

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF ARIZONA

Federal Trade Commission,

Plaintiff,

v.

LifeLock, Inc., *et al*,

Defendants.

No. CV-10-00530-PHX-MHM

**FEDERAL TRADE COMMISSION'S  
MOTION FOR CONTEMPT AGAINST  
LIFELOCK, INC.**

**LODGED UNDER SEAL**

**FTC PROPOSED EXHIBIT \_\_7\_\_ TO MEMORANDUM IN SUPPORT  
OF ITS MOTION FOR CONTEMPT AGAINST LIFELOCK, INC.**

# Protecting Your Identity in an Always-Connected World

Comprehensive identity theft protection from LifeLock helps safeguard your finances, credit and good name.

In today's always-connected world, that's more important than ever.

**GET PROTECTED**

1-800-607-7205

## NEWS HEADLINES

LifeLock Announces New Personalized Alerts Across Credit Cards, Checking, Savings and Investment A...  
11/18/14 11:00 AM EST

## 3 Layers of Protection



### DETECT

Go ahead, live free knowing we're searching over a trillion data points every day looking for potential threats to your identity.



### How LifeLock Works

5 Points of Protection

- Monitoring Your Identity
- Scanning for Identity Threats
- Responding to Identity Theft
- Trust Our Service Guarantee
- Tracking Your Credit Score
- What to Expect
- Frequently Asked Questions



# 5 Points of Protection

Relentlessly Protecting Your Identity®

CALL US AT  
1-800-607-7205

Send us an email



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**Monitoring**  
Over a trillion data points



**Scanning**  
For threats to your identity



**Restoring**  
Your identity and good name



**Guaranteeing**  
Our identity theft protection services‡



**Tracking**  
Your credit score#

LifeLock® identity theft protection provides you with more protection than credit monitoring, and watches out for you in ways banks and credit card companies just can't. It's proactive and professional identity theft protection for today's always-connected world. Become a LifeLock member today.

‡The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).

#Requires LifeLock Ultimate Plus™ membership.



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Our Services

LifeLock Wallet

LifeLock Standard™

LifeLock Advantage™

LifeLock Ultimate Plus™

LifeLock Junior™

Why LifeLock

Choosing the Right Protection

Testimonials

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## LifeLock Individual Plans: Identity Theft Protection Services

We do more to protect your credit and your good name.

CHOOSE THE RIGHT PROTECTION



LifeLock Standard™ identity theft protection helps keep your personal information safe with the patented LifeLock Identity Alert® system and a whole lot more.†

[Learn more](#)



LifeLock Advantage™ membership adds bank account activity alerts, credit scores and even more protection.†

[Learn more](#)



LifeLock Ultimate Plus™ membership is the most comprehensive identity theft protection ever created.

[Learn more](#)



LifeLock Junior™ is specifically designed to help keep your child's identity information safe.

[Learn more](#)

In today's always-connected world where we all bank, shop, post, email, download and upload, your personal information is everywhere. Your employer has it. Your doctor has it. Anytime you use a computer, go online or use a mobile device, you're at greater risk of identity theft. And, with more and more technology along with an increasing number of data breaches, it's becoming more difficult to keep your personal information safe.

### LifeLock provides 3 layers of protection

#### 1. Detect

We monitor over a trillion data points 24/7/365, searching for identity threats to our members.

#### 2. Alert

With the patented LifeLock Identity Alert® system, as soon as we detect a threat to your identity you'll be notified  
FTC-0000678

by text, phone or email, to help stop criminals before they do damage to your identity.† \*\*

### 3. Restore

If your identity is ever compromised, our Certified Resolution Specialists will handle your case every step of the way. And it's all backed by our \$1 Million Total Service Guarantee.‡

**LifeLock membership protects you in ways credit monitoring, banks and credit card companies just can't. It's protection beyond what you can provide by yourself. Enrollment takes only minutes and your protection starts immediately.**

<p><b>Identity Theft 101</b></p> <p>Understanding identity theft and how it can affect you</p>  <p>▶ <a href="#">Learn more</a></p>	<p><b>How LifeLock Works</b></p> <p>See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ <a href="#">Learn more</a></p>	<p><b>Choose the Right Level of Protection</b></p> <p>Compare our products and see what's right for you</p>  <p>▶ <a href="#">Learn more</a></p>
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† Network does not cover all transactions.

\*\* Fastest alert requires member's current email address.

# Most comprehensive protection requires LifeLock Ultimate® membership.

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).

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Smartphones

Your Money and Finances

### Identity Theft Recovery

Basic Steps

Credit Score Help

Lost and Stolen Items

### Understanding Identity Theft

Electronic Communication

Fraud

Social Networks

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## Identity Theft News

Share this



Stay informed about the latest identity theft news and stories and learn what law enforcement and elected officials are doing to protect consumers from becoming victims.

### Learn about these topics :

#### Alerts

Get the latest news and information about identity theft and fraud alerts.

- ▶ Beware of These Scams While on Vacation
- ▶ Russian Crime Ring Steals Billions of Passwords, Online Records
- ▶ Check a Hotel's PCI Before Checking In
- ▶ Identity Thieves Target Outgoing Mail
- ▶ Tax Forms from Another State Pose Problem
- ▶ Protect Your Identity While You Travel

#### Crimes

Identity theft is a crime that can be perpetrated using low-tech methods such as dumpster diving or much more tech-savvy means including phishing e-mails, skimming devices and malicious software known as malware. There were 12.6 million victims of identity fraud in the U.S. in 2012. Identity theft tops the list of consumer complaints that are reported to the Federal Trade Commission every year.

- ▶ Tips to Avoid Medicare Card Fraud
- ▶ Beware of These Scams While on Vacation
- ▶ Identity Thieves Target Outgoing Mail
- ▶ Authorities Shut Down Suspected Identity Theft Rings
- ▶ Chicagoans Are Among Top Targets for Identity Theft
- ▶ Russian Crime Ring Steals Billions of Passwords, Online Records

## Data Breaches

A data breach occurs when confidential information, like your Social Security number, credit card number or health information, is exposed or accessed by an unauthorized person. Studies show that individuals who receive a data breach notification letter are more than four times as likely to become victims of identity theft.

- ▶ Consumers Feel Stressed By Data Breaches But Fail to Act
- ▶ What To Do if Your Company Has a Data Breach
- ▶ What To Do If Your School or Your Child's School Has a Data Breach
- ▶ Goodwill, Stubhub The Latest in Series of High-Profile Breaches
- ▶ Russian Crime Ring Steals Billions of Passwords, Online Records
- ▶ P.F. Chang's Continues to Grapple with Breach

<a href="#">Alerts</a>
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**LifeLock Announces New Personalized Alerts Across Credit Cards, Checking, Savings and Investment Accounts***Industry Leader Offers Even More Comprehensive Identity Fraud Protection for Consumers*

**Tempe, Ariz. (July 30, 2014) – LifeLock, Inc.** (NYSE: LOCK), the industry leader in identity theft protection, today announced new product enhancements, including personalized activity alerts on credit card, checking and savings account transactions. These enhancements are available with our new expanded service offerings, LifeLock Advantage™ and LifeLock Ultimate Plus™. In addition, LifeLock Ultimate Plus members can receive these activity alerts on their investment accounts, adding some peace of mind against identity fraud in a digitally connected world.

LifeLock is the only identity theft company that can monitor across its network to provide alerts spanning a more comprehensive cross-section of consumers' financial lives. These new product choices offer additional protections when withdrawals, purchases or balance transfers exceed pre-set personalized limits. LifeLock's network includes the top 100 banks and thousands of smaller financial institutions, and monitors the online banking transactions of those banks and institutions.

LifeLock President Hilary Schneider said, "Only LifeLock can monitor for identity theft across such a broad array of a consumer's financial accounts, going significantly beyond simple credit monitoring. Consumers now have even more tools to give themselves peace of mind. This is particularly important in a digital world where identity thieves are constantly changing tactics. Checking credit reports alone might not turn up fraud until months after it occurred, but LifeLock members can sign up to receive alerts on their financial accounts, giving them the power to move quicker against identity fraud."

LifeLock offers near real-time alerts by text or email when a member's personal information is detected by our high-tech systems. Proprietary Not Me® verification technology allows consumers to respond immediately to confirm if the activity is fraudulent. If a member does become a victim of identity theft, a Certified Resolution Specialist personally handles the case and helps restore his or her identity.

LifeLock's new product lineup consists of LifeLock Standard™ at \$9.99 per month, LifeLock Advantage at \$19.99, and LifeLock Ultimate Plus at \$29.99. To learn more about the upgraded product options available to consumers, visit: LifeLock.com.

**About LifeLock**

**LifeLock, Inc.** (NYSE:LOCK) is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services help provide peace of mind for consumers amid the growing threat of identity theft. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly-owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

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FTC-0000682

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### Help Protect Yourself

LifeLock's protection for Individuals is secure.

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## LifeLock Announces 2014 Second Quarter Results



*Record quarterly revenue of \$115.7 million, up 29% year-over-year*

*Q2 cumulative ending members of approximately 3.39 million, up 23% year-over-year*

*Q2 monthly average revenue per member of \$10.99, up 8% year-over-year*

**TEMPE, AZ (July 30, 2014)** – LifeLock, Inc. (NYSE: LOCK), an industry leader in identity theft protection, today announced financial results for the second quarter ended June 30, 2014.

### Second Quarter 2014 Financial Highlights:

- Revenue:** Total revenue was \$115.7 million for the second quarter of 2014, up 29% from \$89.5 million for the second quarter of 2013. Consumer revenue was \$109.3 million for the second quarter of 2014, up 32% from \$82.6 million for the second quarter of 2013. Enterprise revenue was \$6.4 million for the second quarter of 2014, compared with \$6.9 million for the second quarter of 2013.
- Net Loss:** Net loss was \$2.8 million for the second quarter of 2014, compared with net loss of \$2.1 million for the second quarter of 2013. Net loss per diluted share was \$0.03 for the second quarter of 2014 based on 92.5 million weighted-average shares outstanding, compared with net loss per diluted share of \$0.02 for the second quarter of 2013 based on 87.5 million weighted-average shares outstanding.
- Adjusted Net Income:** Adjusted net income was \$4.6 million for the second quarter of 2014, compared with an adjusted net income of \$3.2 million for the second quarter of 2013. Adjusted net income per diluted share was \$0.05 for the second quarter of 2014 based on 97.9 million weighted-average shares outstanding, compared with an adjusted net income of \$0.03 per diluted share for the second quarter of 2013 based on 94.9 million weighted-average shares outstanding.
- Adjusted EBITDA:** Adjusted EBITDA was \$6.7 million for the second quarter of 2014, compared with \$4.6 million for the second quarter of 2013.
- Cash Flow:** Cash flow from operations was \$27.7 million for the second quarter of 2014, leading to free cash flow of \$24.0 million after taking into consideration \$3.7 million of capital expenditures. This compares with cash flow from operations of \$20.8 million and free cash flow of \$18.4 million, after taking into consideration \$2.4 million of capital expenditures, for the second quarter of 2013.
- Balance Sheet:** Total cash and marketable securities at the end of the second quarter of 2014 was \$216.0 million, up from \$191.2 million at the end of the first quarter of 2014.

"Our business performed strongly again in the second quarter," said Todd Davis, LifeLock's Chairman and CEO. "In addition, we launched a significant expansion of our product portfolio that we believe will provide additional value for our members, further differentiating our products in the market and expanding our lead versus our competitors in the legacy credit monitoring space."

A reconciliation of GAAP to non-GAAP financial measures has been provided in the financial statement tables included in this press release. An explanation of these measures is also included below under the heading "Non-GAAP Financial Measures."

### Second Quarter 2014 & Recent Business Highlights:

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- Launched the next evolution in our service suite with the release of LifeLock Standard, LifeLock Advantage, and LifeLock Ultimate Plus. With our LifeLock Ultimate Plus offering, LifeLock is now the only identity theft company that can monitor across its network to provide alerts across a more complete cross-section of consumers' financial lives including credit cards, checking, savings, and investment accounts.
- Recorded the 37th consecutive quarter of sequential growth in revenue and cumulative ending members.
- Added approximately 304,000 gross new members in the second quarter of 2014 and ended the quarter with approximately 3.39 million members.
- Achieved a retention rate of 87.2% for the second quarter of 2014, compared with 87.4% for the second quarter of 2013.
- Increased monthly average revenue per member to \$10.99 for the second quarter of 2014 from \$10.18 for the second quarter of 2013.

#### Guidance:

As of July 30, 2014, we are initiating guidance for our third quarter of 2014 as well as updating our guidance for the full year 2014.

- **Third Quarter 2014 Guidance:** Total revenue is expected to be in the range of \$119 million to \$121 million. Adjusted net income per share is expected to be in the range of \$0.14 to \$0.15 based on approximately 100 million fully diluted weighted-average shares outstanding. Adjusted EBITDA is expected to be in the range of \$16 million to \$17 million.
- **Full Year 2014 Guidance:** Total revenue is expected to be in the range of \$466 million to \$471 million. Adjusted net income per share is expected to be in the range of \$0.44 to \$0.48 based on approximately 99 million fully diluted weighted-average shares outstanding and a cash tax rate of 5%. Adjusted EBITDA is expected to be in the range of \$52 million to \$56 million. Free cash flow is expected to be in the range of \$80 million to \$84 million.

#### Conference Call Details:

- **What:** LifeLock second quarter 2014 financial results.
- **When:** Wednesday, July 30, 2014 at 2PM PT. (5PM ET).
- **Dial in:** To access the call in the United States, please dial (877) 407-3982, and for international callers dial (201) 493-6780. Callers may provide confirmation number 13586017 to access the call more quickly, and are encouraged to dial into the call 10 to 15 minutes prior to the start to prevent any delay in joining.
- **Webcast:** <http://investor.lifelock.com/> (live and replay)
- **Replay:** A replay of the call will be available via telephone for seven days, beginning two hours after the call. To listen to the telephone replay in the United States, please dial (877) 870-5176, and for international callers dial (858) 384-5517 and enter access code 13586017.

#### About LifeLock

**LifeLock, Inc.** (NYSE:LOCK) is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services help provide some peace of mind for consumers amid the growing threat of identity theft. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

#### Forward-Looking Statements

This press release contains "forward-looking" statements, as that term is defined under the federal securities laws, including statements regarding the expansion of our product portfolio, and our expected total revenue, adjusted net income per share, adjusted EBITDA, and free cash flow for the third quarter of

2014 and for fiscal year 2014. These forward-looking statements are based on our current assumptions, expectations, and beliefs and are subject to substantial risks, uncertainties, assumptions, and changes in circumstances that may cause our actual results, performance, or achievements to differ materially from those expressed or implied in any forward-looking statement.

The risks and uncertainties referred to above include, but are not limited to, risks associated with our ability to maintain profitability on an annual basis; our ability to protect our customers' confidential information; our ability to maintain and enhance our brand recognition and reputation; the competitive nature of the industries in which we conduct our business; our ability to maintain access to data sources; our ability to retain our existing customers and attract new customers; our ability to improve our services and develop and introduce new services with broad appeal; our ability to maintain existing and secure new relationships with strategic partners; the effects of laws, regulations, and enforcement; the outcome of any litigation or regulatory proceeding; our ability to protect our intellectual property and not infringe on the intellectual property of others; and other "Risk Factors" set forth in our most recent filings with the Securities and Exchange Commission (the "SEC").

Further information on these and other factors that could affect our financial results and the forward-looking statements in this press release is included in the filings we make with the SEC from time to time, including our Form 10-K for the year ended December 31, 2013, particularly under the captions "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations." Copies of these documents may be obtained by visiting our Investor Relations website at <http://investor.lifelock.com/> or the SEC's website at [www.sec.gov](http://www.sec.gov).

We assume no obligation and do not intend to update these forward-looking statements, except as required by law.

