Membership Benefits
Identity Protection Program

July 8, 2021
Agenda

- Introduction
- Identity Theft Landscape
- OPEIU ID Protect Program Benefits
- How to Enroll
- What Happens When I am a Victim of Identity Theft
- Questions and Answers
COVID-19: What have we learned during Covid-19.....

As our digital footprint grows, so do our risks.
Sharing data is a fact of daily life.

We build relationships in the digital space — work and personal relationships — by sharing information about ourselves.
85% of hackers named humans as the biggest security weakness.

2020 was the worst year for cybercrime during the pandemic increase in cybercrime in fraud losses reported to the FTC Increase in account takeover (ATO) fraud

https://www.cnbc.com/video/2021/01/08/crowdstrike-ceo-says-2020-was-the-worst-year-on-record-for-cyberattacks.html
ZDNet, "Ransomware: Huge rise in attacks this year as cybercriminals hunt bigger paydays," September, 2020
https://www.consumer.ftc.gov/blog/2021/02/top-frauds-2020
Dark web activity

- **$1**
  - Cost of a Social Security number on the dark web

- **$110**
  - Cost of a credit card number and account information

- **$1000**
  - Cost of a person’s full medical record

What is Identity Theft?

Identity theft is the illegal use of another’s personal identifiable information (PII) with the intent to commit fraud or gain financial benefits.

Sources: Center for Victim Research and Identity Theft Resource Center.
How Do Thieves Steal Your Identity?

- Dumpster Diving
- Mail Theft
- Stolen Wallet/Social Security Card
- Credit Card Theft & Skimming
- Email/Phone Scams
- Phishing
- Wireless Hacking
- Shoulder Surfing
- Change of Address Fraud
- Weak Website Security
- Data Breach Thefts
IDIQ Overview

IDIQ is a trusted partner and award-winning industry leader.

- Inc. 5000 List as One of the Fastest-Growing Companies in America
- Partnered with Industries’ Largest Data Providers
- Top 10 – Best Company
- Security Compliant to SSAE 16 Standards
- PCI Compliant
- 100% U.S.-Based Customer Service and Restoration
Family Protection
IdentityIQ services are available at NO Cost to you and your family members through your OPEIU Union membership.

Dark Web and Internet Monitoring
Through a global search, IDIQ scour the dark web for your SSN, name, mailing address, and other information, including email address. IDIQ’s scans are completed in more than 25 languages and provide notification of anything that looks suspicious.

Checking Account Reporting
Know if any of your checking account have been reported to the ChexSystem for unpaid fees, overdrawn accounts and suspected fraud.

Lost Wallet Form & Assistance
Take immediate action to cancel and replace credit cards before they can be used. IDIQ provides assistance in filing police reports and follow-up resolution calls in the event of a stolen wallet.

Opt-Out IQ (Junk Mail/Do Not Call List)
Keep telemarketers and direct mailers away by using the “Do Not Mail” and “Do Not Call” lists.

IQ Center
Educational Content that provides up-to-date identity theft happenings, data breaches and tips on how to prevent identity theft and fraud.

U.S.-Based Identity Theft Fraud Restoration Service
When you are impacted by identity theft, IDIQ’s U.S.-based restoration specialists are available to provide information and help you recover from the event.
START YOUR COMPLIMENTARY BENEFITS TODAY!
Identity theft protection is available at NO COST to you and your household through your OPEIU membership.

First Name:  
Last Name:  
Email:  
Phone:  
Address 1:  
City, State, Zip:  
Do you already have login information?  

Features:
- Credit, Job, & Internet Monitoring for you and your household
- Up to $250,000 Internal Theft Coverage
- Quick Claims Resolution for you and your household
- $500 Credit Freeze & Unfreezing
- Monitoring, Alerting, & Resolution
- Identity Theft Insurance

Need Help? Contact Us:
800-405-9000

www.opeiuidprotect.com
THANK YOU
You are just One Step Away from completing account setup!
A verification email has been sent to the address you provided. Please check your inbox and click the link included in the email in order to proceed to the final setup step.
Why two-factor authentication? It helps keep your accounts more secure!
Step 2: Account Details

Final Step: 2 Factor Authentication
CREATE YOUR ACCOUNT

Kathryn
MI
Kortsch
Suffix
KKORTSCHELH@KCONSULTING.COM
KKORTSCHELH@KCONSULTING.COM
............

What is your pet's name?

*Choose Your Secret Question

What was the name of your first school?

Who was your childhood hero?

What is your all-time favorite sports team?

What is your father's middle name?

What was your high school mascot?

What made was your first car or bike?

Where did you first meet your spouse?

Washington

20027

Last four digits of your SSN?

I have been at my current address for six months or more.

Cell Phone - send me credit and identity alerts via text messaging, if available.
Enter information for credentials like email addresses, driver’s licenses, credit cards, passports, and other sensitive information.

If your information is found on the Dark Web, IDIQ will notify you of this activity.
Checking Account Report through ChexSystems

Know if your checking account has been reported for unpaid fees, overdrawn account and suspected fraud.

