



Membership Benefits Identity Protection Program

July 8, 2021

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.

Source: Blackhat 2017, Hacker Survey Report, 2017

Across the Nation, Fraud is Increasing

#1

2020 was the worst year for cybercrime

600%

during the pandemic increase in cybercrime

\$3.3B

in fraud losses reported to the FTC

367%

Increase in account takeover (ATO) fraud

<https://www.cnn.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>
<https://www.usatoday.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



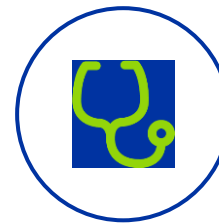
\$1

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.

33%

OF U.S.
ADULTS
HAVE
EXPERIE
NCED ID
THEFT

10%

OF U.S.
CONSUMER
S ARE
VICTIMS
OF ID
THEFT
EVERY
YEAR

77.3%

OF VICTIMS
REPORT
EMOTIONAL
DISTRESS

How Do Thieves Steal Your Identity?



Dumpster Diving



Phishing



Mail Theft



Wireless Hacking



Stolen Wallet/Social Security Card



Shoulder Surfing



Credit Card Theft & Skimming



Change of Address Fraud



Weak Website Security



Email/Phone Scams



Data Breach Thefts



ENTERPRISE
**SECURITY
TOP 10**
FRAUD AND BREACH
PROTECTION
SOLUTION PROVIDERS - 2019

01

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.