#### **Non-GAAP Financial Measures**

Our reported results include certain non-GAAP financial measures, including adjusted net income, adjusted net income per share, adjusted EBITDA, and free cash flow. We calculate adjusted net income as net income (loss) excluding amortization of acquired intangible assets, share-based compensation, income tax benefits and expenses resulting from changes in our deferred tax assets, and acquisition related expenses. Historically, in calculating adjusted net income, we also excluded changes in fair value of warrant liabilities and changes in fair value of embedded derivatives in the periods in which those items occurred. We do not currently have any warrant liabilities or embedded derivatives. Accordingly, we will only include those items of income and expense in our reconciliation of adjusted net income for period-over-period comparisons. We calculate adjusted net income per share by dividing our adjusted net income by the weighted-average diluted shares outstanding. We calculate adjusted EBITDA as net income (loss) excluding depreciation and amortization, share-based compensation, interest expense, interest income, other income (expense), income tax (benefit) expense, and acquisition related expenses. Historically, in calculating adjusted EBITDA, we also excluded changes in fair value of warrant liabilities and changes in fair value of embedded derivatives in the periods in which those items occurred. We do not currently have any warrant liabilities or embedded derivatives. Accordingly, we will only include those items of income and expense in our reconciliation of adjusted EBITDA for period-over-period comparisons. We define free cash flow as net cash provided by (used in) operating activities less net cash used in investing activities for acquisitions of property and equipment.

We have included adjusted net income, adjusted net income per share, and adjusted EBITDA in this press release because they are key measures used by us to understand and evaluate our core operating performance and trends, to prepare and approve our annual budget, and to develop short- and long-term operational plans. In particular, the exclusion of certain expenses in calculating adjusted net income and adjusted EBITDA can provide a useful measure for period-to-period comparisons of our core business. Additionally, adjusted EBITDA is a key financial measure used in determining management's incentive compensation.

We have included free cash flow in this press release because we believe it typically presents a more conservative measure of cash flow as purchases of property and equipment are necessary components of ongoing operations. We believe that this non-GAAP financial measure is useful in evaluating our business

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because free cash flow reflects the cash surplus available to fund the expansion of our business after payment of capital expenditures relating to the necessary components of ongoing operations. We also believe that the use of free cash flow provides consistency and comparability with our past financial performance, facilitates period-to-period comparisons of operations, and also facilitates comparisons with other companies, many of which use similar non-GAAP financial measures to supplement their GAAP results.

Although adjusted net income, adjusted EBITDA, and free cash flow are frequently used by investors in their evaluations of companies, these non-GAAP financial measures have limitations as analytical tools and should not be considered in isolation or as a substitute for financial information presented in accordance with GAAP. Because of these limitations, these non-GAAP financial measures should be considered alongside other financial performance measures.

We have not reconciled adjusted net income per share guidance to net income per share guidance or adjusted EBITDA guidance to net income guidance because we do not provide guidance for share-based compensation expense, provision for income taxes, interest income, interest expense, change in fair value of warrant liabilities, change in fair value of embedded derivatives, other income and expenses, depreciation expense, amortization of intangible assets, acquisition expenses, or income tax (benefit) expense, which are reconciling items between net income (loss) and adjusted net income and net income (loss) and adjusted EBITDA. As items that impact net income (loss) are out of our control and/or cannot be reasonably predicted, we are unable to provide such guidance. Accordingly, reconciliation to net income (loss) is not available without unreasonable effort. For a reconciliation of historical non-GAAP financial measures to the nearest comparable GAAP measures, see the reconciliation tables included in this press release.

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Understanding identity theft and how it can affect you



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**Legal Information, Policies, and Notices**

LifeLock is your trusted partner in identity theft protection and credit monitoring. As such, we want to be sure you understand all of LifeLock's policies including, your privacy policy and membership terms and conditions. Take a moment to review the applicable documents below.

**Privacy Policy**

Read about our commitment to your privacy, why we collect certain information and how we use it.

**LifeLock Mobile Privacy Policy**

Read about how we protect, collect and use personal information provided through the LifeLock Wallet mobile app.

**Master Policy Stolen Identity Event Insurance**

Read this policy to learn all about the terms, conditions, and exclusions of identity theft insurance coverage.

**Service Guarantee and Insurance Coverage**

Read our identity protection membership service guarantee and a summary of related insurance coverage.

**Declarations Page**

Review the Declarations Page for the Master Policy.

**Summary of Benefits**

Review the Summary of Benefits for the Master Policy.

**LifeLock Service Terms**

Review applicable terms and conditions for LifeLock products and services.

**Website Terms of Use**

Review the Terms of Use for our Website.

**Intellectual Property Statement**

Review content about the intellectual property protections available for content on our Site.

**iOS Open Source Notice****Android Open Source Notice**

Review these notices to learn about open source software used in the LifeLock Wallet mobile app.

**Certificate of Insurance**

Review the Certificate of Insurance for the Master Policy.

**Identity Theft 101**

Understanding identity theft and how it can affect you

▸ [Learn more](#)▸ [Learn more](#)**How LifeLock Works**

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## Monitoring Your Identity 24/7/365

As soon as you complete your enrollment in LifeLock® identity theft protection, we immediately begin monitoring for threats against your identity information.

### Your Personal Member Portal

**Secure. Comprehensive. Convenient.**

You can log on to your secure member portal anytime to review alerts and notifications, contact Member Services and get tips on how to help better protect yourself.†



### LifeLock Ultimate Plus™ Protection

There is no more comprehensive identity theft protection available. Identity alerts, bank account takeover alerts, investment account activity alerts, transaction monitoring, credit reports and scores are all included. †And more.

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†Network does not cover all transactions.

### Choose the Right Level of Protection

Compare our products and see what's right for you

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### Review Our Credentials

Trust LifeLock to provide proactive identity theft protection.

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### Identity Theft 101

Understanding identity theft and how it can affect you

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## Scanning for Threats With Patented Technology

We use our patented LifeLock Identity Alert® system to constantly scan over a trillion data points to help protect you from identity fraud.

### Protecting Against Identity Theft

Our technology searches for potential misuse of your Social Security number, name, address or date of birth in applications for credit and services. You can choose alerts by text, phone, email or mobile app and respond immediately to confirm if the activity is fraudulent with our proprietary Not Me® verification technology.† \*\*



### Even More Protection With LifeLock Ultimate Plus™ Membership

When you have a lot to lose you need a lot of protection. LifeLock Ultimate Plus™ Ultimate membership includes all the benefits of our other plans PLUS bank account takeover alerts, investment account activity alerts, transaction monitoring, credit reports and scores and more.†



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† Network does not cover all transactions.

\*\* Fastest alert requires member's current email address.

### Choose the Right Level of Protection

Compare our products and see what's right for you  
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### Review Our Credentials

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## Responding to Identity Theft

LifeLock® identity theft protection services alert you by text, phone, email or mobile app when we detect a threat.<sup>†</sup> \*\*

### Alerts When you Need Them

With our patented LifeLock Identity Alert® system, as soon as we detect a threat to your identity, you'll be notified by text, phone or email, to help stop thieves before they do damage.<sup>†</sup> \*\*  
So while you're out there connecting to the world, we'll be here helping to keep your personal information safe.

### Take Action

If this information is correct and the application is legitimate, click "Yes, this was me" to dismiss the alert. If you did not open this application for credit, start by clicking the **RED** button below.

If you would like assistance, contact LifeLock Member Services 24 hours a day, 7 days a week at **1-800-LIFELOCK (543-3562)**

YES, THIS WAS ME!

NO, THIS WAS NOT ME!



### Need Help? We're Here all the Time.

Our award-winning Member Services agents are on the job every minute of every day, including holidays. Call or contact us online whenever you need help or have questions. If you do become a victim, our Certified Resolution Specialists know exactly what to. That's why millions trust LifeLock with their identity theft protection.

[Back to the 5 Points of Protection](#) **Back** 5 Points of Protection

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**Next** [Trust Our Service Guarantee](#)

\* Pictures, cash, and cash equivalents are excluded. Member is responsible for all applicable fees charged by document issuing companies to replace lost or stolen documents.

\*\* Fastest alert requires member's current email address.

† Network does not cover all transactions.

Choose the Right



Review Our Credentials



Identity Theft 101



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<p><b>Level of Protection</b></p> <p>Compare our products and see what's right for you</p> <p><a href="#">▶ Learn more</a></p> 	<p>Trust LifeLock to provide proactive identity theft protection.</p>  <p><a href="#">▶ Learn more</a></p>	<p>Understanding identity theft and how it can affect you</p>  <p><a href="#">▶ Learn more</a></p>
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CALL US AT  
1-800-607-7205

Send us an email



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## The LifeLock \$1 Million Total Service Guarantee†

When you become a LifeLock member, you're immediately backed by our \$1 Million Service Guarantee†. Plus you'll have access to our U.S. based Member Services agents 24 hours a day, 7 days a week, 365 day a year. We're here when you need us.

### Our Service Guarantee Includes:

- LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery if you become a victim of identity theft while a LifeLock member.
- Certified Resolution Specialists to handle your case step by step throughout the recovery process.
- A zero deductible identity theft insurance policy.‡



### Identity Theft Insurance

Identity theft insurance included with your LifeLock membership – with zero deductible – reimburses you for the following out-of-pocket expenses:

- Fraudulent withdrawals
- Lost Wages
- Lost wallet or purse
- Child and/or elderly care
- Document replacement fees
- Travel expenses

For a summary of benefits, click [here](#).



### Award-Winning Member Services

Our U.S. based recovery professionals work closely with you to evaluate your specific situation and provide the support you need to recover quickly.

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**Next** [Tracking Your Credit Score](#)

\* The Service Guarantee Applies only to the identity theft protection services and does not apply to LifeLock Credit Score Manager.

\*\* The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Please see the actual policy for applicable terms, conditions and exclusions of coverage which may be accessed through the [summary of benefits](#).

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).

### Choose the Right Level of Protection

Compare our products and see what's right for you  
[Learn more](#)



### Review Our Credentials

Trust LifeLock to provide proactive identity theft protection.

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### Identity Theft 101

Understanding identity theft and how it can affect you

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## Tracking Your Credit Score

LifeLock Credit Score Manager™ provides important safeguards for monitoring and helping you maintain your credit score. More than just free annual credit reports\*, we monitor all three major credit bureaus daily and notify you of any changes in your credit report.

### Monthly Tracking

We track your monthly TransUnion credit score so you are up to date with any changes. Plus you get annual credit scores for the tri-bureaus.

### Your Credit Score

TransUnion **793** +2pts Since  
Jun 15, 2010 (monthly) May 15, 2010



More info ▶



### More Control in Your Hands

Our secure member portal provides unlimited online access to your credit information, 24 hours a day, 7 days a week, 365 days a year.

Back to the 5 Points of Protection **Back 5 Points of Protection**

ENROLL NOW

\* THIS NOTICE IS REQUIRED BY LAW: You have the right to a free credit report from AnnualCreditReport.com or 877-322-8228, the only authorized source under federal law.

### Choose the Right Level of Protection

Compare our products and see what's right for you  
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### Review Our Credentials

Trust LifeLock to provide proactive identity theft protection.

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### Identity Theft 101

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# ? What to Expect

## As a LifeLock Identity Theft Protection Member

### We'll protect you.

Once enrollment is completed, your identity is protected. Within 48 hours you will receive a welcome email explaining all your LifeLock member benefits.

- You will also be directed to your secure online member portal to complete your member profile and provide important monitoring information.
- Within 4 to 6 weeks, your Welcome Kit and membership cards will arrive at your home.



We'll protect you.

We'll alert you.

We'll inform you.

We'll help you.





**We'll protect you.**

- Once enrollment is completed, your identity is protected. Within 48 hours you will receive a welcome email explaining all your LifeLock member benefits.
- You will also be directed to your secure online member portal to complete your member profile and provide important monitoring information.
- Within 4 to 6 weeks, your Welcome Kit and membership cards will arrive at your home.

**We'll alert you.**

- Whenever we detect a threat to your identity, LifeLock will alert you by e-mail, phone or text message — meaning you will hear from us only when necessary.
- You can view your alerts anytime by signing in to your secure online member portal.

**Member Tip:** Your secure online portal is the information hub for all things related to your identity and LifeLock membership. Bookmark it and check back often.



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**We'll inform you.**

- Each month you will be sent an account summary email, detailing the health of your identity.
- LifeLock will also keep you up-to-date with the latest e-newsletter and notify you of current scams and breaches so you can help protect your family and friends.



**Member Tip:** Like our [Facebook page](#) and follow [@lifelock](#) on [Twitter](#) to receive all the latest news.

**We'll help you.**

- Need assistance or have an identity-related question? A live, Member Services Representative is available - 24/7/365.
- You can also reach us anytime via email at [member.services@lifelock.com](mailto:member.services@lifelock.com).



**Choose the Right Level of Protection**

Compare our products and see what's right for

YOU  
▶ [Learn more](#)



**Review Our Credentials**

Trust LifeLock to provide proactive identity theft protection.

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## Frequently Asked Questions

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### Or Select a Topic:

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## Company Overview

### Identity theft affects millions of Americans.<sup>1</sup>

Information is moving faster than ever, and life has never flowed more quickly or been shared as broadly. For the thirteenth consecutive year, identity theft is at the top of the FTC's list of consumer complaints.<sup>2</sup> And according to the Department of Justice, approximately 16.6 million Americans were victims of identity theft in 2012, sustaining more than \$24 billion of economic losses.<sup>3</sup>

### Our Company

We give people the confidence to live freely in an always-connected world. We're a leading provider of proactive identity theft protection services for consumers and identity risk and credit worthiness assessment for enterprises. Since 2005, we have been pioneers in identity protection, leveraging unique data, science and patented technology and providing threat detection, proactive identity alerts, and comprehensive remediation services, the cornerstones of our business. With approximately 3 million LifeLock members, we're committed to providing our consumers peace of mind amid the growing threat of identity theft.

### For Consumers

LifeLock members benefit from proactive alerts that scan our financial network to help identify potential threats before damage can be done. LifeLock's patented alert technology gives you the opportunity to confirm your identity before a new account such as a retail card, auto loan or new wireless phone is opened with your information. In the event that identity theft occurs, LifeLock provides award-winning resolution support and a **\$1 Million Total Service Guarantee**. The **LifeLock Wallet™ app**, which offers convenient digital wallet management and a lost wallet service, is free to everyone with a smartphone.

### For Enterprises

Enterprises rely on LifeLock through our wholly owned subsidiary, **ID Analytics, Inc.**, to provide in-depth visibility into identity risk and creditworthiness to make risk-based decisions that enhance revenue, reduce fraud, drive cost savings, and help protect consumers.

### For Investors

LifeLock, Inc. (NYSE: LOCK) became a public company on October 3, 2012. With approximately 675 employees, the company is based in Tempe, Arizona. More information is [available here](#).

### Our People

We're heavily invested in helping our employees follow their career passions and in creating teams that deliver winning results. Our team works at the forefront of our industry, developing next-generation technology to help protect against identity theft before damage can be done. At our core, we're in the business of making a positive impact on people's lives. [Find latest job openings](#).

### Social Responsibility

As part of our commitment to help fight identity theft, LifeLock trains law enforcement, victim advocates and collaborates with a variety of non-profit organizations to help consumers establish positive habits to combat identity threats. We partnered with the nonprofit FBI Law Enforcement Executive Development Association (FBI-LEEDA) to provide free training to law enforcement throughout the United States and have reached more than 10,000 law enforcement officials representing more than 3,500 agencies. We also partnered with the nonprofit National Organization for Victim Assistance (NOVA) to provide training to victim advocates throughout the United States. In 2014, we partnered with the National Parent Teacher Association to develop a curriculum that teaches good digital citizenship and online safety habits for children.

