



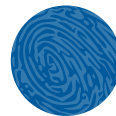
Protecting It Is Ours

In a market overflowing with solutions that focus on credit and promote self-help. Kroll's licensed private investigators **simply do more**. Our depth differentiates us **and** the organizations that offer our help when needed. Our investigators have thousands of hours of experience – **more than any other company in the industry** – with helping people to determine the extent of their exposure to risk, and to restore their identities to pre-theft status as quickly and efficiently as possible.

Kroll's licensed private investigators will do the bulk of the work for a fraud victim. Not as a 'counselor'...not alongside...not in conjunction with... but as an advocate **on their behalf**.

Our licensed investigators handle identity theft issues with a three-staged defense: They attack the issue before, during, and after someone becomes the victim of identity theft. This multifaceted approach allows all members to benefit from the experience and expert consultation provided by the investigators. They address the issue of privacy and best practices before an event, action after a data exposure, and restoration services in the unfortunate event of an identity theft occurrence. Protection, Detection, and Restoration.

Kroll is the nation's leading provider of identity theft services, and has worked with companies and consumers to uncover and resolve identity theft issues since 1999. Kroll's identity theft experts are licensed private investigators, which allows them to have access to databases of personal information that are unavailable to the general public. Their extensive and continuous training enables the investigators to address any type of identity theft.



Your Identity
Is Your Business



Protection

Immediate and direct access

- Consultation on best practices for managing Personal Identifying Information (PII)
- Provide safety guidelines for communicating and interacting online
- Provide cardholders information about their rights under federal and state laws
- Consult on best practices for consumer privacy
- Access to a personal advocate if identity theft occurs



Detection

Analyze, consult and prepare

- Provide an action plan when information has been compromised
- Help interpreting and analyzing credit report
- Fraud alert assistance
- Credit freeze consultation
- Provide personal assistance when suspicious issues extend beyond initial findings



Restoration

Resolve and Restore

- Confirm identity fraud and identify its nature and scope
- Assist in obtaining a police report
- Provide tri-merged credit report and perform full non-credit searches
- Work on behalf of cardholders until all identity theft issues have been verifiably resolved
- Place seven year fraud victim statements with credit reporting agencies when applicable

Did you know?

In the last year, approximately
13 MILLION
 Americans were victims of
 identity theft.



Last year in the United States,
 someone was victimized by
 identity theft
**EVERY TWO
 SECONDS.**



The Federal Trade Commission
 estimates **\$16 BILLION**
 were stolen from
12.7 MILLION
 identity theft
 victims in the last year.