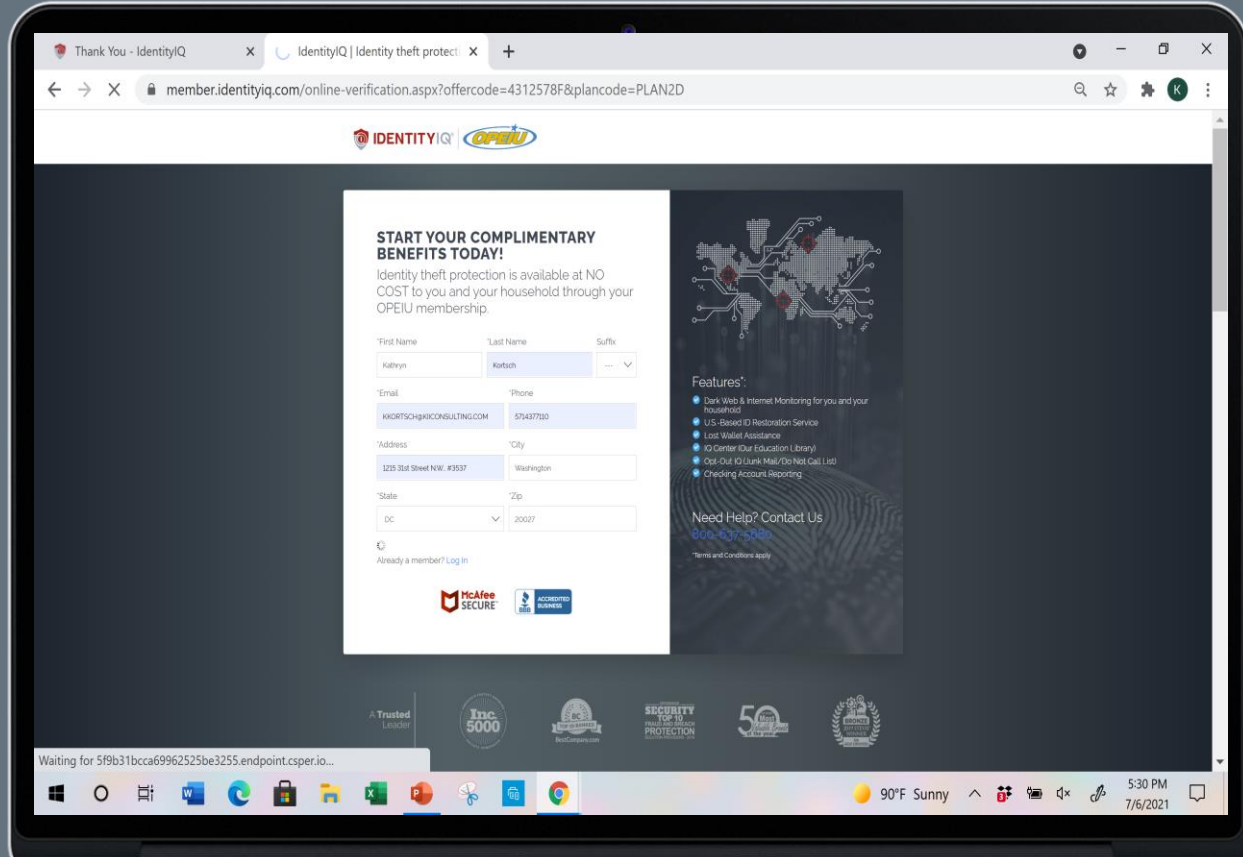
IQ Center

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.

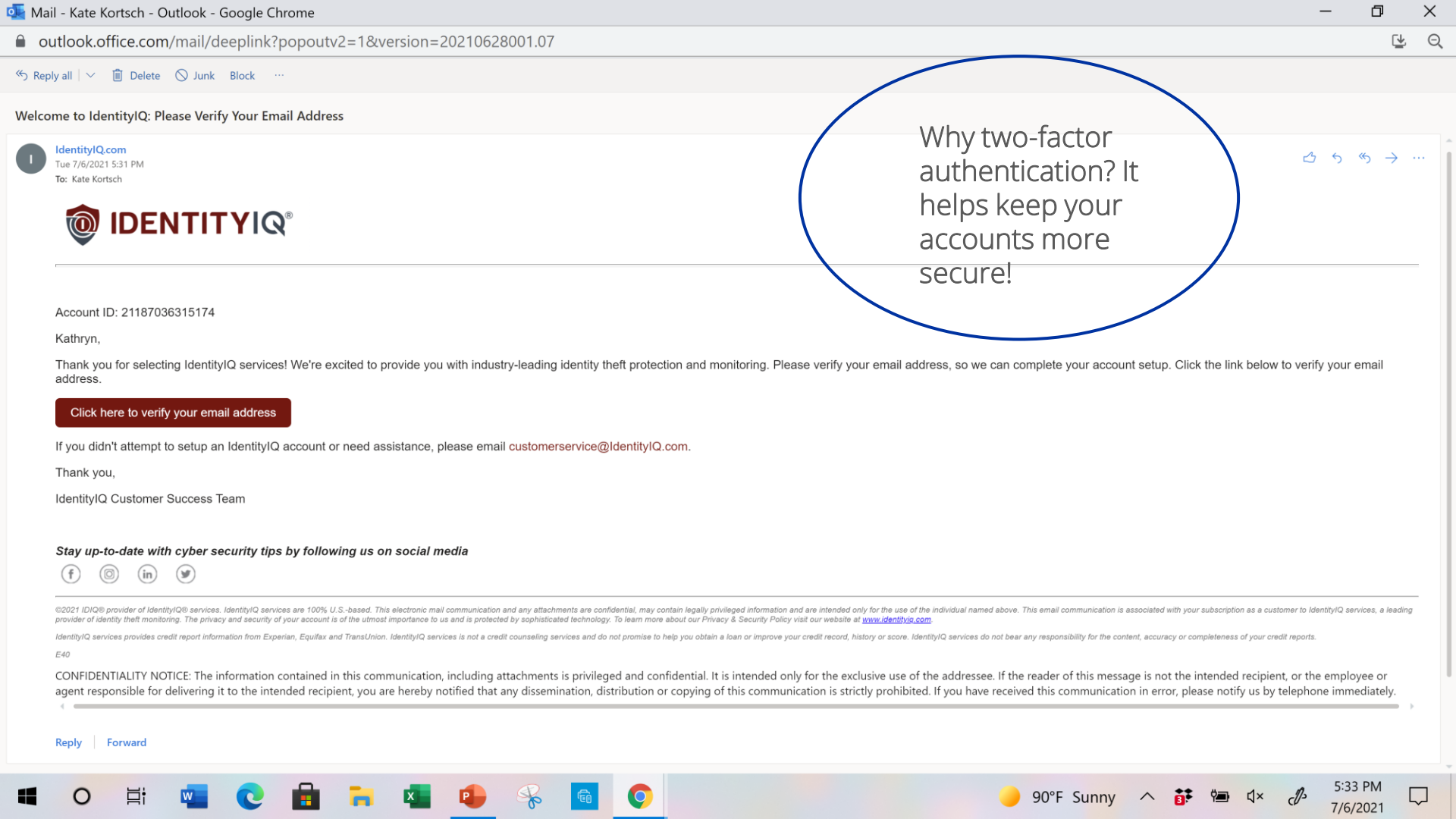




A verification email has been sent to the address you provided, please check your inbox and click the link included in the email in order to proceed to the final setup step.