- <sup>1</sup>"Victims of Identity Theft, 2012," Department of Justice, 2012.
- <sup>2</sup>"Top Complaint to the FTC? ID Theft, Again," Federal Trade Commission, 2013. Bridget Small, "Top Complaint to the FTC? ID Theft, Again," Federal Trade Commission, March 1, 2013.
- <sup>3</sup>"Victims of Identity Theft, 2012," Department of Justice, 2012.

<h3>Identity Theft 101</h3> <p>Understanding identity theft and how it can affect you</p>  <p>► <a href="#">Learn more</a></p>	<h3>How LifeLock Works</h3> <p>See why LifeLock is a leader in Identity Theft Protection.</p>  <p>► <a href="#">Learn more</a></p>	<h3>Help Protect Yourself</h3> <p>LifeLock's protection for Individuals is secure.</p>  <p>► <a href="#">Learn more</a></p>
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## Contact Us

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CALL US AT  
1-800-607-  
7205Send us an email Secure login 

## Contact Information

This directory will help you quickly contact the right department within LifeLock from Member Services to Marketing to Corporate Communications. For all other inquiries, please call our general information line at 1-800-LifeLock (543-3562).

1-800-LIFELOCK (543-3562)

### Member Services

Visit the secure LifeLock [member portal](#) for self-service options and quick answers to most questions.

### General Information

We are available 24 hours a day, seven days a week to meet your needs. Contact our corporate office via phone, fax, or mail.

#### Phone:

1-800-543-3562

1-800-LIFELOCK (543-3562)

#### International:

1-480-457-4500

#### Fax:

1-480-457-4500

1-888-244-9823

#### Mail:

60 East Rio Salado Parkway, Suite 400, Tempe, AZ 85281

### Marketing

Have a great marketing idea for LifeLock? Email your marketing or advertising proposals\* to [marketing@lifelock.com](mailto:marketing@lifelock.com) (TV, radio, and print) or [online@lifelock.com](mailto:online@lifelock.com) (online only). Note: Please ensure that your subject line contains the types of media your proposal is regarding (i.e., TV, radio, print, online, outdoor, or other).

### LifeLock Partner Program

1-877-511-7906

For information about becoming a LifeLock partner, please call 1-877-511-7906, or email [partnersales@lifelock.com](mailto:partnersales@lifelock.com).

### Affiliations

To learn how to become a LifeLock affiliate, please visit [devmu-www.lifelock.com/affiliates](http://devmu-www.lifelock.com/affiliates).

### Opt Out

Receiving LifeLock email advertisements? Want them to stop? Email your request to [unsubscribe@lifelock.com](mailto:unsubscribe@lifelock.com).

\* Upon submission, all proposals are the property of LifeLock. No payment provided. Subject to the Terms and Conditions of this website.

<p><b>Identity Theft 101</b> Understanding identity theft and how it can affect you</p>  <p>▶ <a href="#">Learn more</a></p>	<p><b>How LifeLock Works</b> See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ <a href="#">Learn more</a></p>	<p><b>Help Protect Yourself</b> LifeLock's protection for Individuals is secure.</p>  <p>▶ <a href="#">Learn more</a></p>
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## Press Releases

July 30, 2014	LifeLock Announces New Personalized Alerts Across Credit Cards, Checking, Savings and Investment Accounts
	LifeLock Announces 2014 Second Quarter Results
July 28, 2014	First Financial to Offer LifeLock® Identity Theft Protection Services
July 15, 2014	LifeLock Completes Identity Theft Training for More Than 10,000 Law Enforcement Agents in All 50 States
July 10, 2014	LifeLock Announces Date of Second Quarter 2014 Financial Results Conference Call
June 26, 2014	Newlyweds, New Parents Are Significantly More Likely Than the Average Population to Become Victims of Identity Theft
May 13, 2014	LifeLock Survey Reveals That 47. % of Consumers Who've Heard of the Heartbleed Bug Have Not Changed Even One Password and May Still Be Susceptible to Hackers
April 2, 2014	Consumers Can Protect Their Identities and Homes With One Complete, No-Hassle Package
March 31, 2014	ID Analytics Announces ID Score® 9.0 for Advanced Fraud Detection
March 24, 2014	LifeLock Shares Five Tips to Help Reduce Consumer Risk for the Most Common Tax Scam – Identity Theft
March 18, 2014	ID Analytics Enhances Customer Experience with New Fraud Detection Solutions for Online Retailers
February 19, 2014	LifeLock Announces 2013 Fourth Quarter and Year-End Results
February 11, 2014	National PTA and LifeLock Forge Partnership to Empower Kids and Teens to Be Safe While Using Digital Technology
January 26, 2014	LifeLock chooses Lowe Campbell Ewald as agency of record
January 15, 2014	ID Analytics Names George Gelly Chief Product Officer
December 19, 2013	LifeLock Sponsors Identity Theft Resource Center White Paper on the Paradox of Declining Property Crime Despite Increasing Identity Theft Crime
December 12, 2013	Leading Identity Theft Protection Company LifeLock Acquires Mobile Wallet Innovator Lemon, Inc.
October 22, 2013	LifeLock Survey Finds Smartphone Users Alarminglly Unaware of Mobile Identity Theft Threats
	Lowe Campbell Ewald Named Advertising Agency of Record for LifeLock
August 26, 2013	75% of Teens Share Too Much Personal Data, a LifeLock Survey Finds

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### Identity Theft 101

Understanding identity theft and how it can affect you



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### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



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### Help Protect Yourself

LifeLock's protection for Individuals is secure.



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## LifeLock Privacy Policy

Effective Date: December 12, 2013

### Our Mission

LifeLock, Inc. ("LifeLock", "we", "our" or "us") is committed to enriching lives by protecting what matters most. This includes safeguarding your Personal Information (defined below), and treating such information with security and respect. We understand the need to feel safe when sharing information with third parties, and we have developed this Privacy Policy to help you understand our practices and how to exercise choice regarding the collection and use of your personal information.

### Scope and Other Agreements and Notices

Our Privacy Policy applies to information about you that is gathered automatically ("General Information") and to Personal Information (as defined below) that we collect directly from you online and offline, as well as information we collect about you from other sources, such as from third party partners and affiliates, which we may append to other information we collect from or about you. This Privacy Policy applies to visitors and users of our website, [www.lifelock.com](http://www.lifelock.com) (our "Site") (including the mobile version of our Site), users of Services that we provide at no charge ("Users"), users of Services that require payment of a fee ("Members") (we refer to our Users and Members collectively as our "Customers"), and prospective Customers.

[See more about information we collect and how we use and share it.](#)

In addition to this Privacy Policy, other contract terms such as our LifeLock, Inc. Service Terms and Conditions (the "Service Terms") and our [Website Terms of Use](#), will apply to you, based on the Services you select or use. If you use other Services, additional privacy terms may also be applicable. For example, our [Mobile App Privacy Policy](#) will also apply to the use of our mobile app (the "Mobile App"). Current versions of these documents may be found [here](#). Our subsidiary, ID Analytics', use of personal information is not addressed in this Privacy Policy.

**IF YOU DO NOT AGREE TO OUR PRACTICES AS DESCRIBED IN THIS POLICY, DO NOT USE OUR SITE AND SERVICES.**

### LifeLock's Commitment

We are committed to (1) working with our Customers to obtain a fair resolution of any complaint or concern about privacy concerns and our Services, and (2) supporting law enforcement and regulatory agencies committed to stopping crimes of identity theft and identity fraud. To contact us with a question or concern about our privacy practices, email us at [privacy@lifelock.com](mailto:privacy@lifelock.com) or write to us at LifeLock, Inc., Attn. Privacy Officer, 60 E. Rio Salado Parkway, Tempe, AZ 85281.

### Modifications

WE MAY MODIFY OUR POLICY FROM TIME TO TIME. WE WILL POST THOSE MODIFICATIONS OF OUR WEBSITE [HERE](#) PRIOR TO THE MODIFICATIONS BECOMING EFFECTIVE. WE WILL ATTEMPT TO NOTIFY YOU OF MATERIAL MODIFICATIONS TO THIS PRIVACY POLICY, INCLUDING BY SENDING YOU A COPY OF THE UPDATED POLICY BY EMAIL IF WE HAVE YOUR EMAIL ADDRESS ON FILE. . YOUR CONTINUED USE OF THE SITE OR OUR SERVICES AFTER ANY SUCH

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MODIFICATION MEANS THAT YOU ACCEPT THE MODIFIED POLICY. EACH TIME YOU USE THE SITE, THE LATEST VERSION OF THE POLICY WILL BE DISPLAYED AND WILL APPLY.

### **Members and Users**

You need not enroll or register with us to just visit and view our Site. However, if you elect to obtain or use any of our Services you must register or enroll (or be enrolled by an authorized third party) with us, and you must agree to our [Service Terms](#), which incorporate by reference this Privacy Policy.

### **Third Party Websites**

Our Site may be linked to other web sites operated by one or more third-parties (collectively, "Third-Party Sites"). Certain areas of our Site may allow you to interact with Third-Party Sites and, in certain situations, you may be transferred to a Third-Party Site through a link but it may appear that you are still on our Site. The Third-Party Sites may have different privacy policies and terms and conditions and/or business practices than we do, and your use of Third-Party Sites is governed by that Third-Party Site's privacy policy and terms and conditions.

### **Information We Collect**

We may collect information about you from a variety of sources, including information we gather from you directly when you register or enroll (or are enrolled by an authorized third party), use our Services, or view our Site or our online advertisements. We may also gather information from other sources as described below.

#### **Information We Collect Directly From You**

Some Personal Information is collected when you register or enroll (for the Services, otherwise agree to provide information directly to us, or are enrolled for the Services by an authorized third party). Here are some of the kinds of Personal Information we may collect directly from you or an authorized third party:

- Name
- Contact information (email address, postal address, phone number)
- Social Security Number
- Date of Birth, Age, Gender
- Personal details to verify your identity, such as your mother's maiden name
- Payment and Financial Information, such as a credit card or financial account number
- Government identity information, for example, driver's license information, voluntarily identified by you in your Member portal
- Other information you may voluntarily provide for protection on the Member portal, such as your insurance information
- Product Preferences and interests
- Communication Preferences
- Contact Information for friends or family members that you wish to register as members or that you suggest we contact
- Other information that you may voluntarily provide in response to member surveys or studies or as part of enrollment in a new product or service
- When you call or exchange emails with us, we will retain the content of the email messages (or hard copy correspondence) as required or permitted by law and its record and information management policies. We also may retain recordings of our phone messages or phone calls with you.

#### **Information We Collect When You Visit Our Site or View Our Online Advertisements**

We automatically collect certain General Information when you access the Site. The following are some

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examples of information we may collect with Cookies, log files, Web Beacons, GIFs, pixel tags, Flash LSO, server logs, customer relationship management ("CRM") tools or other technologies that gather information automatically when you visit our Site or view online advertisements:

- Website pages you view
- IP address
- Emails from LifeLock that you open or forward
- LifeLock offers or links you connect to

In connection with the Site, for example during the enrollment process or upon log into your member portal, information about your computer, such as the device id and other accompanying technical attributes and characteristics, may be accessed, retained and used by us or our service provider solely to confirm device identification, verify your identity, and to authenticate your account. If you access our Site through a mobile device, we also may collect information about your device, such as the device ID or other identifier as permitted by the manufacturer, length of time spent on the Mobile App, installations, clicks and gestures.

### Information we collect from other sources ("Third Party Information")

We may obtain information about you from third party sources, such as the companies we work with to provide service to you (i.e., our service partners), affiliates such as our subsidiary, ID Analytics and other companies that we acquire or merge, data aggregators or public databases. Here are examples of this kind of Third Party Information.

- Name
- Age
- Postal Address
- Phone Number
- Marital status and number of children
- Other information which may help us determine your risk of identity theft such as online behavior, purchase behavior, interests and other consumer and market research data
- Information used to populate our membership registration forms
- Information such as your social security number and date of birth, obtained from our subsidiary, ID Analytics, other affiliates or service partners.

### How We Use and Share Your Information

This summary tells you how we use your information, if we share it and why. It also explains how you can make decisions about these actions and how we will respond to those requests.

When do we USE your information?	Do we SHARE this information with others?	What data is shared?	Can you limit this sharing?
To understand Site demographics and use of the Internet	Yes, to our affiliates and third party service providers to help improve our products, service offerings, Site, and technology	General Information	You may block cookies through your browser settings, which prevents us from collecting certain information about your use of our Site and our Services. We may still collect information about your use of our Services, such as when you log in, and analyze this information to help understand the use of our Site.
In the course of providing Services you	Yes as follows: <ul style="list-style-type: none"> <li>▪ To other members</li> </ul>	General Information;	No. This is necessary to provide the Services, including updates about features and

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<p>request, verifying your identity, notifying you of new features, Services, or changes in our business or to process, and fulfilling or billing your orders or requests.</p>	<p>registered under your account</p> <ul style="list-style-type: none"> <li>▪ To our Affiliates</li> <li>▪ To third party service providers, including for example insurance companies, administrators of customer rewards programs, payment verification services, financial institutions or credit card companies, or other service providers that perform functions on our behalf</li> <li>▪ To Government agencies and law enforcement (in helping address identity theft)</li> <li>▪ To consumer reporting agencies</li> </ul>	<p>Personal Information</p>	<p>functionalities of the products and services to which they subscribe. The information requested may differ depending on the Service(s) you select to receive. This use of your information is separate and distinct from marketing uses, which you may opt-out of, and which are discussed below.</p>
<p>When we, or our affiliates, send you marketing material about services, promotions or other material which may be of interest to you, through e-mail, interactive voice response telephone technology, direct mail or other means.</p>	<p>Yes, with our affiliates and to third party service providers who are under contract with us to provide our direct mail or other marketing efforts</p>	<p>General Information. Personal Information such as Name, Address, Email Address, or Phone Number Third Party Information</p>	<p>Yes, by opting out of communications in your preferences or by contacting us at <a href="mailto:unsubscribe.nonmember@lifelock.com">unsubscribe.nonmember@lifelock.com</a> or by regular mail at Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ</p>
<p>Behavioral or Interest-based Advertising (to send you focused advertising)</p>	<p>Yes, with service providers and network advertisers (as described under "Behavioral or Interest-based Advertising")</p>	<p>General Information Elements of your Personal Information such as Name, Address, Email Address, and Phone Number.. Third Party Information</p>	<p>Yes, you may exercise your options to not receive behavioral advertising, including targeted ads about LifeLock products on certain third party sites, at <a href="http://www.networkadvertising.org/optout_nonppii.asp">www.networkadvertising.org/optout_nonppii.asp</a> (NAI) and <a href="http://www.aboutads.info/choices">www.aboutads.info/choices</a> (DAA). Exercise your opt out choice to limit use of your information by LifeLock for behavioral advertising purposes. <a href="#">here</a>.</p>
<p>To develop new products and services</p>	<p>Yes, with our affiliates for their own product and service development and to third party service providers who are under contract with us to develop products and services, such as engineers, web developers and the like</p>	<p>General Information Third Party Information</p>	<p>No</p>
<p>As part of our thought leadership in reducing the risk of identity theft, education of law</p>	<p>Yes, with our affiliates and third parties but this information will not be used to identify any single individual</p>	<p>Aggregate information that is derived from your</p>	<p>No</p>

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enforcement, regulators and other professionals		Personal Information, meaning general statistics, summaries and the like	
To investigate misconduct or a crime, to comply with law, or when we believes it is necessary to protect our rights, property or safety or that of others	Yes, with law enforcement, attorneys, officers of the court, arbitrators, mediators and others involved in any judicial proceeding, court order, legal process or the like	General Information Personal Information Third Party Information	No
To conduct data analysis and research the risk and prevention of identity theft and related crimes	Yes, with our affiliates and third parties under contract with us to protect the information; to law enforcement or other government entity	General Information Personal Information Third Party Information	No
In connection with our sale, purchase, merger or reorganization	Yes, with the acquiring, purchasing, or other applicable entity, including, without limitation, legal and financial advisors and other persons or entities, as appropriate	General Information Personal Information Third Party Information	No

### Security Standards

The security of your Personal Information is important to us and we have put into place multi-layered technical, physical and procedural measures to help keep it safe. For example we keep Personal Information encrypted during transit and at rest using strong encryption technology and employ proactive monitoring and other tools to protect against unauthorized access. We work with third parties on an ongoing basis to keep our practices current and compliant with laws and industry standards relating to data security and privacy. We protect the credit card data you submit to us for payment of the Services in accordance with the Payment Card Industry Data Security Standard.

