# **Identity Theft Member FAQs**

## Q. What is identity theft?

**A**. Identity theft is the crime of using someone else's personal information, such as an account number, driver's license, health insurance card, or Social Security number to commit fraud.

## Q: Why do I need identity theft monitoring?

**A.** You may think identity theft could never happen to you - especially if you check your credit and bank card statements each month. Think again. Last year, millions of U.S. adults became victims. You are especially vulnerable if you frequently use credit cards or travel often. When an identity thief runs up fraudulent bills on your credit card or opens new accounts in your name, you might not even know you're a victim until you get a call from a collection agency. Identity Theft Monitoring protection products give you the tools you need to help minimize the damage of this shocking experience.

With identity theft monitoring, your credit report(s) will be monitored daily for key changes. If any are detected, an alert will be emailed to you the same day. You also have access to fraud support representatives to help you take immediate steps to minimize any damage.

# Q. What types of identity theft are there?

A.

- Credit card fraud: Identity thieves open credit card accounts in your name and not pay the bills, which ultimately damages your credit score.
- Utility fraud: Thieves secure free cable television, electricity, gas, or long distance phones calls by giving billing companies bogus addresses and, of course, never pay the bills. Generally, utility bills are not included on a credit report until they have been turned over for collections, at which time the late bill causes your credit score to plunge.
- Bank account fraud: Identity thieves open bank accounts and apply for loans in your name.
- Medical identity theft: Occurs when identity thieves use your information to obtain medical services or goods.
- Criminal record theft: Identity thieves use your SSN to apply for driver's licenses or state-issued identification cards. If a criminal is arrested and uses a license or identification card in your name, he can use your identification card to pin a crime on you.

# Q. What are ways I can protect myself and my family?

**A.** Below is a quick identity theft protection checklist to help safeguard one's identity:

- Never carry your Social Security number, birth certificate, or passport unless you need them
- Shred all documents containing sensitive information, expired credit cards, and driver's licenses
- Check your credit report quarterly
- Be wary of phishing scammers who attempt to steal your personal information online or over the phone by posing as a business you know
- Never open emails or click on links from unknown sources that may trigger a virus to download to your computer
- When traveling, ask the post office to place a hold on all mail
- In public places, be aware of people who may be eavesdropping or looking over your shoulder at your laptop screen

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- Regularly check to ensure a credit report has not been filed in your child's name. Since children aren't making financial transactions, they shouldn't have credit reports.
- Carefully review every medical statement for possible signs someone else may be using your medical benefits

## Q. How many ProtectMyID® products are there for AAA Members to choose from?

A. Two.

- You can enroll in ProtectMyID® Essential, (FREE FOR MEMBERS) online at AAA.com/IDTheft or by calling 1-877-440-6943.
- You can sign up for **ProtectMyID® Deluxe**, (DISCOUNTED MEMBER RATE of \$8.95) online at AAA.com/IDTheft or by calling 1-877-440-6943.

#### Q. Is ProtectMyID® ESSENTIAL really free?

**A.** Yes, ProtectMyID® Essential is free for each AAA member age 18 or older. There are no hidden charges or fees. This is not a trial offer and your credit card information is not required to enroll.

## Q. Why do I need to input my Social Security number to enroll?

**A**. Your Social Security Number (SSN) is your unique identifier used by Experian® to create your credit report(s) and to confirm your identity when you call about your Identity Theft Monitoring benefit.

#### Q. Who can enroll in identity theft monitoring?

**A**. Any AAA Member 18 years or older may enroll in either ProtectMyID® products.

#### Q. What is "Lost Wallet"?

**A.** Lost Wallet and Card Protection is a feature that protects your credit, charge, debit, ATM and medical cards in the event they are lost, stolen, or misused. You have the option to register which cards you choose so you have them recorded in case you physically lose your wallet or purse.

In the event you lose your wallet, call our 24-hour Lost Wallet line to report the issue immediately. During weekday business hours, a dedicated Identity Theft Resolution Agent will help you notify the issuers of your debit, credit, and medical insurance cards so you can receive new cards and minimize your risk of fraud.

## Q. How do I sign up for the service?

**A.** There are two easy ways to enroll. You can either go online to <a href="www.AAA.com/IDTheft">www.AAA.com/IDTheft</a> or call 1-877-440-6943.

#### Q. What is ChildSecure™?

A. ChildSecure helps you protect your minor children from identity theft by closely monitoring your enrolled children's credit information, and alerting you if someone applies for credit or opens credit accounts using your children's personal information. You may enroll up to 5 minor children under the age of 18.

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#### Q. What is the Internet Scan?

A. Internet Scan conducts confidential, daily scans on illegal websites and chat rooms searching for signs that your identity is exposed.

#### Q. What is covered under reimbursement for unauthorized electronic funds transfers?

A. Please click on the following link that will provide you with the Summary of Benefits that will provide an overview of what's included in lost wages, and unauthorized electronic fund transfers. Click Here

## Q. Can I enroll in the ProtecMyID Deluxe product by making payment with a check?

A. Payments may only be made by credit card or debit card.

# Q. During a dispute process, where does the member obtain the report number?

A. When a member initiates a dispute via the membership or <a href="http://experian.com">http://experian.com</a>, they will need to fill out the Experian Disclosure and Pass Authentication. This takes place on the Bureau side of the house. The ProtectMyID agents will direct consumers who would like to file a dispute back to Experian and the other two bureaus. Upon successful completion of the form, the report pages will appear that allows the customer to select an account or public record item. On this page will be the credit report number. Note this report number does not appear on the report provided by the membership and is given once the member is Experian's dispute environment. The members are advised to write this number down as it is needed both online and via the phone to follow-up on the status of a dispute. A member cannot connect to a live Experian agent without the report number. If a member has a dispute on either of his other two credit reports (Equifax and TransUnion), they would need to go through those two bureaus separately. For a "How To" guide for filing disputes with Experian, direct members to <a href="http://www.experian.com/disputes/how-to-dispute.html">http://www.experian.com/disputes/how-to-dispute.html</a>.

#### Q. Does an insurance quote trigger an alert through PMID?

A. No – if a consumer receives a quote for insurance on the open market, that should not trigger an alert.

# Q. I am a current ProtectMyID customer as a result of being offered the service free of charge for a limited time. Should I convert to the AAA program now, or wait?

A. AAA recommends you remain with the current account until the account expires. Upon expiration, join the AAA program.

# Q. How can a member who does not have an email address join the program?

A. If the member does not have an email address, they may only apply for the ProtectMyID Deluxe program. Their notifications will be sent by mail.