© 2021 IdentityIQ | All Rights Reserved.



Welcome to IdentityIQ: Please Verify Your Email Address

IdentityIQ.com
Tue 7/6/2021 5:31 PM
To: Kate Kortsch



Why two-factor authentication? It helps keep your accounts more secure!

Account ID: 21187036315174

Kathryn,

Thank you for selecting IdentityIQ services! We're excited to provide you with industry-leading identity theft protection and monitoring. Please verify your email address, so we can complete your account setup. Click the link below to verify your email address.

Click here to verify your email address

If you didn't attempt to setup an IdentityIQ account or need assistance, please email customerservice@IdentityIQ.com.

Thank you,

IdentityIQ Customer Success Team

Stay up-to-date with cyber security tips by following us on social media



©2021 IDIQ® provider of IdentityIQ® services. IdentityIQ services are 100% U.S.-based. This electronic mail communication and any attachments are confidential, may contain legally privileged information and are intended only for the use of the individual named above. This email communication is associated with your subscription as a customer to IdentityIQ services, a leading provider of identity theft monitoring. The privacy and security of your account is of the utmost importance to us and is protected by sophisticated technology. To learn more about our Privacy & Security Policy visit our website at www.identityiq.com

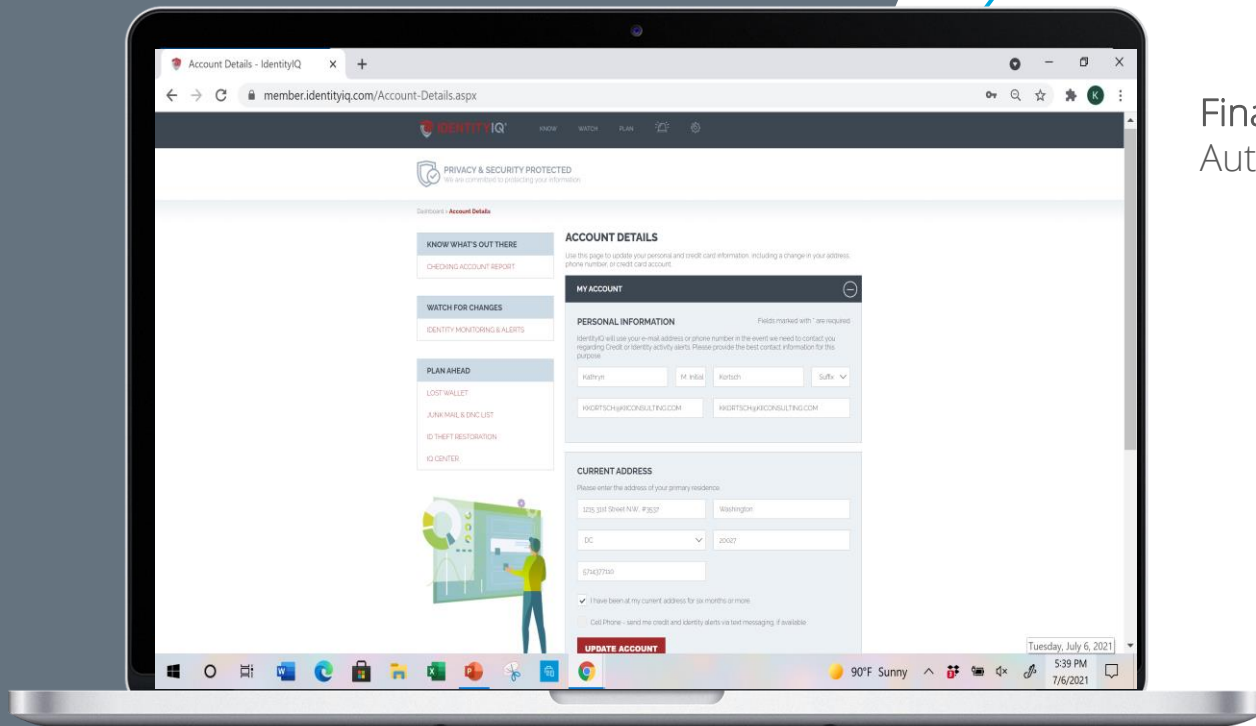
IdentityIQ services provides credit report information from Experian, Equifax and TransUnion. IdentityIQ services is not a credit counseling services and do not promise to help you obtain a loan or improve your credit record, history or score. IdentityIQ services do not bear any responsibility for the content, accuracy or completeness of your credit reports.