Despite our mutual efforts, you understand and agree that perfect security does not exist and understand that there is a certain amount of risk inherent in providing and receiving services over the internet. The Services depend upon your commitment to keep your Personal Information safe. You agree to use your Personal Information in a reasonable way and to avoid recklessly disclosing your Social Security number, financial account numbers or other Personal Information to those that could improperly use or disclose it. For example, take care not to visit sites that may transmit malware, or to respond to "phishing" scams, unsolicited emails, or pop-up messages requesting your Personal Information. You may have the opportunity to participate in contests, blogs, promotions or other functions by way of the Site. Use caution when deciding to disclose your information in such a submission as these functions may be provided by a Third Party Website and subject to terms which are different than those stated in this Privacy Policy.

If you have any questions about the security of your Personal Information or the security of the Site, you can send us an email at [Privacy@LifeLock.com](mailto:Privacy@LifeLock.com)

### Social Media

Our Site may include Social Media Features, such as the Facebook Like button and widgets, such as the "Share this" button or interactive mini-programs that run on our Site. These features may collect your IP address, which page you are visiting on our Site, and may set a cookie to enable the feature to function

properly and for other purposes. Social Media Features and Widgets are displayed on our Site, but are hosted by the third party identified in the widget. These Social Media Features and Widgets are subject to their own privacy policies, not this one, and their privacy practices may differ from those on this Site.

### **Children's Privacy**

We believe it is important to provide added protection for children on the internet and encourage parents and guardians to work with their children to understand how to be safe online. Our Site is not intended for the use by anyone under the age of eighteen (18) except where minors are receiving Services from us through registration by their parent or legal guardian. Other than as specifically described herein, we do not want or intend ever to collect or request Personal Information from anyone under the age of eighteen.

### **Marketing**

If you provide us with your email address or mailing address, you may receive marketing messages and materials from us or our affiliates. You have choices on what communications you want to receive from us. If you choose not to receive marketing communications, we will honor your request. However, we will continue to communicate with you as needed to provide the Services, respond to your inquiries or otherwise relay service related messages.

You can stop receiving promotional email or postal communications from us by following the instructions included in each communication, **by changing your preferences**, or by contacting us at [unsubscribe.nonmember@lifelock.com](mailto:unsubscribe.nonmember@lifelock.com) or by regular mail at Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ.

### **Tracking and Behavioral or Interest-based Advertising**

Currently, we do not honor browser requests not to be tracked online. You may opt-out, however, of being tracked for purposes of online advertising as discussed in this section.

We use third parties such as network advertisers to display advertisements on other websites you may visit. Network advertisers are third parties that display advertisements based on your visits to our Site as well as other websites. This enables us and these third parties to advertise more effectively by displaying ads for products and services in which you might be interested. Third party ad network providers, advertisers, sponsors and/or traffic measurement services may use some of the technologies described in this policy, such as cookies, JavaScript, web beacons (including clear GIFs), and Flash Local Storage Objects (Flash LSOs) to measure the effectiveness of their ads and to personalize advertising content to you. This helps us, and them, provide advertising content to you that is more relevant and tailored to your interests. As with links to other websites that may be found on our Site, these Tracking Technologies are governed by each third party's privacy policy, not this one.

We may provide these third-party advertisers with non-personally identifiable information about your usage of our Site and our Services, as well as aggregate or non-personally identifiable information about visitors to our Site and users of our Services. We do not provide these third parties with your Personal Information. If you don't want us to show you interest-based ads or share interest-based behavioral data with third parties, you can opt out. Understand that even after opting out you will still see online ads. Opting out only means that network members will no longer deliver targeted content to you. You may continue to see interest-based advertisements from other parties from whom you have not opted out, or from companies that have not adopted the self-regulatory standards for Online Behavioral Advertising that we follow.

If you don't want us to show you interest-based ads or share interest-based behavioral data with third parties for advertising, you may opt-out of many third-party ad networks, including those operated by members of the Network Advertising Initiative ("NAI") and the Digital Advertising Alliance ("DAA"). For more information and available choices for third-party ad networks operated by NAI and DAA members, please visit their respective websites: [www.networkadvertising.org/optout\\_nonppii.asp](http://www.networkadvertising.org/optout_nonppii.asp) (NAI) and [www.aboutads.info/choices](http://www.aboutads.info/choices) (DAA).

We also participate in third party ad networks and use cookies to improve the performance of our advertising on third-party websites, including to display ads about LifeLock products on these sites. You may control our use of the General Information we collect about your activities on our Site to display targeted LifeLock advertising during your visits to third party websites. To opt out of receiving these targeted LifeLock ads, click [here](#).

Note: If your browser is configured to reject cookies when you visit the opt-out page, or you subsequently erase your cookies, use a different computer or change web browsers, your NAI, DAA or LifeLock opt-out may no longer be effective. Additional information is available on NAI's and DAA's websites accessible by the above links.

### **Special Notice to California Consumers**

If you are a California resident, California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your Personal Information to third parties for the third parties' direct marketing purposes. We may share your Personal Information with our affiliates for direct marketing, but we do not sell it to or share it with unaffiliated third parties. You may request a list of our affiliates by contacting us at LifeLock, Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ. You may make one request per calendar year. In your request, please attest to the fact that you are a California resident and provide a current California address for your response. Please allow up to thirty (30) days for a response.

### **Your Access to Your Information**

You may access the Personal Information you have provided to us on the Site and we will honor your right to review, correct or update it. Members can do this by logging into the member portal and selecting the account or member information options. If you are not a member and want to access your Personal Information, you may contact us. We will retain your information, including the prior version of the information that you updated, as follows:

- for as long as your membership is active
- as needed to provide you Services
- as required by company policy or legal obligation
- as needed to resolve disputes
- as needed to enforce our agreements

### **Contact Us**

If you have any questions about this Policy, please contact us at 1-800-LifeLock (543-3562), at [privacy@lifelock.com](mailto:privacy@lifelock.com), or by mail at LifeLock, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ 85281, Attn.: Privacy Officer. You hereby agree that we may use and disclose any suggestions, ideas, concepts, or information (other than your Personal Information) that you provide to us regarding the Privacy Policy, our business, or any other matter, without obligation to you or any third party.

### **TRUSTe Verification of Our Website Practices**

LifeLock, Inc. is a participant in the TRUSTe® Privacy Seal Program. TRUSTe is an independent organization whose mission is to advance privacy and trust in the networked world. As this Website wants to demonstrate its commitment to your privacy, it has agreed to disclose its information practices and have its privacy practices monitored for compliance by TRUSTe. If you have questions or concerns regarding this statement, you should first contact us at [privacy@lifelock.com](mailto:privacy@lifelock.com). If you do not receive acknowledgment of your inquiry, or if your inquiry has not been satisfactorily addressed, you should then contact TRUSTe at: [http://www.truste.com/consumers/watchdog\\_complaint.php](http://www.truste.com/consumers/watchdog_complaint.php). TRUSTe will then serve as a liaison with LifeLock to resolve your concerns.

### **Definitions Used in this Policy**

**Cookie Information.** Cookies are small text files that are stored by a user's web browser on the hard drive of a user's computer. Cookies can "remember" what information ("Cookie Information") a user accesses on

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a particular web page to simplify subsequent interactions with that website by the same user, or cookies can use that information to streamline the user's transactions on related websites. The cookies we use on our Site may be "session" cookies that are erased when you leave the Site, or they may be "persistent" cookies that remain on your computer's hard drive after you leave the Site. We also use a cookie installed by Google, Inc. to provide us with usage information regarding the Site. The cookies we use do not capture your Personal Information. We may also set cookies when you register at the Site, and may do so without notice to or permission from you or any third party.

**General Information** refers to information about your use of the Site that is gathered automatically. General Information does not identify you individually, but helps us better understand how the Site is used.

**Our, We or Us** refers to LifeLock, Inc.

**Personal Information** means information, or a combination of pieces of information, that reasonably could allow us to identify you. Personal Information includes things like your name, address, date of birth, social security or driver's license number.

**Third Party Information** refers to information that may be gathered on our behalf or which we lawfully obtain from third parties outside of this Site.

**Tracking Technologies** refers to technologies such as cookies, JavaScript, web beacons (including clear GIFs), and Flash Local Storage Objects (Flash LSOs).

**Site** refers to this website, [www.lifelock.com](http://www.lifelock.com)

**Services** refers to the services offered by LifeLock through [www.lifelock.com](http://www.lifelock.com) and offline, including our identity protection services, credit monitoring services, mobile applications or other products or services for which you must register or enroll, as well as any on-line promotions that are associated with our Services, unless we tell you otherwise.

**Web Beacons / Gifs.** We employ (either directly or through one of our third party advertising partners) a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs), that help us better manage content on our Site by educating us on what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence. To learn more about our advertising company's use of clear gifs, please visit the following sites:

- AOL: <http://adinfo.aol.com/about-our-ads/>
- ValueClick: <http://www.valueclick.com/privacy>
- Adconion: <http://www.adconiondirect.com/privacy-policy>
- RadiumOne: <http://www.radiumone.com/about/privacy.html>
- AdMarketplace: <http://www.admarketplace.com/privacy-statement.php>

We also use clear gifs in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns.

**You or Your** refers to you as a Member or User of our Site or Services.

### Identity Theft 101

Understanding identity theft and how it can affect you



[▶ Learn more](#)

### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



[▶ Learn more](#)

### Help Protect Yourself

LifeLock's protection for Individuals is secure.



[▶ Learn more](#)

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Contact Us

LifeLock in the Community

CALL US AT  
1-800-607-  
7205

Send us an email



Secure login

**LifeLock Service Terms Agreement**

Effective Date: July 1, 2014

These LifeLock Service Terms and Conditions (the "Service Terms") are a legally binding agreement between LifeLock, Inc. ("LifeLock," "we" "our" or "us") and you ("you," "your" or "yours"), and describe the terms under which you agree to use the LifeLock® identity protection programs, including any applicable Stolen Identity Insurance (the "Protection Programs"), credit monitoring service (the "Credit Monitoring Service") and any other service or product which may be made available to you by us for which you have registered or enrolled or have been registered or enrolled by an authorized third party (collectively the "Services" and individually a "Service"). In these Service Terms we may use the term "Member" which refers to a customer that is enrolled in one of our fee-based Services, such as LifeLock Ultimate, and "User" which refers to a customer of our non-fee based Services such as LifeLock wallet. Collectively we will use the term "Customer" when referring to both Members and Users.

Both our Privacy Policy and our Website Terms of Use, which apply to our website (our "Site") and your use of our Site, are available [here](#) and are incorporated by reference into these Service Terms.

**YOU REPRESENT THAT YOU ARE A NATURAL PERSON OVER EIGHTEEN (18) YEARS OF AGE, THAT YOUR ACCESS TO OR USE OF THE SERVICES DOES NOT VIOLATE APPLICABLE LAWS, AND THAT YOU AGREE WITH ALL THE TERMS OF THESE SERVICE TERMS. FURTHER, IF YOU ENROLL IN OR USE OUR CREDIT MONITORING SERVICE AND/OR ANY OF OUR PROTECTION PROGRAMS, YOU ALSO REPRESENT AND WARRANT THAT YOU ARE A U.S. RESIDENT, THAT YOU HAVE PROVIDED US YOUR VALID U.S. SOCIAL SECURITY NUMBER, AND THAT YOU SHALL ONLY USE SUCH SERVICES IN CONNECTION WITH YOUR PERSONAL AND BUSINESS ACCOUNTS THAT ARE DIRECTLY ASSOCIATED WITH YOUR VALID U.S. SOCIAL SECURITY NUMBER.**

**IF YOU DO NOT AGREE TO THESE SERVICE TERMS, YOU MUST NOT ENROLL OR REGISTER FOR ANY OF THE SERVICES OR OTHERWISE USE THE SERVICES. UNLESS YOU CONTACT US WITHIN FIFTEEN (15) DAYS OF RECEIVING YOUR WELCOME EMAIL OR, IF YOU DO NOT RECEIVE A WELCOME EMAIL BECAUSE YOU DO NOT HAVE AN EMAIL ADDRESS, WITHIN FIFTEEN (15) DAYS OF RECEIVING YOUR WELCOME KIT YOUR ENROLLMENT WILL INCLUDE USE OF THE INSURANCE.**

**YOU MAY TERMINATE YOUR ENROLLMENT IN THE SERVICES AT ANY TIME. IF YOU HAVE ENROLLED IN THE SERVICES DIRECTLY WITH LIFELOCK, TO TERMINATE YOUR ENROLLMENT IN OR USE OF THE PROTECTION PROGRAMS AND/OR THE CREDIT MONITORING SERVICE, YOU MUST CALL 1-800-LIFELOCK (543-3562) OR CANCEL THROUGH YOUR MEMBER PORTAL; TO CANCEL ANY OTHER SERVICES, YOU MUST DO SO BY CALLING LIFELOCK AT 1-800-LIFELOCK (543-3562) OR TERMINATING THE SERVICE IN ANOTHER MANNER AS INSTRUCTED THROUGH THE SERVICE (SUCH AS BY DE-INSTALLING OUR APP ON YOUR MOBILE DEVICE). IF YOU HAVE ENROLLED IN ANY OF THE SERVICES VIA A THIRD PARTY, YOU MUST TERMINATE YOUR ENROLLMENT IN THE SERVICES WITH THAT PARTY.**

**YOUR USE OF THE SERVICES CONSTITUTES YOUR ACCEPTANCE OF THESE SERVICE TERMS. WE MAY CHANGE, UPDATE, ADD OR REMOVE PROVISIONS OF THESE SERVICE TERMS AT ANY**

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**TIME BY POSTING THOSE CHANGES ON OUR SITE. YOUR CONTINUED USE OF THE SERVICES AFTER SUCH POSTING SHALL CONSTITUTE YOUR ACCEPTANCE OF SUCH CHANGES TO THESE SERVICE TERMS IF YOU DO NOT AGREE WITH ANY OF THE UPDATED SERVICES TERMS YOU MUST STOP USING THE SERVICES.**

**For certain Services, we may allow you to enroll or permit to be enrolled your minor child, if you are his or her parent or legal guardian. We may require you to provide, either directly or indirectly, documentation to us as we deem it necessary in our sole discretion, to prove your relationship with any such minor child. You acknowledge that these Service Terms will apply to your minor child, and you hereby expressly accept these Service Terms on behalf of your minor child. ANY CHILD ENROLLED IN LIFELOCK JUNIOR WILL AUTOMATICALLY BE UPGRADED TO LIFELOCK'S STANDARD ADULT SERVICE, AT THE THEN-CURRENT RATE, UPON TURNING 18 YEARS OF AGE.**

#### **1. Enrolling in LifeLock's Services - Members**

Depending upon the Services you enroll in, register for, or otherwise sign up for or subscribe to use (collectively, "enroll"), we may permit you to be enrolled (i) by telephone, (ii) at our Site, (iii) by some other method we expressly permit, or (iv) by a third party who is authorized to provide your Personal Information to enroll you on your behalf (collectively, the "Enrollment Process"). In order to enroll in, register for and receive one or more Services, you must provide us with the full and accurate Personal Information that we require for the applicable Services, which may include without limitation your name, address, telephone number, email address, date of birth, driver's license number, Social Security number, and other personal information to verify your identity, as well as financial information such as your credit card number (collectively, "Personal Information"). You agree to keep all Personal Information updated and accurate. In the event we do not receive all the required Personal Information during your Enrollment Process, you agree that we may, in our sole discretion, use our data base, the data base of our affiliates, or other resources to attempt to complete the required Personal Information on your behalf. If we are unable to obtain the required Personal Information or you fail to authenticate your identity as may be required, the Services for which you have enrolled or registered from us may be limited.

