

ID THEFT BLOCK PLUS 2.0

MEMBERSHIP BENEFITS

Membership in this powerful identity theft detection and recovery solution costs consumers only \$4.49 per month and provides:

- **Proactive Credit Report Monitoring** – ongoing monitoring of credit bureau activity, each business day, for as long as the consumer is enrolled in the service.
- **Membership Kit/Credit Report** – initial copy of credit report, along with other helpful information.
- **On-line Credit Reports** – consumer has anytime, on-line access to his or her credit report during enrollment.
- **Security Alerts** – notification of certain credit report changes, additions or inquiries for as long as the consumer is enrolled.
- **Deluxe[®] Check Order Screening** – monitoring incoming orders for potential signs of identity theft for as long as the consumer is enrolled.
- **Fraud Prevention e-Newsletter** – e-mailed monthly with the latest information about identity theft and how consumers can protect themselves.
- **Identity Theft Recovery Unit** – to assist consumers in restoring their credit should they become a victim of identity theft.
- **Expense Reimbursement** – up to \$2,500 for qualified expenses as a result of identity theft, at no additional cost to the consumer, after a \$250 deductible.

For all banks the dramatic rise in the cost of identity theft is worthy of some concern. The total annual cost is now \$56.6 billion, with an average per case loss of \$6,383. Consumers shoulder a mere 7 percent of these losses, leaving businesses – especially financial institutions and credit issuers – to cover a significant portion of the cost. Sources: The Council of Better Business Bureaus and Javelin, 2006.

The more consumers you have enrolled in the service, the better protected your bank will be from fraud and identity theft related write-offs. You should also see an improvement in your staff's productivity, since they won't need to spend time helping victims through the recovery process. And, the bank will receive revenue – *in the form of a 15% rebate* – for each membership sold.

There are several resources you can use to educate your staff and increase consumer awareness of Deluxe ID TheftBlock Plus. The Branch Reference Guide has an especially helpful section about the benefits of the service, and a chart that shows consumer access points.

Also, your staff does not have to handle enrollment. Account holders will enroll themselves on-line by clicking the Deluxe ID TheftBlock link on your Web site or by visiting www.deluxe-idtheft.com, whichever you prefer. We provide free of charge Take One Brochures and Tent Cards to promote awareness of the program. Samples will be sent to you in the initial mailing.

I'm certain you'll find Deluxe ID TheftBlock to be an excellent enhancement to your current offerings. When this program is successfully up and running you will have the option to "bundle" either the Basic or Plus version and purchase it *on behalf of select consumers as a complimentary account benefit*. It's another way for you to reward account holders for their business, and encourage lasting loyalty!

For example, you may choose to provide the Basic Level of service as a no-cost benefit to a select segment, such as "Senior Club" account holders. And secondly, the Plus Level of service can be provided as a free checking account benefit for high net-worth individuals. At the same time, you can be offering Plus to all other account holders as a benefit they can buy for themselves as discussed above.

Basic - is a recovery solution

It is for people who have already become victims of identity theft. Basic provides consumers with recovery assistance, and loss reimbursement, while undoing the damage ID theft may have caused. The cost to the bank is \$0.20 cents per account/per month. (Reward or loyalty-enhancer). You may provide the service to all or certain consumer program segments. Enrollment is accomplished through a file transfer process from your bank to Deluxe.

Basic, think of Casualty Insurance. People have it, but hope they never need it! It has consumers covered, and is there to help them should trouble strike.

Plus - combines the benefits of both pro-active identity theft detection and recovery solution

The wholesale version of Plus includes all the same benefits of membership I have listed above. The cost to your bank for purchasing Plus for your customer's is \$2.99 per account/per month vs. \$4.49 if the customer enrolls themselves. You have the option to offer Plus to all account holders or certain segments. To ensure customers are not charged for Plus, enrollment is accomplished through validation codes provided by your bank. Customers must self-enroll with validation codes and provide permission to pull and track consumer credit. These codes can be used to track ID TheftBlock enrollments in different club segments or by branch.

Plus, think of adding a security system to guard your property.