E40

CONFIDENTIALITY NOTICE: The information contained in this communication, including attachments is privileged and confidential. It is intended only for the exclusive use of the addressee. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us by telephone immediately.

Reply Forward

Step 2: Account Details



Final Step: 2 Factor Authentication



CREATE YOUR ACCOUNT

What is your pet's name?

Choose Your Secret Question

What is your pet's name?

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 make was your first car or bike?

Where did you first meet your spouse?

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.

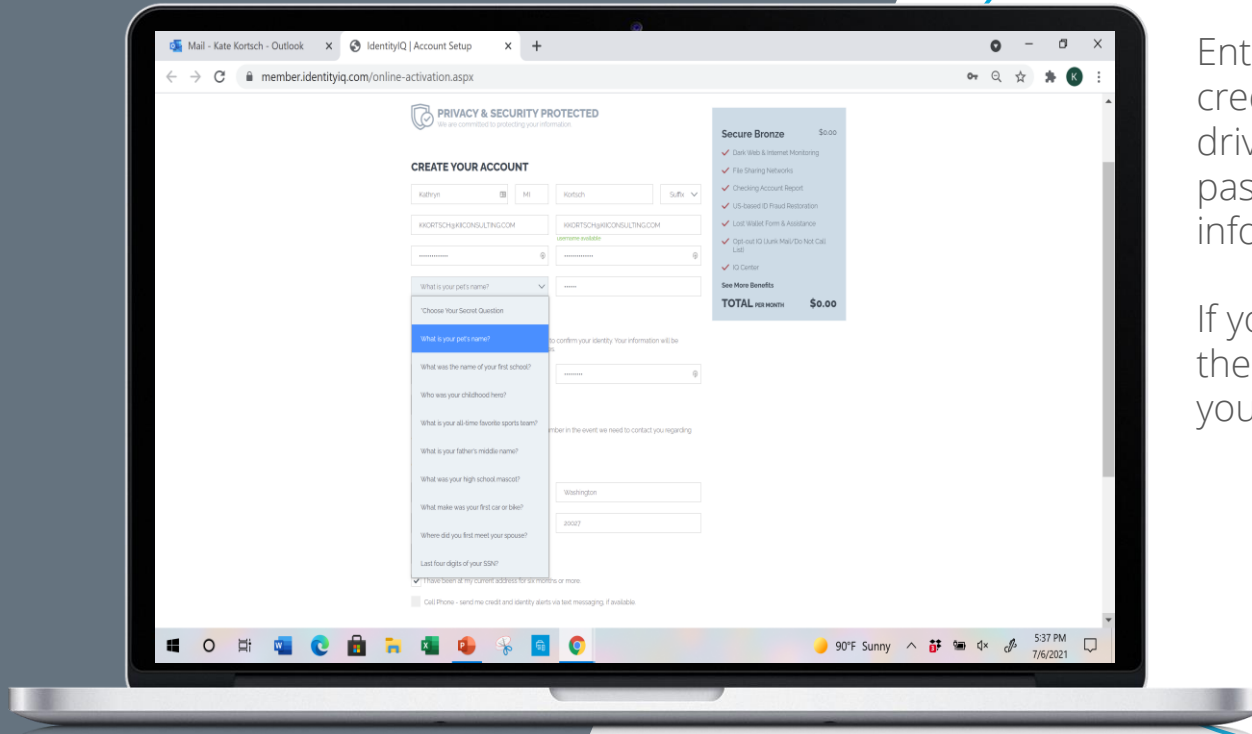
Secure Bronze \$0.00

- ✓ Dark Web & Internet Monitoring
- ✓ File Sharing Networks
- ✓ Checking Account Report
- ✓ US-based ID Fraud Restoration
- ✓ Lost Wallet Form & Assistance
- ✓ Opt-out IQ (Junk Mail/Do Not Call List)
- ✓ IQ Center