Upon completion of the Enrollment Process, and payment to us of any fees owed you will become eligible to receive the Services for which you have enrolled or registered.

As a Member enrolled in any of the Protection Programs, should you become a victim of identity theft you will be insured for certain losses in accordance with our [Service Guarantee and Insurance](#), which is incorporated by reference into these Service Terms. Along with the [Service Guarantee and Insurance](#), please review our reimbursement guidelines.

YOU UNDERSTAND AND AGREE THAT THE SERVICES SHALL NOT INCLUDE THE PLACING OF FRAUD ALERTS WITH ANY CONSUMER REPORTING AGENCIES. YOU UNDERSTAND THAT WE MONITOR YOUR PERSONAL INFORMATION WITHIN OUR NETWORK USING CERTAIN PROPRIETARY TECHNOLOGIES AND DATABASE INFORMATION OWNED BY OR UNDER LICENSE TO US, BUT NOT ALL TRANSACTIONS, INCLUDING THOSE THAT MIGHT ENTAIL THE POTENTIALLY FRAUDULENT USE OF A CUSTOMER'S INFORMATION, MAY BE MONITORED AND THE SCOPE OF THE NETWORK UTILIZED BY US TO PROVIDE ALERTS MAY CHANGE. YOU ALSO UNDERSTAND AND AGREE THAT IT MAY TAKE UP TO FOUR (4) WEEKS FROM THE DATE YOU ACCEPT THESE SERVICE TERMS AND COMPLETE THE ENROLLMENT PROCESS FOR ALL OF THE SERVICES TO BE FULLY ACTIVATED.

#### **2. Enrolling in LifeLock's Services - Users**

We may make certain features and Services available to Users for no fee (the "User Services"), including those we make available on or through your mobile phone or device. User Services may include the ability to receive SMS text messages, email, push notifications and other notifications from the Services (the "Mobile Alerts") and the ability to access the Services for which you have enrolled or registered through our mobile enabled application (our "App").

Users of our User Services are not required to enroll as a Member; however, Users may still be required to register with us. To register for User Services, you must provide us with certain information, including your

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name and email address, and must also create a username and password.

#### **A. Mobile App Terms and License**

Our App offers functionality that allows Members to access their LifeLock portal and membership data and that allows Customers to store affiliation, membership, affinity and payment card information in a mobile wallet. Our App also offers "wallet services," which allow you to submit an image with card and receipt data, to digitize the data, store the image, and access the image and digitized data. As part of the wallet services, payment card information you choose to store in the App may be used to remit payments to third-party developers and merchants who have developed apps and web services that utilize our App's check-out services. Other functionality may also be available on the App such as the ability to receive various promotional offers and benefits.

The App is provided to you under license and your use of the App and any information or data downloaded by or in connection with the App (the "Data") is subject to and limited by the license terms set forth below. We grant you a limited, non-exclusive, non-transferable license to use the App and Data subject to the terms and conditions set forth in this Agreement. You acknowledge that you must be a Member to access the Member-only features of our App. You may (a) install the App on one device at a time, (b) use the App on the screen of such device, and (c) make one copy of the App and Data for back-up, archival purpose provided such copy contains all of the original proprietary notices provided with or otherwise relating to the App or Data. This license will also govern any software upgrades provided by us that replace and or supplement the original App unless such upgrades are accompanied by a separate license in which case the terms of that license will govern. We have no obligation to provide you with any updates, maintenance or support services for the App. The App contains certain third-party software under license to us, including open source software (collectively, the "Third-Party Software"). The Third-Party Software is licensed to you under and subject to the terms of the applicable third-party software licenses, which can be found [here](#).

You may not use or permit others to use the App or Data except under the terms expressly listed above. Without limiting the previous sentence you shall not and shall not permit anyone else to (a) use the App or any device that you do not own or control, (b) use the App or Data for service bureau time sharing or other similar purpose, (c) modify, translate reverse engineer, decompile, attempt to derive the source code of, disassemble (except to the extent that this restriction is expressly prohibited by law) or create derivative works based upon the App or Data, (d) copy the App, including any updates or any part thereof, or Data (except as permitted above), (e) rent, lease, sell, offer to sell, distribute or otherwise transfer rights to the App or Data, (f) develop, sell or distribute applications that integrate with the App or otherwise make use of the Data, (g) remove any proprietary notices or labels on or relating the App or Data, or (h) use the App or Data in any manner that could impair any website that we may own or operate currently or in the future.

The App may be available via one or more mobile app stores or marketplaces (and "App Store") for use on mobile devices, including App Stores provided by Apple, Inc., Google, Inc., Amazon.com, Inc. and Microsoft, Inc. Apple, Inc., Google, Inc. Amazon.com, Inc. and Microsoft, Inc. are each a "Provider" for the purposes of these Terms with respect to any App downloaded from one of their respective App Stores. To use the App you must first download it from an App Store and then register with us, by providing your name, email address and other information, and setting a password.

You acknowledge that this Agreement is between you and LifeLock only, and not with any Provider. Your use of our App must comply with the then-current Terms of Service applicable to the App Store(s) from which you downloaded our App. LifeLock, and not Provider, is solely responsible for our App and the services and content available thereon. You acknowledge that Provider has no obligation to provide maintenance and support services with respect to our App. To the maximum extent permitted by applicable law, Provider will have no warranty obligation whatsoever with respect to our App. We and not Provider are responsible for addressing any questions, comments or claims relating to the App and or your use of the App including but not limited to any product liability claims, claim that the App fails to conform to any applicable legal or regulatory requirement, claims arising under consumer protection or similar legislation, and for the investigation, defense, settlement and discharge of any third-party intellectual property infringement claim related to our App or your possession and use of our App. You agree to comply with all applicable third-party terms of agreement when using our App (e.g., you must not be in violation of your

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wireless data service terms of agreement when using the App). Provider is a third-party beneficiary to this Agreement. Upon your acceptance of this Agreement Provider will have the right (and will be deemed to have accepted the right) to enforce this Agreement with respect to the App.

In the event of a third-party claim that the App or your possession of and/or use of the App infringes a third party's intellectual property rights, we, not Provider, will be solely responsible for the investigation, defense, settlement and discharge of any such intellectual property infringement claim.

#### **B. Mobile Alert Service**

If you are a Member and you elect to enroll in our Mobile Alert Service, you acknowledge and agree that we may continue to send you alerts and other notifications via the email address or telephone number you provided to us or through another method as expressly agreed to by us in writing, until you notify us that you no longer wish to receive these Mobile Alerts. You can choose what types of Mobile Alerts you would like to receive, including where eligible Transaction Monitoring or Credit Monitoring Mobile Alerts. You should note that Mobile Alerts sent to you are not encrypted. You should take steps to protect your email and/or any devices through which you access or receive such alerts to safeguard against unauthorized access.

THE FREQUENCY OF MOBILE ALERTS WILL VARY BASED ON THE KINDS OF ALERTS AND OTHER NOTIFICATIONS (INCLUDING PUSH NOTIFICATIONS ON YOUR MOBILE DEVICE) YOU SIGN UP TO RECEIVE PURSUANT TO YOUR SERVICES. STANDARD TEXT MESSAGING RATES APPLY (INCLUDING WHERE APPLICABLE ROAMING CHARGES), SO PLEASE CONTACT YOUR MOBILE PHONE CARRIER FOR DETAILS AND FEES. YOU WILL BE RESPONSIBLE FOR ALL TEXT MESSAGING AND DATA PLAN FEES CHARGED BY YOUR MOBILE PHONE SERVICE. MOBILE ALERTS ARE PROVIDED AS A COURTESY TO YOU. WE DO NOT GUARANTEE THE ACTUAL, COMPLETE OR TIMELY DELIVERY OF ANY MOBILE ALERTS. WE ARE NOT RESPONSIBLE FOR, AND EXPRESSLY DISCLAIM ANY AND ALL LIABILITY RELATED TO, THE FAILURE OF ANY MOBILE ALERT TO BE ACTUALLY, ACCURATELY, FULLY OR TIMELY DELIVERED TO YOU FOR ANY REASON WHATSOEVER, INCLUDING THOSE CAUSED BY A TECHNICAL ERROR OR OTHER PROBLEM WITH OUR SYSTEMS, THOSE OF YOUR MOBILE SERVICE PROVIDER, A THIRD PARTY COMPANY OR ISSUES RELATED TO YOUR MOBILE SERVICE ACCOUNT OR MOBILE DEVICE.

#### **3. Changes to the Services**

We reserve the right to change, modify, add to, discontinue, or retire any Service and/or any aspect or feature of a Service at any time. We shall provide notice of changes to products and services by posting them on the Site. We have no obligation to provide you with direct notice of any such changes in any other manner. If any change(s) involve the payment of additional fees, we will provide you with the opportunity to approve such fees. If you fail or refuse to approve such fees, we may, in our sole discretion, terminate your current enrollment or use, continue to support your current Service(s) without the change, or replace your Service(s) with other Service(s). If we terminate your current enrollment in or use of any Service(s) on account of your failure or refusal to approve such fees, then we shall refund, on a pro-rata basis based on the remaining term of the current license. If we update any Service without requiring an additional fee and you object to such change, your sole remedy shall be to terminate your use of the Service.

#### **4. Transaction Monitoring Feature**

You may be eligible to use the transaction monitoring feature ("Transaction Monitoring") of our Services. To sign up for Transaction Monitoring, you must provide us with the account credentials ("Account Credentials") for your eligible financial account(s) (such as credit card accounts, checking and savings accounts and investment accounts) at participating third party institutions, and authorize LifeLock to use your Account Credentials to directly access your account data at these third-party companies ("Account Information"). By using the Transaction Monitoring feature and providing us your Account Credentials, you are expressly authorizing LifeLock to access your Account Information on your behalf. You hereby grant LifeLock a non-exclusive, royalty-free, fully paid-up, license to use your Account Information in order to provide our Services to you, and to prepare aggregated and anonymous data derived from your Account Information for our own internal use. If any of your Account Credentials change, you are responsible for providing updated Account Credentials to LifeLock; if you do not, we will not be able to access your

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Account Information to provide alerts or notifications for any account for which we do not have your current Account Credentials.

LifeLock Members that sign up for Transaction Monitoring, may be able to receive related alerts via email or mobile device (see Mobile Alerts section about for more details). Transaction Monitoring alerts are only available for certain types of transactions. LifeLock may add or remove the types of transactions for which it will provide alerts at any time and without advance notice to you. Transaction Monitoring and alerts may not be available for all of your accounts, and the scope of Transaction Monitoring and alerts may vary based on the particular financial institution or credit card account.

YOU ACKNOWLEDGE AND AGREE THAT WHEN LIFELOCK IS ACCESSING AND RETRIEVING ACCOUNT INFORMATION FROM THIRD PARTY SITES, LIFELOCK IS ACTING AS YOUR AGENT FOR THE SOLE AND LIMITED PURPOSE OF OBTAINING YOUR ACCOUNT INFORMATION TO PROVIDE THE SERVICES TO YOU. IF YOU SIGN UP TO RECEIVE TRANSACTION MONITORING ALERTS ON YOUR MOBILE DEVICE, YOU ACKNOWLEDGE AND AGREE THAT NEITHER COMPANY NOR ITS SERVICES ARE INTENDED TO PROVIDE LEGAL, TAX OR FINANCIAL ADVICE. RECOMMENDATIONS RELATED TO TRANSACTION ALERTS. WE WILL NOT BE LIABLE TO YOU OR ANY THIRD PARTY BASED ON YOUR RELIANCE ON OR USE OF ANY INFORMATION CONTAINED IN ANYT ALERT OR DUE TO A FAILURE TO SEND OR RECEIVE AN ALERT.

#### **5. Credit Reports**

Certain Services may be contingent upon our receipt of your credit report. We will advise you of this requirement prior to obtaining your report. You acknowledge that by continuing to enroll in and order such Services, you are providing us with "written instructions" to obtain your credit report pursuant to the Fair Credit Reporting Act. Any person who knowingly and willfully obtains a consumer credit report or score/disclosure under false pretenses may face criminal prosecution. We do not directly report or provide your credit score to any third party; however, we may use it in accordance with our Privacy Policy.

#### **6. Payment**

Certain Services (such as the Protection Programs and Credit Monitoring Product) require payment by or on behalf of you, via a valid credit or debit card or other payment method, to us. By providing such payment information to us or permitting such to be provide on your behalf, you represent that you are authorized to request transactions using the payment method presented. You authorize and agree to make any required payments for the Services on a timely basis. In the case of any credit or debit card payment by you, you authorize us to: (a) submit a transaction using the card information provided to us; (b) submit automatic recurring transactions, including those on a monthly or annual basis for membership renewals; and (c) obtain automatic updates for cards provided to us. You may cancel your membership at any time by phone at 1-800-LifeLock (543-3562) or through your member portal. You further acknowledge and agree that, subject to our then current member authentication procedures, another adult member enrolled on your account may authorize changes to the account, including without limitation to the form of payment, or to the Services including termination of membership or changes that may result in additional charges. In all cases, you are personally responsible for any applicable state, federal, or other taxes that may be associated with your purchase of the Services unless noted otherwise and we may collect all applicable sales taxes.

#### **7. Your Conduct**

You understand and agree that perfect security does not exist anywhere, and that you will protect your Personal Information in a reasonable way at all times. Accordingly, you will not recklessly disclose or publish your Social Security number or any other Personal Information to anyone who might reasonably be expected to improperly use or disclose that Personal Information, such as, by way of example, in response to "phishing" scams, unsolicited emails, or pop-up messages seeking disclosure of Personal Information. You also agree that you will, upon request from us, immediately remove from your computer any software that we notify you poses a security risk. To access the Services via our App or online member portal, Customers must have a valid user name and password, which Customers will receive after enrolling or otherwise registering with us for the applicable Service(s). You are responsible for maintaining the confidentiality of any password associated with your use of the Services and the App, as well as any activity within the App and Services using your password(s).

## 8. Term and Termination

The term of these Service Terms will continue until terminated by you or us, in accordance with the below. We may terminate these Service Terms at any time upon notice to you, with or without cause. Unless terminated by you, your enrollment in the Services shall automatically continue indefinitely, and you shall pay (or cause to be paid) corresponding fees as published by us from time to time. Where authorized by you during the Enrollment Process or later, we will automatically charge your designated payment method upon renewal, unless you first terminate your use of the Services prior to the expiration of the then-current membership term.

### A. Customers Enrolled in Service(s) Directly with LifeLock

We may terminate these Service Terms at any time upon notice to you, with or without cause. If we terminate these Service Terms without cause, we will promptly refund a pro-rata portion of any fees already paid directly to us by Customers for the Services that have yet to be provided.

You may terminate these Service Terms at any time upon notice to us. If you terminate these Service Terms, we will promptly refund to you a pro-rata portion of any fees you have already paid directly to us for the Services that have yet to be provided. To terminate your enrollment in or use of the Protection Programs and/or Credit Monitoring Service, you must call 1-800-LIFELOCK (543-3562) or cancel through your member portal; to cancel any other Services, you must do so by calling LifeLock at 1-800-LIFELOCK (543-3562) or terminating the Service in another manner as instructed through the Service (such as by de-installing our App on your mobile device).

