

Your 3-Stage Line of Defense

**The most comprehensive coverage against
fraud you'll find anywhere.**

Protection

You get direct access to professionals who will:

- Help you guard your credit and personal identifying information
- Give you safety tips for shopping online or using social media
- Explain your rights under federal and state laws
- Answer any questions you have about protecting yourself from fraud

Detection

If we discover that your information may have been compromised, our professionals will:

- Provide an action plan
- Help you interpret and analyze your credit report
- Set up a credit report freeze and fraud alerts on your behalf
- Assist when suspicious issues arise beyond our initial findings

ID Restoration

If your identity is stolen, our licensed ID TheftSmart investigators will:

- Confirm the crime and determine its nature and scope
- Help you obtain a police report
- Provide a tri-merged credit report and perform full non-credit searches
- Work on your behalf until ALL identity theft issues have been verifiably resolved
- Place seven-year fraud victim statements with credit reporting agencies, when applicable

Don't risk another day without protection. Apply now!



2438 Katy Lane • Poplar Bluff, MO 63901 • (573) 686-7221

www.ozarkfcu.com

Membership Eligibility Required
Federally Insured by NCUA

*There's never been a better time
to safeguard your identity.*

*Enroll in Credit Monitoring
with ID TheftSmart today!*



PK338-IDCM-AP

Your Credit and Identity are Your Business



Protecting Them is Ours

ID TheftSmart™

Don't fall victim to fraud.

You can relax when you have Credit Monitoring with ID TheftSmart.



ID TheftSmart™

Protect yourself...
say "yes" to Credit Monitoring with
ID TheftSmart today!

Someone you know — your neighbor, your friend, a relative, a co-worker — is likely to fall prey to fraud this year. Maybe even you. Don't gamble with the odds. Reduce your risk today when you enroll in Credit Monitoring with ID TheftSmart.

First things first — what is identity theft?

It's when someone steals pieces of your identity — such as your Social Security Number, credit and debit card numbers, or bank account information — to take your money or obtain false credit in your name. The goal: to buy merchandise or get cash and charge it to you.

What happens if you become a victim?

Identity theft can turn your life upside down. Not only can you lose money and good credit, you can spend weeks, months, or even years trying to rectify the problem. And that's only if you know what to do and who to contact. Most people don't. The crime also takes an emotional toll on you and your family.



Severe feelings of loss, helplessness, anger, isolation, betrayal, and even embarrassment are common. Simply answering the telephone or going to the mailbox fills you with the dread of hearing from

another collection agency, discovering another fraudulently obtained credit card, or facing yet another problem.

Credit Monitoring with ID TheftSmart lets you breathe easy.

If you experience unusual activity on your credit report or your identity is stolen, our professionals spring into action. You don't have to do a thing because we step in as your advocate, fully committed to restoring your credit or identity to pre-theft status as quickly and efficiently as possible. And with thousands of hours of experience — more than any other company in the industry — our investigators get results.

Protecting yourself starts now.

Simply fill out the form below and submit it to your financial institution. Don't wait another minute. Apply now!

_____ I wish to enroll in Credit Monitoring with ID TheftSmart.

_____ I wish to enroll in ID TheftSmart ONLY.

Name

Address

City/State/ZIP

Email Address

Phone Number

Thank you!

We'll send your membership confirmation soon, along with contact details and information about other services available through this program. You'll also get special instructions about contacting the Credit Monitoring with ID TheftSmart team should you suspect you are a victim of fraud.