Provide basic information, name, address, phone number, Social Security Number and Date of Birth.

You will receive the report either by email or mail within 21 business days.
Keep telemarketers and direct mailers away by using the “Do Not Mail” and “Do Not Call” lists.
Lost Wallet Form and Assistance

Enter your information such as email addresses, driver’s licenses, credit cards, passports, and medical id card.

If your wallet/purse is ever stolen or you loss this information, it can be cancelled quickly and easily.
ID THEFT RESTORATION

Even if you protect your identity with the most sophisticated tools and best practices, you might still find yourself a victim of identity theft. Without the right help, restoring your credit after an identity theft event can be a long and frustrating process, sometimes dragging on for years. IdentityIQ Fraud Restoration Specialists provide the support you need to restore your credit and get your financial future back on track.

What to do if you think you are a victim of identity theft

If you believe you have been a victim of identity theft, call IdentityIQ Customer Service toll-free at 800-637-9580. You will be connected with one of our FCRA Certified Fraud Restoration Specialists, who will open a case and help you begin the process of reclaiming your identity. Your specialist will provide personalized expert consultation to help ensure your financial security, privacy retention and the protection of your rights under state and federal law.

We strive to provide you with the highest level of service – you will have a case manager assigned to guide you through the entire process and answer questions along the way. While no two cases are the same, we use a proven method to determine the steps necessary to reclaim your identity. Some examples of the types of assistance we may provide include:

- Credit report analysis
- Fraud alert and credit freeze consultation
- Police report filing
- Disputing fraudulent accounts with credit reporting agencies, the FTC, the Postal Service, and the Social Security Administration
- Collection agency consultation
- Discovery and consultation on deceased and minor ID theft
- Prevention best practices avoiding email/phishing and pharming scams
- Help resolving any additional identity theft issues

With the help of IdentityIQ, you can feel confident your good name is in expert hands.

What to do if you have inaccurate information on your credit report

If you do not recognize information contained on your credit report or monitoring alerts, please call IdentityIQ Customer Service at 800-637-9580 to discuss your concerns. You will be connected with one of our FCRA Certified Credit Specialists who will assist you with assessing the situation and potentially filing a dispute with the credit reporting agencies.
IdentityIQ - Monthly Update for Kathryn

IdentityIQ.com <support@identityiq.com>
to me

IDENTITYIQ

MONTHLY UPDATE

Account ID: 20325022788068

Kathryn,

Thank you for choosing IdentityIQ services! We are actively monitoring your credit and identity with your Secure Bronze plan membership. Here is your monthly alert update and transaction receipt. We are pleased to notify you that there have been no reported alerts during the last 30 days.

You are currently enrolled in:

- Identity Monitoring

Our systems will continue monitoring for changes and alert you via email if there is suspicious activity.

Also, you can find the latest in identity theft education and news by visiting www.identityiq.com/articles.

You can cancel by calling Customer Service or, when available, clicking the cancel button found in the member website. If you have any questions, please contact IdentityIQ Customer Service at 800-637-5680. Our agents are available to personally assist you Monday to Friday 7:00 a.m. to 7:00 p.m. (CT) and Saturday 8:30 a.m. to 5:00 p.m. (CT).

Thank you again,

IdentityIQ Customer Success Team
When you are a victim of identity theft, your OPEIU membership includes:

1-Bureau Credit Monitoring and Alerts
Credit monitor through TransUnion and you will receive alerts when you SSN is used for credit purposes.

Synthetic ID Theft
This type of fraud occurs when a criminal uses a combination of real and fictitious information to create a new identity. IdentityIQ services track your SSN for any evidence of synthetic ID Theft where the SSN is used with a different person’s name, etc.

$1 Million in ID Theft Coverage¹
Lost wages, covered! Legal fees, covered! Stolen funds reimbursement, covered!

File Sharing Networks
IdentityIQ actively monitors file sharing networks. These networks may be used by identity thieves to share or sell files of identities while remaining anonymous.

Social Security Monitoring
Monitoring of your SSN in places where the bad actors buy, sell and trade personally identifiable information.

¹ Underwritten by AIG®.
Top ways you can protect yourself

Enable two-factor authentication on important accounts like bank accounts and email accounts.

Update your home wifi router firmware, and create a new password if you use the factory default or if it’s a password you use elsewhere.

Stay on top of accounts you don’t use often, like 401(k)s, HSAs, IRAs, etc.

Use a separate email addresses for social and financial accounts.

Get a password manager like LastPass or 1Password.
Enroll at no cost to you at www.OPEIUIdentify.com.

Need help? Call 1-800-637-5680 for assistance.

Customer service hours are 7 a.m. to 7 p.m. CT Monday through Friday and 8:30 a.m. to 5 p.m. CT Saturday. Message center is available after hours.
Questions?

1-800-637-5680

Frontdesk@OPEIU.org

www.OpeiuIDProtect.com