### B. Members Enrolled in the Services Through a Third Party

We may terminate these Service Terms at any time upon notice to you, with or without cause. If you have enrolled in or obtained your membership to the Service(s) through a third party, and you wish to terminate these Service Terms, you must notify that third party of your intent to terminate your use of the Service(s); we will terminate your use of the Services and these Service Terms upon notice to us given by such third party. If you are enrolled in any Services through a third party, you will not be entitled to any refund of fees from LifeLock; we shall have no obligation to, and shall not, refund any fees paid by you to a third party.

## 9. Privacy

You agree that we may use your Personal Information in accordance with our Privacy Policies, which are available [here](#) and are incorporated by reference into these Service Terms. You expressly authorize LifeLock, its agents, and its employees to obtain various information and reports about you (or about any minor child that you have enrolled) as we deem reasonably necessary or desirable in the course of performing the Services. We may share your Personal Information with any other person registered on your LifeLock account. You, individually or as the parent or legal guardian of a minor child you enroll or cause to be enrolled, expressly authorize LifeLock, its agents, and its employees to take any steps necessary to implement the Services, including, but not limited to, completing and executing any documents, communicating with third parties, and acting as a personal representative to the fullest extent permitted by law.

## 10. Ownership of Intellectual Property Rights

We retain all right, title and interest (including all copyright, trademark, patent, trade secrets and all other intellectual property rights) in our Services, our App (including the Data) as well as our trademarks, service marks, designs, logos, URLs, and trade names that are displayed in connection with our Services and our App. Further, your use of or access to our Site and to any content, materials, data or information available on or via our Site, is subject to the LifeLock [Intellectual Property Statement](#), including its applicable provisions on intellectual property, feedback, submissions, and proprietary rights.

## 11. Local Laws; Export Control

We control and operate the App and Services from our headquarters in the United States of America and the content and features may not be appropriate or available for use in other locations. If you use the App or Services outside the United States of America, you are responsible for following applicable local laws. By using the App or Services, you represent and warrant that (i) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist

supporting” country; and (ii) you are not listed on any U.S. Government list of prohibited or restricted parties.

#### **12. Disclaimer of Warranties**

UNLESS OTHERWISE EXPLICITLY STATED, LIFELOCK, FOR ITSELF AND ITS LICENSORS, MAKES NO EXPRESS, IMPLIED OR STATUTORY REPRESENTATIONS, WARRANTIES, OR GUARANTEES IN CONNECTION WITH THE SERVICES, RELATING TO THE QUALITY, SUITABILITY, TRUTH, ACCURACY OR COMPLETENESS OF ANY INFORMATION OR MATERIAL CONTAINED OR PRESENTED IN THE SERVICES. UNLESS OTHERWISE EXPLICITLY STATED, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES, AND ANY INFORMATION OR MATERIAL CONTAINED OR PRESENTED THROUGH THE SERVICES IS PROVIDED TO YOU ON AN “AS IS,” “AS AVAILABLE” AND “WHERE-IS” BASIS WITH NO WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD-PARTY RIGHTS. LifeLock DOES NOT PROVIDE ANY WARRANTIES AGAINST VIRUSES, SPYWARE OR MALWARE THAT MAY BE INSTALLED ON YOUR COMPUTER.

#### **13. Limitation of Liability**

OTHER THAN PURSUANT TO THE SERVICE GUARANTEE (FOUND [HERE](#)) WHICH APPLIES SOLELY TO MEMBERS ENROLLED IN OUR PROTECTION PROGRAMS, TO THE EXTENT PERMITTED BY APPLICABLE LAW, LIFELOCK, OUR AFFILIATES, OUR RESPECTIVE LICENSORS, LICENSEES, AND SERVICE PROVIDERS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXTRAORDINARY, EXEMPLARY OR PUNITIVE DAMAGES, OR ANY OTHER DAMAGES WHATSOEVER (HOWEVER ARISING), ARISING OUT OF, RELATING TO OR RESULTING FROM YOUR USE OR INABILITY TO USE OR ACCESS THE SERVICES, INCLUDING BUT NOT LIMITED TO DAMAGES FOR LOSS OF PROFITS, GOODWILL, DATA, OR OTHER INTANGIBLE LOSSES (EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. WITHOUT LIMITING THE FOREGOING LIMITATION OF LIABILITY, IN THE EVENT WE ARE FOUND LIABLE FOR DAMAGES TO YOU IN A COMPETENT LEGAL PROCEEDING OUR AGGREGATE LIABILITY FOR ALL CLAIMS ARISING OUT OF OR RELATED TO THESE SERVICE TERMS IS LIMITED TO THE LESSER OF (a) ONE THOUSAND U.S. DOLLARS (\$1,000) OR (b) THE AMOUNTS PAID TO US FOR THE SERVICES THAT ARE THE BASIS OF THE CLAIM IN THE TWELVE (12) MONTHS PRECEDING THE DATE OF THE CLAIM. SOME JURISDICTIONS DO NOT ALLOW CERTAIN LIMITATIONS ON LIABILITY. ONLY LIMITATIONS THAT ARE LAWFUL IN THE APPLICABLE JURISDICTION WILL APPLY TO YOU AND OUR LIABILITY WILL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

#### **14. Jurisdiction**

These Service Terms and any Services provided hereunder will be governed by the laws of the State of Arizona, without regard to any laws that would direct the choice of another state's laws and, where applicable, will be governed by the federal laws of the United States.

#### **15. Indemnification**

You will indemnify and hold LifeLock (and our officers, directors, agents, subsidiaries, joint ventures, licensees, employees, and third-party partners) harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of your breach of these Service Terms, or your violation of any law or regulation, or the rights of any third party.

#### **16. Other Rights**

You understand and agree that the Fair Credit Reporting Act allows you to obtain copies of annual credit reports, for yourself and for minor children for whom you are the parent or legal guardian, without charge. You also understand and agree that your decision to pay any required payments for the Services and receive the Services under these Service Terms has been made by you as a convenience, and is not legally required. Further, all Customers may request that their name be removed from preapproved credit card mailing lists; to opt out of preapproved credit card offers free of charge, log on to [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-5OPTOUT.

#### **17. General**

Neither these Service Terms, nor any rights hereunder, may be assigned by operation of law or otherwise, in whole or in part, by you without our prior written permission. Any purported assignment without such permission shall be void. Any waiver of our rights under these Service Terms must be in writing, signed by LifeLock, and any such waiver shall not operate as a waiver of any future breach of these Service Terms. In the event any portion of these Service Terms is found to be illegal or unenforceable, such portion shall be severed from these Service Terms, and the remaining terms shall be separately enforced. Your use of the Services shall at all times comply with all applicable laws, rules, and regulations. These Service Terms, and all documents incorporated into these Service Terms by reference, are the entire agreement between the parties with respect to this subject matter, and supersede any and all prior or contemporaneous or additional communications, negotiations, or agreements with respect thereto. Our failure to enforce any of these Service Terms is not a waiver of such term. The proprietary rights, disclaimer of warranties, representations made by you, indemnities, limitations of liability and general provisions shall survive any termination of these Service Terms. These Service Terms are solely and exclusively between you and LifeLock and you acknowledge and agree that (i) no third party, including a third-party partner of LifeLock is a party to these Service Terms, and (ii) no third party, including any third-party partner of LifeLock has any obligations or duties to you under these Service Terms.

### **LifeLock, Inc.**

#### **Service Guarantee and Insurance Coverage**

##### **LifeLock Service Guarantee**

If you are enrolled in a Protection Program, have paid us (or a third party has paid us) all proper fees for such Protection Program, and have fully complied with the Service Terms including, without limitations the provisions of Section 6 (Your Conduct) of the Service Terms, and you nevertheless become a victim of a fraud committed or attempted using your Personal Information without authority, we will, through the provision of Insurance described below or otherwise, retain and pay for those third party professional services that are reasonably necessary in our judgment to assist you in restoring losses or recovering your lost out-of-pocket expenses caused by such fraud. Benefits provided pursuant to this guarantee cover expenses for such third parties up to a maximum of one million dollars (\$1,000,000) per identity theft event, provided that:

- You notify LifeLock and the Insurer, as applicable, within ninety (90) days of the date you know, or reasonably should have known, that someone has improperly used your Personal Information to commit an act of identity theft;
- You fully cooperate and are truthful with LifeLock and the Insurer, as applicable, and those third parties retained to assist you, and you agree to execute any documents LifeLock and the Insurer reasonably require;
- You fully cooperate with LifeLock and the Insurer, as applicable, in any remediation process, including, but not limited to, providing LifeLock and the Insurer with copies of all available investigation files from any institution, including, but not limited to, banks, credit institutions, or law enforcement agencies relating to the alleged identity theft;
- You agree that LifeLock and the Insurer, as applicable, will not pay or be obligated for any costs or expenses other than as described in this Service Guarantee, including without limitation fees of any service providers not retained by LifeLock or the Insurer;
- You agree that LifeLock reserves the right to investigate any asserted Service Guarantee claim to determine its validity;
- You agree that LifeLock is not an insurance company, is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating;
- You agree the maximum amount covered for third party expenses under this Service Guarantee and the Insurance per identity theft shall not exceed \$1 million in the aggregate; and
- You agree that we and the Insurer, as applicable, will not make payments to you for any loss or liability you may incur.

Should a bank or other credit institution, after reasonable investigation, determine that your reported loss is

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not due to identity theft, we and the Insurer, as applicable, may rely on such investigation to determine that the Service Guarantee is not applicable to such loss.

THE FOREGOING SERVICE GUARANTEE STATES THE ENTIRE OBLIGATION OF LIFELOCK AND YOUR ENTIRE REMEDY FOR ANY FAILURE OR DELAY IN PERFORMING THE PROTECTION PROGRAMS. EXCEPT AS SET FORTH HEREIN, THE PROTECTION PROGRAMS AND CREDIT MONITORING PRODUCT ARE PROVIDED ON AN "AS IS" BASIS WITHOUT ANY WARRANTY WHATSOEVER. LIFELOCK HEREBY DISCLAIMS ALL OTHER WARRANTIES EXPRESS, IMPLIED, OR STATUTORY; ARISING FROM COURSE OF DEALING, USAGE, OR TRADE; AND INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR TITLE. Some jurisdictions do not allow certain limitations of warranties, so the foregoing may not apply to you.

**THIS SERVICE GUARANTEE APPLIES ONLY TO THE PROTECTION PROGRAMS.**

**Your Insurance Coverage**

If you are enrolled in any of LifeLock's Protection Programs, you will be insured for certain losses should you become a victim of identity theft. You will be reimbursed for certain out-of-pocket costs and expenses in the following categories:

- (A) Cost of Replacing Documents.
- (B) Traveling Expenses.
- (C) Loss of Income.
- (D) Stolen Handbag, Purse, or Wallet.
- (E) Childcare and /Elderly Care.
- (F) Travel Assistance.
- (G) Fraudulent Withdrawals.

Appendix A to the Insurance Policy (available [here](#)) identifies the benefit limits available for the specific Protection Program for which you have subscribed. All Protection Programs are not available in all states.

The Policy will cover certain expenses that we incur on your behalf for legal costs, remediation services costs and case management services costs per Stolen Identity Event; provided, the maximum amount of such legal costs, remediation services costs and case management services costs coverage under the Service Guarantee and the Insurance shall not exceed \$1 million in the aggregate per Stolen Identity Event.

Please refer to the Insurance Policy for complete terms and conditions of coverage. The Insurance is underwritten by State National Insurance Company (the "Insurer").

You understand and agree that termination of your membership in any of the Protection Programs, for any reason, constitutes your consent to termination of the Insurance provided to you, and no further notice of such termination will be given to you. In the event the Insurance is terminated by the Insurer, we will notify you of such termination and of any replacement Insurance.

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Effective Date: July 1, 2014

**Identity Theft 101**

Understanding identity theft and how it can affect you



**How LifeLock Works**

See why LifeLock is a leader in Identity Theft Protection.



**Help Protect Yourself**

LifeLock's protection for Individuals is secure.



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LifeLock in the Community

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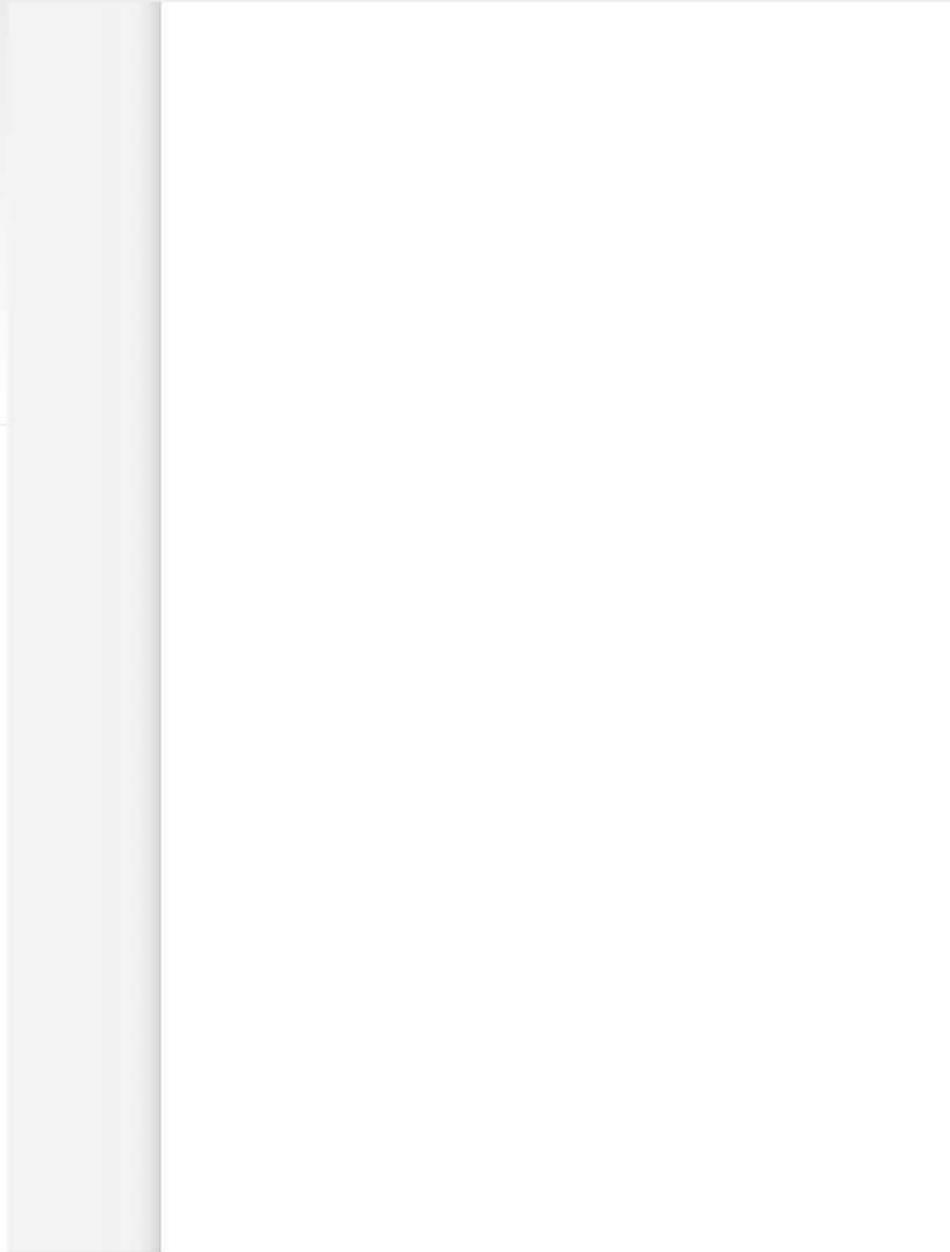
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## Advertising Choices



### Identity Theft 101

Understanding identity



### How LifeLock Works

See why LifeLock is a



### Help Protect Yourself

LifeLock's protection for



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<p>theft and how it can affect you</p> <p>▶ <a href="#">Learn more</a></p>	<p>leader in Identity Theft Protection.</p> <p>▶ <a href="#">Learn more</a></p>	<p>Individuals is secure.</p> <p>▶ <a href="#">Learn more</a></p>
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# Partner with an Industry Leader

## Join forces with LifeLock

LifeLock works relentlessly in pursuit of a common purpose: to protect our members from identity theft before it happens. We do this by striving each and every day to stay a step ahead of identity thieves—developing new tools to combat the ever-evolving threat. Now you too can take part in protecting hard-working individuals by becoming a LifeLock Affiliate.



