Union Members Want

One in 10 U.S. consumers becomes a victim of identity theft.<sup>1</sup> Yet, the average consumer underestimates the full cost and impact it can have on his or her financial health. One incident of identity theft can cost thousands of dollars and take months or even years to resolve.

Of credit union members who have been victims of identity theft, 33% closed financial accounts, 27% reduced online accounts, and 77% reported increased stress levels.<sup>1</sup> Love My Credit Union Rewards has teamed

up with IdentityIQ services to deliver a unique financial wellness strategy to protect members and their accounts, including education and credit monitoring, identity theft protection, and restoration should identity theft occur.

IdentityIQ services are a leader in the credit and identity theft monitoring industry. They monitor all three major credit bureaus, notify members of new account applications and other suspicious activity, search the dark web for customers' stolen information, and more. Through Love My Credit Union Rewards, your members can receive a best-in-market discount of up to 35% on services.



Love My  
Credit Union®  
rewards

# IDENTITYIQ SERVICES®

## Being Proactive Is the Best Defense

Since 2009, IdentityIQ services have built an identity protection strategy that engages and empowers consumers, with a natural and easy extension to achieving credit goals.

Service plans include:

- Three-bureau credit reports, scores, monitoring and alerts, with more updates and notification events than many of its competitors.
- ScoreCasterIQ® tool, a proprietary credit report analysis with recommended actions to positively affect credit health
- \$1 million in identity theft coverage for lost wages, legal fees, and stolen funds underwritten by AIG
- Family member protection that's just as comprehensive

IdentityIQ services partner with each credit reporting bureau, which means they get daily reporting and monitoring for faster responses to suspicious activity. This also allows them to aggregate all credit information themselves, giving their powerful ScoreCasterIQ tool the most accurate information for predicting credit score changes.

Giving consumers the tools and information to protect their own financial health is key to the IdentityIQ mission. And that's not far from the credit union mission to empower members to manage and control their financial well-being.

## What IDIQ Protects Members From

What can identity thieves do with your personal information?

- Open new credit cards
- Open new credit accounts

- Make fraudulent purchases
- Open new phone and utility accounts
- Clone ATM or debit card
- Change a billing address
- Obtain a new driver's license or official ID
- Access and use existing credit and banking accounts
- Use a stolen identity when questioned by police

Keeping customer service close to home has earned IdentityIQ services stellar reviews from customers, who, like many credit union members, place a high value on being able to speak to a person when they have questions. The IdentityIQ customer service team is 100% U.S.-based.

## Ongoing Member Peace of Mind, and Credit Union Monthly Revenue

Your members trust you with some of the biggest purchases of their lives and critical financial advice. Ongoing, affordable peace of mind deepens that trusting relationship and drives a new level of engagement and loyalty—and it's at a price that members can't get on their own.

When your members enter the IdentityIQ page through the Love My Credit Union Rewards site, they can see special credit union member messaging and pricing reinforcement and find their name and email information pre-populated for easy account creation. Your credit union receives a competitive revenue share on members' monthly subscription fees for meaningful non-interest income.<sup>2</sup>

<sup>1</sup> Source: Identity Theft Resource Center

<sup>2</sup> Terms and conditions apply.

**Find out how Love My Credit Union Rewards and IdentityIQ services protect member accounts and secure engagement for your credit union by calling 800.262.6285, or by emailing [info@CUSolutionsGroup.com](mailto:info@CUSolutionsGroup.com).**