See More Benefits

TOTAL PER MONTH \$0.00

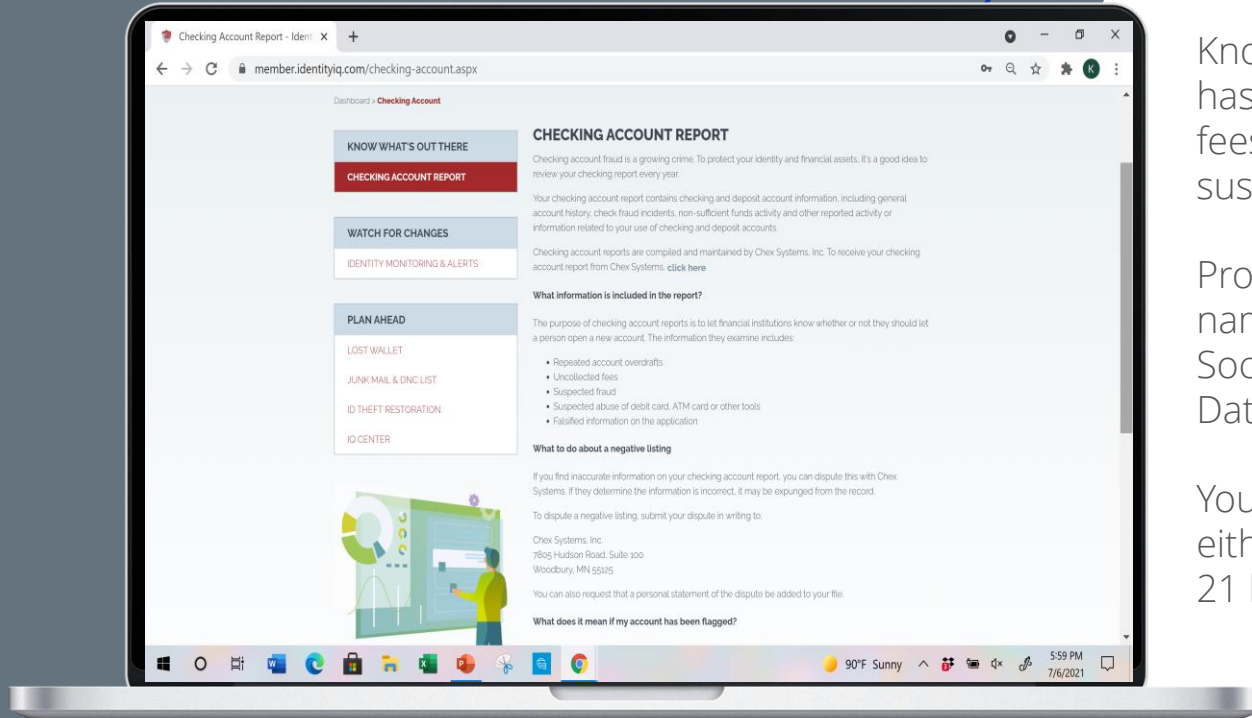
Dark Web Monitoring and Alerts



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

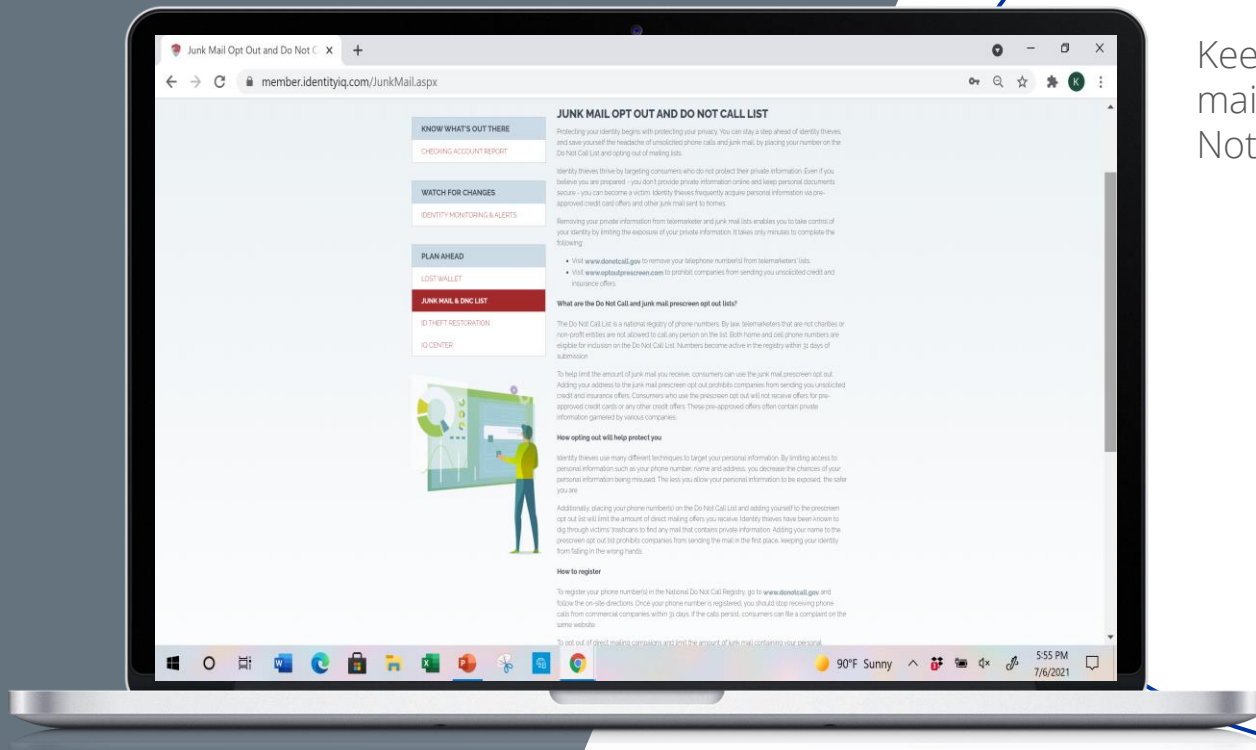


Know if your checking account has been reported for unpaid fees, overdrawn account and suspected fraud.

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

You will receive the report either by email or mail 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

Lost Wallet Protection - IdentityIQ - Google Chrome
member.identityiq.com/LostWalletForm.aspx

IDENTITYIQ
PRIVACY & SECURITY PROTECTED
We are committed to protecting your information.

TransUnion® Experian® Equifax®

Lost Wallet Protection Form for Kathryn Kornach
Account ID: 01487080351574
Use this form to record all identifying cards and documents that you carry in your wallet or purse, then print and store it in a safe place. In the event of loss or theft, have this information handy when you call IdentityIQ Customer Service for help toll-free at 800-437-8885.

SAVE ALL

Government Documents

Type	Name on Document	ID Number	Issue Date	Expiration Date	Contact Number
Passport	Kathryn Kornach	123456789	01/01/2010	01/01/2020	555-555-5555

ADD MORE DELETE SELECTED

Financial Cards - Credit, Debit, Bank, Gas, Charge Cards

Type	Name on Card	Issuer	Card Number	Expiration Date	Contact Number
Credit Card - V	Kathryn Kornach	Visa	1234567890123456	01/01/2010	555-555-5555

ADD MORE DELETE SELECTED

Insurance Cards - Medical Benefits Cards

Company	Name on Card	Group Number	ID Number	Expiration Date	Contact Number

ADD MORE DELETE SELECTED

Insurance Cards - Auto/Home

Company	Name on Card	Policy Number	ID Number	Expiration Date	Contact Number

90°F Sunny 5:54 PM 7/6/2021

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.

KNOW WHAT'S OUT THERE
CHECKING ACCOUNT REPORT
WATCH FOR CHANGES
IDENTITY MONITORING & ALERTS
PLAN AHEAD
LOST WALLET
JUNK MAIL & DNC LIST
ID THEFT RESTORATION
IQ CENTER

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 800-637-5680. 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.