### LifeLock is the industry leader

Backed by some of the most influential and well-respected names in finance, LifeLock is the recognized leader in identity theft protection. Our team of experts includes "The World's Most Famous (Former) Hacker" and experts from top-level U.S. government agencies



### LifeLock is growing

Since its foundation, LifeLock has experienced explosive growth and was ranked 8th on Inc. Magazine's "Inc..500" list of the fastest growing privately held companies (#1 in the security category).



### LifeLock offers comprehensive protection that is easy to promote

Promoting LifeLock is easy with best-in-class services and proactive identity theft and credit management solutions.



### Ready to become an Affiliate?

What are you waiting for? Join the fight today by becoming a LifeLock Affiliate. You'll provide peace of mind to millions while earning the extra revenue you're looking for.

[JOIN NOW!](#)

### Identity Theft 101

Understanding identity theft and how it can affect you



[Learn more](#)

### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



[Learn more](#)

### Help Protect Yourself

LifeLock's protection for Individuals is secure.



[Learn more](#)

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#### Identity Theft 101

Understanding identity theft and how it can affect you



#### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



#### Help Protect Yourself

LifeLock's protection for Individuals is secure.



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### Our Guarantee

Service Guarantee

Member Services

Identity Theft Insurance

Five Steps to Recovery

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## \$1M Total Service Guarantee<sup>‡</sup>

Confidence and convenience. Sign up for any LifeLock membership and you're immediately backed by our \$1 Million Total Service Guarantee.<sup>‡</sup> Plus you'll have access to our U.S. based Member Services agents 24 hours a day, 7 days a week, 365 day a year. We're here when you need us.



#### Service Guarantee

We're confident in our ability to help protect your identity, but no one can prevent all identity theft. If you become a victim of identity theft while a LifeLock member, we'll spend up to \$1 million to hire experts, lawyers, investigators, consultants and whomever else it takes to help your recovery. Benefits under the Service Guarantee are provided under a zero deductible identity theft insurance policy.<sup>‡</sup>



#### Award-Winning Member Services

Our U.S. based recovery agents work closely with you to evaluate your specific situation and provide the support you need to recover quickly. When necessary, a Certified Resolution Specialist will handle your case step by step.



#### Identity Theft Insurance

Identity theft insurance included with your LifeLock membership – with zero deductible – reimburses you for certain out-of-pocket expenses such as:

- Fraudulent withdrawals
- Document replacement fees
- Lost Wages
- Travel expenses
- Lost wallet or purse
- Child and/or elderly care

Document replacement fees

- Travel expenses

For a summary of benefits, click [here](#).

### Five Steps to Recovery

Once your claim is verified, LifeLock provides:

1. Award-winning Member Services agents available to help 24/7/365
2. A dedicated Resolution Specialist to serve as your single point of contact to handle your case step by step
3. Third-party recovery experts if necessary (lawyers or investigators)
4. A full explanation of your rights and what to expect during the recovery process
5. Follow-up after your case has been resolved to help make sure your identity has been recovered to your full satisfaction

†Network does not cover all transactions.

‡The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).

#### Identity Theft 101

Understanding identity theft and how it can affect you



▶ [Learn more](#)

#### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



▶ [Learn more](#)

#### Help Protect Yourself

LifeLock's protection for Individuals is secure.



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### Services

Our Services

LifeLock Wallet

LifeLock Standard™

LifeLock Advantage™

LifeLock Ultimate Plus™

▶ LifeLock Junior™

Why LifeLock

Choosing the Right Protection

Testimonials

CALL US AT  
1-800-607-7205

Send us an email



Secure login



## You'd do anything to protect your children.

A proactive system designed to help keep your child's identity information protected.



### LifeLock Junior™ Identity Theft Protection

Your children should have nice clean credit files. That's worth protecting.

A child's clean and unmonitored credit file is a lottery ticket for identity thieves. Misuse and damage could go completely undetected, for years. That's why LifeLock monitors your child's personal information with proactive protection designed specifically for children. LifeLock Junior — it's relentless protection for your kids and peace of mind for you.

### LifeLock Junior™ protection provides these important benefits:

#### LifeLock Identity Alert® System

We monitor over a trillion data points every day, looking for your child's personal information in applications for credit and services. When we find something, we'll send you an alert by text, phone or email.<sup>†\*\*</sup>



#### Credit File Detection

The existence of credit information for a child can be a sign of identity theft. LifeLock monitors your child's Social Security number to detect credit information associated with your child's identity.



#### Black Market Website Surveillance

Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your child's Social Security number and associated personal identifying data is found.

**File-Sharing Network Searches**

Many children and young adults use peer-to-peer file-sharing networks to download music, photos and more. LifeLock actively searches these networks for exposure of your child's personal information.



**Live Member Support 24/7/365**

U.S. based Member Services agents are available to help 24 hours a day, 7 days a week, 365 days a year.



**Certified Resolution Support**

A Certified Resolution Specialist will personally handle the case and help restore your child's identity in the event of fraudulent activity.

**\$1 Million Total Service Guarantee**

If your child becomes a victim of identity theft, LifeLock will spend up to \$1 million to hire experts to help their recovery.‡



**COMPREHENSIVE PROTECTION**

**COMPREHENSIVE PROTECTION**

**COMPLETE PEACE OF MIND**

**COMPLETE PEACE OF MIND**

**Protect Yourself and Your Child Today!**

LifeLock Junior enrollment is available as an added membership to an adult LifeLock plan. Protect your entire family now!

**ENROLL NOW**

FTC-0000738

<p><b>Identity Theft 101</b></p> <p>Understanding identity theft and how it can affect you</p>  <p>▶ <a href="#">Learn more</a></p>	<p><b>Get the Answers You Need</b></p> <p>Read through our FAQs to get all the information you need</p>  <p>▶ <a href="#">Learn more</a></p>	<p><b>Learn About Our Service Guarantee</b></p> <p>LifeLock's \$1 Million Service Guarantee</p>  <p>▶ <a href="#">Learn more</a></p>
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† Network does not cover all transactions

\*\* Fastest alert requires member's current email address.

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).

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## An Important Update About LifeLock Wallet

[16 May , 2014](#)

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*Posted by Todd Davis, Chairman & CEO, LifeLock, Inc.*

One thing I've learned in business and, for that matter, life is the importance of authenticity and transparency.

With that in mind, I want to make you aware of an issue that we identified related to our recently acquired LifeLock Wallet application. We have determined that certain aspects of the mobile app may not be fully compliant with payment card industry (PCI) security standards.

For that reason, we are removing the LifeLock Wallet application from the App Store, Amazon Apps, and Google Play, and when users open the LifeLock Wallet, their information will be deleted in the app.

We also want you to know that this does not in any way affect LifeLock subscription identity theft protection services.

FTC-0000740

We have taken steps to delete all stored information for the mobile app from our servers. Even though we have no reason to believe the data has been compromised, we believe this is the right thing to do. As a company dedicated to online security and safety, we are committed to doing everything we can to ensure those who trust us with their personal information can do so without question.

We believe the LifeLock Wallet provides services and functionality that users value, and we'll be working to return a Wallet with the highest level of PCI compliance to users soon.

We know we're asking a lot of our LifeLock Wallet users—to delete and go without this application for a period of time. I personally apologize for the inconvenience.

At the same time, I want to make sure that when LifeLock Wallet is available again, you'll know that you can download it, provide your personal information and use it again with confidence—knowing that it's backed by an industry leader that is committed to doing the right thing and taking care of its customers.

If you're a Wallet user and have questions, I encourage you to [click here to email our support team](#).

—

LifeLock Wallet

news

Todd Davis

---

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FTC-0000741



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# Relentlessly protecting your identity from theft and credit fraud.

LifeLock Standard™ identity theft protection is a proactive defense system that helps keep your personal information safe.



## Relentlessly protecting your identity from theft and credit fraud.

LifeLock Standard™ identity theft protection is a proactive defense system that helps keep your personal information safe.

### LifeLock Standard™ Identity Theft Protection

LifeLock Standard™ identity theft protection helps proactively safeguard your credit, your finances and your good name with vigilant services that alert you of potential threats before the damage is done. If identity thieves steal your personal information, they could take out a mortgage, commit tax fraud, open new credit accounts and a whole lot more.†

### LifeLock Standard™ membership includes:

#### Identity Threat Detection and Alerts

Stolen identity information is used to apply for credit cards, wireless services, retail credit, utilities, mortgages or auto and payday loans. LifeLock actively monitors applications within an extensive network for attempts to use your personal information. Whenever suspicious activity is detected, you will receive an alert via email or phone.†



#### Lost Wallet Protection

A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call—anytime, anywhere—and LifeLock will help cancel or replace the contents, helping you stop fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks (pictures, cash and cash equivalents excluded).



### Address Change Verification

Identity thieves can redirect your mail, containing financial information, by impersonating you and providing a fraudulent new address. LifeLock monitors these requests and notifies you any time a change of address is requested in your name.



### Black Market Website Surveillance

Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.

### Reduced Pre-Approved Credit Card Offers

LifeLock requests that your name be removed from many pre-approved credit card mailing lists, an important information source for identity thieves.



### Award-Winning Member Service 24/7/365

LifeLock is available to help you 24 hours a day, 7 days a week, 365 days a year. If at any time you have questions, sign in to your secure member portal at LifeLock.com, email [Member.Services@LifeLock.com](mailto:Member.Services@LifeLock.com) or call 1-800-LifeLock (543-3562).



### \$1 Million Total Service Guarantee

As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts to help your recovery.‡



### \$1 Million Total Service Guarantee

As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts to help your recovery.‡

**COMPREHENSIVE PROTECTION**  
**ULTIMATE PEACE OF MIND**

**COMPREHENSIVE PROTECTION**  
**ULTIMATE PEACE OF MIND**

**Start Your LifeLock Membership Today!**

Remember, LifeLock is the most comprehensive identity theft protection you can get. Enrollment takes just minutes and our 24/7 identity theft protection starts immediately.

**ENROLL NOW**

† Network does not cover all transactions

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).

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FTC-0000747

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# Even more protection when you have more to protect.

Get our patented LifeLock Identity Alert™ system plus bank account activity alerts, credit scores and a whole lot more.†



## Even more protection when you have more to protect. LifeLock Advantage™ Identity Theft Protection

Enhanced protection for an always-connected world.

**Technology is part of your life.** You bank online. You search, shop, text and share. But the more you're connected, the more everything is connected to everything about you.

Today's criminals are smart. They can sit at home with their computers – and take what's yours and make it their own. That's why you should activate your LifeLock Advantage™ membership today.

### LifeLock Advantage™ protection provides these important benefits:

#### Credit Card, Checking and Savings Account Activity Alerts

You want to know when someone is using your credit cards or trying to control your bank accounts. Now you can review credit card, checking and savings account activity in one secure place. We'll help you detect fraudulent activity with alerts for cash withdrawals, balance transfers and large purchases.†



#### Data Breach Notification

Pieces of your identity are virtually everywhere. Banks, insurance companies, employers, even your favorite retailers. And a breach can compromise your personal information. LifeLock informs you of publicly reported large-scale breaches so you can help better protect your personal information.

### Fictitious Identity Monitoring

If criminals get your Social Security number they can start to build a fictitious identity to open accounts or commit other fraud. We scan for names and addresses associated with your Social Security number in public and credit record sources to help stop identity theft before the damage can be done to your identity.



### Court Records Scanning

We check court records monthly for matches of your name and date of birth to criminal activity. It helps protect you from being falsely associated with arrests and convictions about which you know nothing.

### Online Annual Credit Report

You'll get online access to an annual credit report from a major credit bureau so you can see details of your credit history.



### Online Annual Credit Score

Receive online access to an annual credit score from a major credit bureau, including a list of top factors used to determine your score. You'll better understand how lenders determine your credit worthiness.

#### LifeLock Advantage™ membership also includes all the benefits of LifeLock Standard™ identity theft protection service:

- Patented LifeLock Identity Alert®System†
- Black Market Website Surveillance
- Reduced Pre-Approved Credit Card Offers
- Certified Resolution Support
- Lost Wallet Protection
- Address Change Verification
- Live Member Support 24/7/365
- \$1 Million Total Service Guarantee‡

**COMPREHENSIVE PROTECTION**

**COMPREHENSIVE PROTECTION**

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ULTIMATE PEACE OF MIND

Start Your LifeLock Membership Today!

Remember, LifeLock is the most comprehensive identity theft protection you can get. Enrollment takes just minutes and our 24/7 identity theft protection starts immediately.

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† Network does not cover all transactions

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com/legal.

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**LifeLock Ultimate Plus™**

LifeLock Junior™

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### The Industry's Most Comprehensive Protection

#### LifeLock Ultimate Plus™ Identity Theft Protection

The leading identity theft protection from the industry leader.

**You've worked hard.** You've sacrificed and you've saved. Now you want to do everything you can to protect your finances, your family and your future.

Today's modern criminals don't care if you're the lifeline for your family. To them, you're just another goldmine. And remember, the more digitally connected you are, the more connected they are. Get the protection and convenience of LifeLock Ultimate Plus™ membership so you can get on with your life.

#### LifeLock Ultimate Plus™ protection provides these important benefits:

##### Checking and Savings Account Application Alerts

Sure, your bank may let you know if someone tries to open a new account. But what about other banks? Banks in other states? LifeLock Ultimate Plus™ identity theft protection continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.†

##### Bank Account Takeover Alerts

Today a number of us do most of our banking online. Smart identity thieves use their computers to take over accounts or add themselves as a new account holder. LifeLock helps protect your finances by monitoring for these changes and sending you alerts when we find them.†

---

### Investment Account Activity Alerts

You'll also receive alerts for cash withdrawals and balance transfers from your investment accounts.<sup>†</sup> It helps you safeguard the nest egg you've worked your whole life to accumulate.

---

### Credit Inquiry Activity

We'll issue alerts for merchant and lender inquiries being made against your credit file so you can act quickly to help resolve fraudulent activity.<sup>†</sup>

---

### Online Tri-Bureau Annual Credit Reports

Receive online access to annual credit reports from all three primary bureaus: Equifax, TransUnion and Experian. It's a convenient way to see the details of your credit history.



---

### Online Tri-Bureau Annual Credit Scores

Online annual credit scores from Equifax, TransUnion and Experian. The service includes a list of top factors used in determining your score so you can better understand your credit worthiness.

---

### Monthly Credit Score Tracking

A monthly single-bureau credit score tracker helps you identify important changes and see how your credit is trending over time.

**File-Sharing Network Searches**

Searches music, photo and data file-sharing networks for exposure of your name, Social Security number, date of birth or email or mailing contact information.

**Sex Offender Registry Reports**

Notifies you when sex offenders move into your zip code and compiles a report to determine if a sex offender has listed your address to avoid detection.

**Priority Live Member Support 24/7/365**

Move to the front of the line and speak with a U.S. based Member Services agent who is available to help 24 hours a day, 7 days a week, 365 days a year.

