

Membership Benefits Identity Protection Program

July 8, 2021

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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.

Source: Blackhat 2017, Hacker Survey Report, 2017

Across the Nation, Fraud is Increasing

600% \$3.3**B** during the pandemic increase in fraud losses reported to Increase in accourt the FTC takeover (ATO) frau in cybercrime

#1 2020 was the worst

year for cybercrime

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.fit.gov/blog/2021/02/top-frauds-2020 https://www.satoday.com/in-depth/news/investigations/2020/12/30/unemployment-fraud-how-international-scammers-took-36-b-us/3960263001/

https://www.ic3.gov/Media/PDF/AnnualReport/2020_IC3Report.pdf

Dark web activity







\$110

Cost of a credit card number and account information

\$1000

Cost of a person's full medical record

Sources: 2019 Identity Fraud Study, Javelin Strategy & Research; Credit Union Times, "Data Breaches Plague 2019," July 2019; SANS Institute, "Under the Ocean of the Internet: The Deep Web," 2016; CBS News, "Hackers are stealing millions of medical records – and selling them on the dark web," February, 2019



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.

| 33% | |
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10%

OFU.S. CONSUMER SARE VICTIMS OFID THEFT EVERY YEAR 77.3%

OF VICTIMS REPORT EMOTIONAL DISTRESS





How Do Thieves Steal Your Identity?



Mail Theft



Wireless Hacking

Stolen Wallet/Social Security Card 0

Shoulder Surfing



Credit Card Theft & Skimming

Change of Address Fraud

Weak Website Security

Email/Phone Scams

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.





www.opeiuidprotect.com

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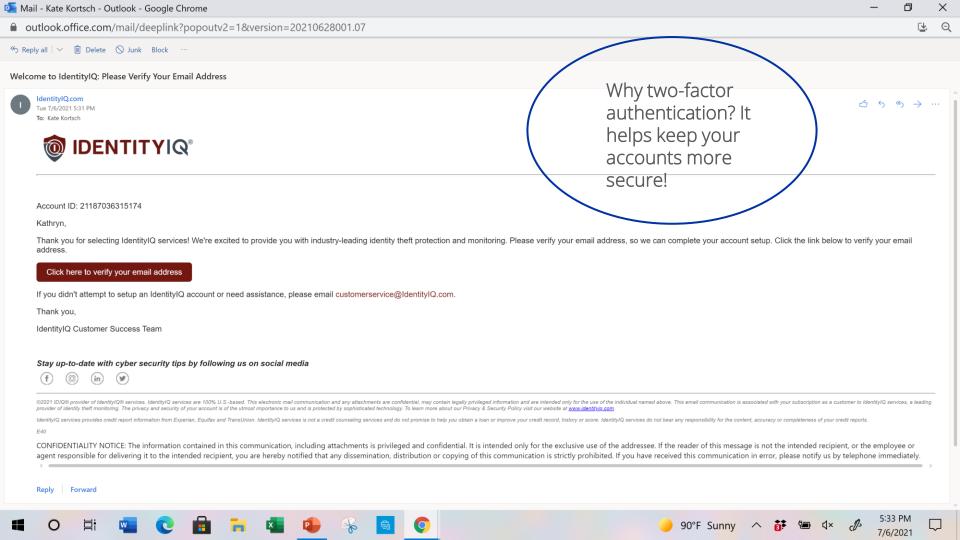
You are just One Step Away from completing account setup! A verification email has been sent to the address you provided, please check your inbox and click the link included in the email in order to proceed to the final setup step.



Privacy Policy | Terms of Use







Step 2: Account Details

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| | KNOW WHAT'S OUT THERE | ACCOUNT DETAILS Use this page to update your personal and sreatt can't information including a change in your address. | |
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| | WATCH FOR CHANGES | | |
| | IDENTITY MONITORING & ALERTS | PERSONAL INFORMATION Evides managed with "are required IdentifyIQ will use your e-mail address or phone number in the event we need to confact you | |
| | | regarding Credit of Identity activity alerts. Rease provide the best contact information for this purpose | |
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Final Step: 2 Factor Authentication

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Dark Web Monitoring and Alerts

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| | Last four digits of your SSN? These Been at my current address for six months or more. | | | | | |
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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