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:

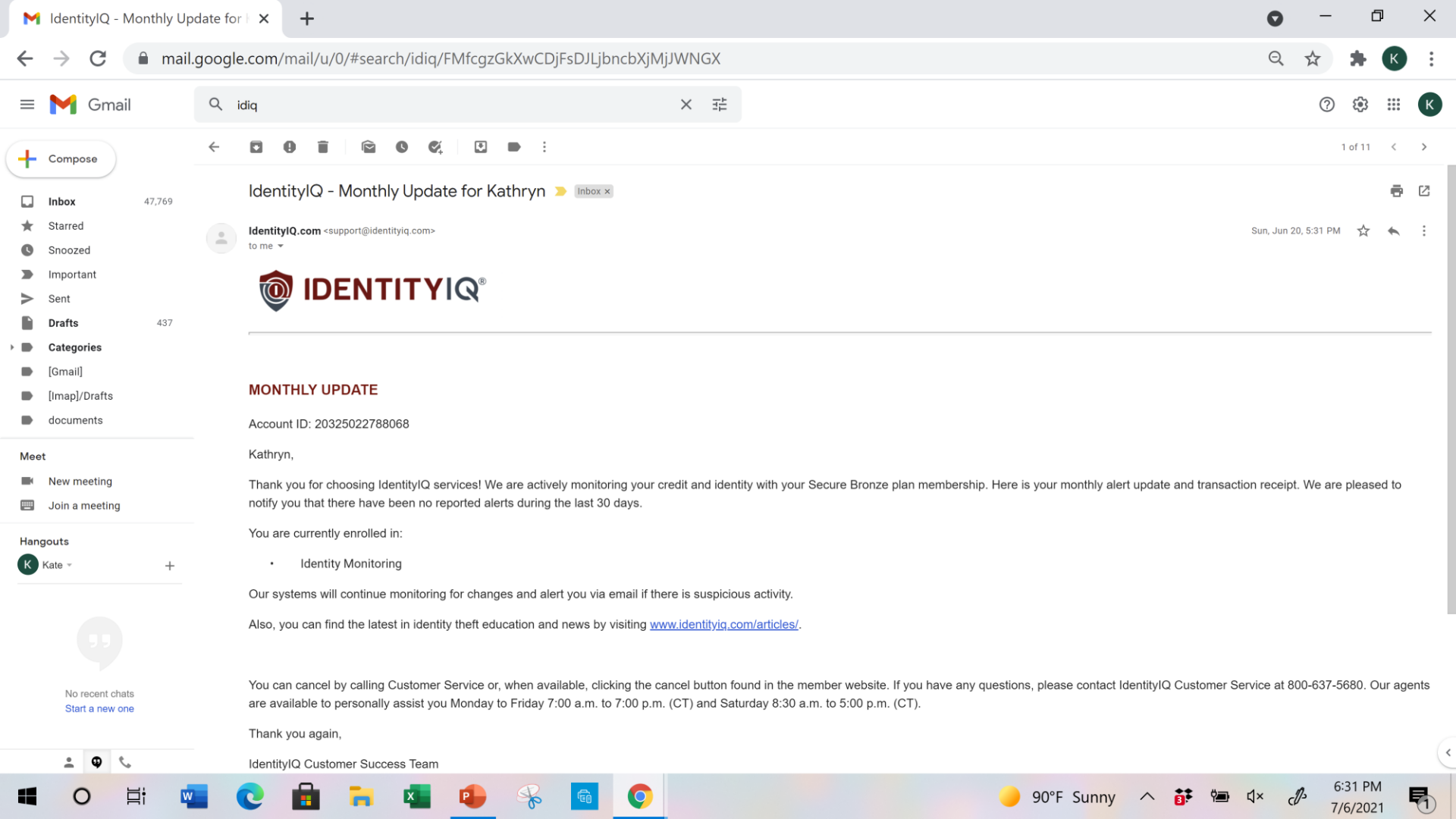
- Credit report analysis
- Fraud alert and credit freeze consultation
- Police report filing
- Disputing fraudulent accounts with credit reporting agencies, the FTC, the Postal Service, and the Social Security Administration
- Collection agency consultation
- Discovery and consultation on deceased and 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 800-637-5680 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.







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.

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.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?



1-800-637-5680



Frontdesk@OPEIU.org



www.OpeiulDProtect.com