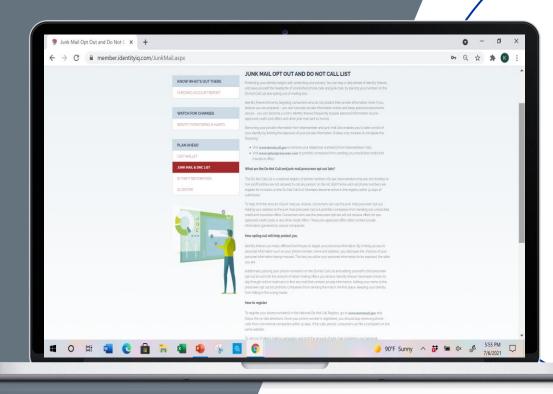
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| | Dashboard > Checking Account | | | | | | | |
| | KNOW WHAT'S OUT THERE | CHECKING ACCOUNT REPORT One-clarg account finue is a growing crime. To protect your identity and financial assets, it's a good idea to melve your checking report every year. | | | | | | |
| | CHECKING ACCOUNT REPORT | every your creating report very year. Your cheating account report contains cheating and deposit account information, including general account history, cheat, finual includes, non-sufficient funds activity and other reported activity or information related to your use of cheating and deposit accounts. | | | | | | |
| | IDENTITY MONITORING & ALERTS | Checking account reports are compiled and maintained by Chex Systems. Inc. To receive your checking account report from Chex Systems. click here | | | | | | 1 |
| | | What information is included in the report? | | | | | | |
| | PLAN AHEAD LOST WALLET JUNK MAIL & ONC LIST ID THEFT RESTORATION IO CENTER | The purpose of checking account reports is to leit financial institutions know whether or not they should leit a person open a new account. The information they examine includes. • Repeated account overdrafts • Uncollected field • Supported final • Supported abuse of debit card. ATM card or other tools • Falsified information on the application | | | | | | |
| | | What to do about a negative listing: If you find nancurate information on your checking account report, you can dispute this with Chex Systems: If they determine the information is incorrect. It may be expunded from the record. To dispute a negative listing, submitly our dispute in writing for. Check systems: In Inc. 7805 Hutsion Read: Suite soo Woodoury, NM 5315 You can also request that a personal statement of the dispute be added to your file. What does it mean if my account has been flagged? | | | | | | , |
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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 with in 21 business days.

Junk Mail Opt Out and Do Not Call List



Keep telemarketers and direct mailers away by using the "Do Not Mail" and "Do Not Call" lists.

Lost Wallet Form and Assistance

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| | Use this form to record all identifying cents and documents that you comy in information handy then call Identity/Q Customer Genitica for help foll-free at | your wallet or purse, then prot and store it in a safe place. In the event of loss or theit, have this 800-807-9080. | |
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Enter your information such as email addresses, driver's licenses, credit cards, passports, and medical id card.

If your wallet/purse is ever stollen or you loss this information, it can be cancelled quickly and easily. → C 🔒 member.identityiq.com/TheftRestoration.aspx

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| KNOW WHAT'S OUT THERE | ID THEFT RESTORATION |
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| CHECKING ACCOUNT REPORT | 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. |
| WATCH FOR CHANGES | What to do if you think you are a victim of identity theft |
| WATCH FOR CHANGES | If you believe you have been a victim of identity theft, call IdentityIO Customer Service toll-free at 800- |
| IDENTITY MONITORING & ALERTS | 637-5680. 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. |
| PLAN AHEAD | 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 |
| LOST WALLET | of the types of assistance we may provide include: |
| JUNK MAIL & DNC LIST | Credit report analysis Fraud alert and credit freeze consultation Police report filing |
| ID THEFT RESTORATION | Disputing fraudulent accounts with credit reporting agencies, the FTC, the Postal Service, and the Social Security Administration |
| IO CENTER | 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 IdentifyIQ Customer Service at 800-637-5680 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.

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| Meet | Kathryn, | | | | - 1 | |
| New meetingJoin a meeting | 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 trans notify you that there have been no reported alerts during the last 30 days. | saction receipt. We a | re please | d to | | |
| Hangouts | You are currently enrolled in: | | | | | |
| K Kate - + | 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 <u>www.identityiq.com/articles/</u> . | | | | | |
| No recent chats Start a new one | 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 Custome 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). | er Service at 800-637 | 7-5680. O | ur age | nts | |
| | Thank you again, | | | | C | |
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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.



<u>^</u>

\$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.



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





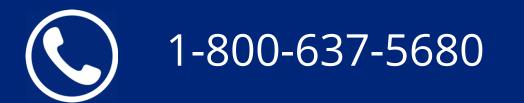
Get a password manager like LastPass or 1Password

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Enroll at no cost to you at www.OPEIUIDProtect.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?





Frontdesk@OPEIU.org



www.OpeiuIDProtect.com