**LifeLock Ultimate Plus™ membership also includes all the benefits of LifeLock Standard™ and LifeLock Advantage™ services**

- |  |                                      |
|--|--------------------------------------|
| Patented LifeLock Identity Alert® System†                  | Fictitious Identity Monitoring       |
| Lost Wallet Protection                                     | Court Records Scanning               |
| Black Market Website Surveillance                          | Data Breach Notifications            |
| Address Change Verification                                | Online Annual Credit Report          |
| Reduced Pre-Approved Credit Card Offers                    | Online Annual Credit Score           |
| Live Member Support 24/7/365                               | Certified Resolution Support         |
| Credit Card, Checking and Savings Account Activity Alerts† | \$1 Million Total Service Guarantee‡ |

FTC-0000753

## Start Your LifeLock Membership Today!

Remember, LifeLock is the most comprehensive identity theft protection you can get. Enrollment takes just minutes and our 24/7 identity theft protection starts immediately.

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### Identity Theft 101

Understanding identity theft and how it can affect you

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### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.

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### Choose the Right Level of Protection

Compare our products and see what's right for you

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† Network does not cover all transactions

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).



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### Our Credentials

At LifeLock, relentless protection of your identity is our primary mission. Here are just a few examples of the steps we take to help ensure you stay ahead of identity thieves:

- First in the industry to offer proactive identity theft protection
- Level 1 compliant under the Payment Card Industry Data Security Standard
- Member of TRUSTe
- Direct access to fraud resolution teams within our extensive network of lenders and service providers
- Expert thought leadership with internationally recognized experts in privacy and security technologies, fraud, and criminal methods
- Partnerships with FBI Law Enforcement Executive Development Association (FBI-LEEDA), National Organization for Victim Assistance (NOVA)



### Identity Theft 101

Understanding identity theft and how it can affect you



Learn more

Learn more

### Learn About Our Service Guarantee

LifeLock's \$1 Million Service Guarantee



Learn more

### Meet Team Relentless

We commit to protecting members identities



† Network does not cover all transactions

\*\* Fastest alert requires member's current email address.

# Most comprehensive protection requires LifeLock Ultimate® membership.

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).



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Every identity deserves protection.  
Choose the plan that's right for you.

Every identity deserves protection.  
Choose the plan that's right for you.

**Nobody plans for identity theft.** But 11.6 million Americans were victims last year.<sup>1</sup> Imagine the time, money and stress that go into fixing a tattered good name. Instead of just hoping for the best, let us protect you from the worst. Choose the level of protection that's right for you and your family.

	LifeLock Standard™	LifeLock Advantage™	LifeLock Ultimate Plus™
	ENROLL NOW ENROLL	ENROLL NOW ENROLL	ENROLL NOW ENROLL
<b>LifeLock Protection Features</b>			
LifeLock Identity Alert® System†	✓	✓	✓
Lost Wallet Protection	✓	✓	✓
Address Change Verification	✓	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓	✓
Black Market Website Surveillance	✓	✓	✓
Live Member Support 24/7/365	✓	✓	✓
\$1 Million Total Service Guarantee‡	✓	✓	✓
Fictitious Identity Monitoring		✓	✓
Court Records Scanning		✓	✓
Data Breach Notifications		✓	✓
Online Annual Credit Reports, and Scores		1. Credit Bureau	3 Credit Bureau

FTC-0000757

Credit Card, Checking and Savings Account Activity Alerts		✓	✓
Investment Account Activity Alerts <sup>†</sup>			✓
Checking and Savings Account Application Alerts <sup>†</sup>			✓
Bank Account Takeover Alerts <sup>†</sup>			✓
Credit Inquiry Activity			✓
File-Sharing Network Searches			✓
Sex Offender Registry Reports			✓
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<sup>1</sup>2012 Identity Fraud Survey Report. Javelin Strategy & Research. February 2012.

**Identity Theft 101**

Understanding identity theft and how it can affect you



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**Get the Answers You Need**

Read through our FAQs to get all the information you need



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**Learn About Our Service Guarantee**

LifeLock's \$1. Million Service Guarantee



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<sup>†</sup> Network does not cover all transactions

<sup>‡</sup> The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](http://LifeLock.com/legal).



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## What Members Say About LifeLock

### Gene Z.,

LifeLock member since 2009

"LifeLock informed me about someone in Virginia, who tried to open a Verizon account with something like six or seven cell phones. It was more than just a one-cell-phone deal. And they had used my Social Security number. And I said, 'Oh my gosh. What am I going to do?'"



### Kristina E.,

LifeLock member since 2009

"I called LifeLock and I said, 'This company is trying to get a hold of me, and they want know why I have over \$1,000 that I owe them, when I've never opened an account with them.' LifeLock was so incredible. They took care of everything..."



### Justin L.,

LifeLock member since 2009

"I got my first call from a credit card company saying, 'We want to verify this application that you applied for.' I said, 'I don't know who you are. I never applied for anything.' That started about a six month nightmare."



### Michele C.,

LifeLock member since 2009

"Somehow, somebody obtained a copy of my driver's license. And they went ahead and they manufactured a bunch of false checks. They took it to a Wal-Mart. And they cashed these checks that were approved, apparently, by TeleCheck..."



Real Members sharing their stories for LifeLock.

### Identity Theft 101

Understanding identity theft and how it can affect you



[▶ Learn more](#)

### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



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### Help Protect Yourself

LifeLock's protection for Individuals is secure.



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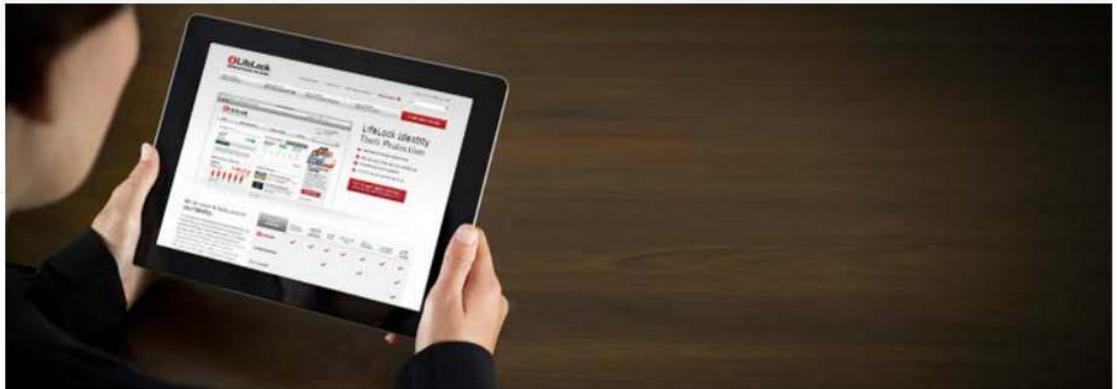


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## Alerts

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Get the latest news and information about identity theft and fraud alerts. When a data breach occurs, companies often send out alerts to customers. What do those mean and what should you do if you are a victim? From time to time, officials alert the public that segments of the population such as senior citizens are being targeted by scam artists. Here is where you can find stories about these alerts.

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- How Companies Protect Your Data
- What is a Breach?

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## Crimes

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One of the most devastating aspects of identity theft is that the crime can often go completely undetected—the criminals walk away without any consequences. To make matters worse, only a small portion of identity theft crimes even get reported.<sup>1</sup>

But over the last decade, government agencies have been forming strategies and cracking down on the growing crime. And they're now arresting thousands of identity thieves a year.<sup>1</sup>

### Top articles on crimes

- Employment ID Theft
- Online Rental Scams
- Smartphone Data Theft

SEE MORE ARTICLES

### The Size of the Crime

The effects of identity theft can result in anything from a family dispute to an international terrorist scheme. And the penalty reflects the scope of the effects.<sup>1</sup> A couple hundred stolen dollars won't have the same penalty as hundreds of passports sold to illegal immigrants.

To make matters even more complicated, an identity thief is often involved in several different offenses to complete one crime—and the punishment adds up. For instance, identification fraud, credit card fraud, computer fraud, mail fraud, wire fraud and financial institution fraud are federal offenses that result in separate, often substantial, penalties.<sup>2</sup> If an identity thief conducts a series of offenses to complete the crime, he will be punished for each violation.<sup>2</sup>

### Federal Vs. State

The legal repercussions of identity theft also depend on whether the criminal is being convicted under state or federal law. Although identity theft is a federal offense, many times government departments will work with state officials, or even international agencies, to convict an identity thief.<sup>1</sup>

Depending on the type and scope of the criminal activity, the offense may be reported by or assigned to certain state or federal agencies. And identity thieves can be simultaneously prosecuted under both types of law.<sup>3</sup>

In October of 1998, the government passed the Identity Theft Act, or, the Identity Theft and Assumption Deterrence Act of 1998.<sup>4</sup> The act makes it a federal crime if anyone:

“knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal law, or that constitutes a felony under any applicable State or local law.”

To put it simply, an accused identity thief is almost certainly facing federal charges and in some cases, the state may prosecute as well.

### Government Agencies

Part of the complexity of prosecuting identity thieves is the network of agencies in charge of combating the crime. The federal government has authorities representing a total of 96 task forces and working groups committed to fighting identity theft.<sup>5</sup> Depending on the type of crime, the appropriate federal agency would investigate the violator. As written by the Federal Trade Commission (FTC) in the Identity Theft Fact Sheet, the agencies include:

- ▶ *Federal Trade Commission:* The FTC provides support for criminal law enforcement through its Identity Theft Clearinghouse, the national repository of consumer complaint data. Law enforcers across the country use this secure online resource of more than 1 million complaints to identify trends and targets. This resource encourages greater coordination and data sharing among the more than 1,300 criminal enforcement agencies that have access to this system.
- ▶ *U.S. Attorneys' Offices.* U.S. Attorneys lead 17 identity-theft task forces and working groups, in cities such as Philadelphia, St. Louis, and Eugene, Oregon. Twenty-seven U.S. Attorneys' Offices participate in identity theft task forces or working groups.
- ▶ *FBI.* The FBI leads four identity theft task forces, and participates in 21 identity theft/financial crimes task forces or working groups in most of the major metropolitan areas. In addition, the FBI's Cyber Division has more than 90 task forces and more than 80 working groups, consisting of federal, state and local law enforcement personnel, which investigate all cybercrime violations, including identity theft and Internet fraud.
- ▶ *Secret Service.* The Secret Service has 27 Financial Crimes Task Forces and 24 Electronic Crimes Task Forces that focus on identity theft-related crimes.
- ▶ *Postal Inspection Service:* The Postal Inspection Service actively leads 13 Financial Crimes Task Forces/Working Groups in cities across the country.
- ▶ *ICE: Immigration and Customs Enforcement (ICE)* has established Document and Benefit Fraud Task Forces (DBFTFs) in 11 cities across the country to enhance interagency communication and improve each agency's effectiveness in fraud investigations.<sup>5</sup>

### The Punishment

In 2004, the government passed the Identity Theft Penalty Enhancement Act, which increased the severity of the punishment for identity theft crimes.<sup>6</sup>

The prison sentence for identity theft starts at up to five years, plus two more years for using the stolen identity in another crime.<sup>6</sup> The prison sentence grows from there, depending on how many related crimes were committed.<sup>6</sup>

For crimes connected to immigration or terrorism, or when there are multiple violations, the prison-sentence could be up to 30 years.<sup>2</sup> Convicted identity thieves are often also responsible to pay a fine and give up any property gained through the identity theft crime.<sup>2</sup> And most convicted identity thieves are not eligible for probation—the identity thief is required to serve the entire sentence in prison.<sup>6</sup>

The system may seem complex, but so is identity theft. When it's all said and done an identity thief is looking at both jail time and a fine. It's a big price to pay for a little information.

<sup>1</sup> Finklea, Kristen M. "Identity Theft" Trends & Issues." FAS.org. February 15,2012. <http://www.fas.org/sfp/crs/misc/R40599.pdf> p. 2 & p.12-15

<sup>2</sup> Obringer, Lee Ann. "How Identity Theft Works." 10 September 2002. HowStuffWorks.com. <http://money.howstuffworks.com/identity-theft.htm> Accessed September 19, 2012.

<sup>3</sup> "Understanding Identity Theft Law." Identity-theft-scenario.com. Copyright 2011. <http://www.identity-theft-scenarios.com/punishment-for-identity-theft.html> Accessed September 19, 2012.

<sup>4</sup> "Federal Laws: Criminal – Identity Theft and Assumption Deterrence Act" Fighting Back Against Identity Theft by the Federal Trade Commission. <http://www.ftc.gov/bcp/edu/microsites/idtheft/law-enforcement/federal-laws-criminal.html> Accessed September 19, 2012.

<sup>5</sup> "Fact Sheet: The Work of the President's Identity Theft Task Force." Department of Justice. September, 19 2006. <http://www.ftc.gov/os/2006/09/060919IDtheftfactsheet.pdf>

<sup>6</sup> "Identity Theft and Penalty for Committing It." Identity-theft-scenario.com. Copyright 2011. <http://www.identity-theft-scenarios.com/identity-theft-and-penalty.html> Accessed September 19, 2012.

† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

† Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

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## Data Breaches

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When it happens, your personal information can end up in the hands of an identity thief or for sale on a black market website to the highest bidder. And if you're like many people, the password used on the site that suffered the data breach may be the same password you use on many sites, so a breach on one site can expose many of your accounts.

### Top articles on data breaches

- How Companies Protect Your Data
- What is a Breach?

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### How Do Data Breaches Occur?

Banks, schools, doctor's offices, and retail companies all collect and store sensitive and/or financial information about their customers and employees. In some instances, this information is simply mishandled, either in an errant email or a misplaced storage device like a laptop or hard drive. Other times the data is stolen by hackers who infiltrate servers with the specific purpose of obtaining private data.

### What Is the Cost of a Data Breach?

Studies show that individuals who receive a data breach notification letter are more than four times as likely to become victims of identity theft. In addition, average out-of-pocket costs are over 200% higher for victims of data breach.<sup>1</sup>

Information thieves can collect:

- Email addresses
- Street addresses

What thieves can do with this information:

- Identity theft
- Employment-related fraud



- Social Security numbers
- Credit Card or bank account numbers
- Health information
- Loan fraud/payday loan fraud
- Bank fraud
- Benefits fraud
- Tax fraud
- Other identity fraud

**Data Breach Statistics:**

- 7% of U.S. consumers received a data breach notification in 2010.1
- Data breach victims spend an average of 41 hours on resolution.1
- Total breaches in 2010: 662 2
- Total number of records exposed in 2010: 16,167,542 2

1. Javelin Strategy & Research, "2011 Identity Fraud Survey Report," February 2011.

2. Identity Theft Resource Center, "2010 ITRC Breach Report," December 29, 2010.

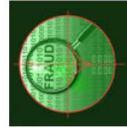
1. Federal Trade Commission, "Consumer Sentinel Network Data Book For January - December 2011," February 2012.

1. Javelin Strategy & Research, "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier," February 2012.

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## Identity Theft Protection

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Using an identity theft protection service is the best way to protect your personal information from being misused, but there are many industry best practices you can put in place on your own for free—if you're willing to put in the time and effort.

For added convenience and peace of mind, you can choose a third-party service to do the work for you. In most cases, a service provides more advanced identity theft protection than you can achieve on your own. For more information, read the complete description of the techniques you can start doing today.

### Learn about these topics :

#### Basics

The key to doing effective identity theft protection on your own is to understand the complexity of the task, the knowledge needed to do it correctly and the amount of time you can put into it.

- ▶ Tips to Avoid Medicare Card Fraud
- ▶ Beware of These Scams While on Vacation
- ▶ What To Do if Your Company Has a Data Breach
- ▶ Back to School: How to Keep Your Child's Identity Safe
- ▶ Check a Hotel's PCI Before Checking In
- ▶ What's the Difference Between Identity Theft Insurance and Credit Card Monitoring?

## Children/Family/Home

Children's identities are a gold mine. There is no credit history to get in the way and the child usually won't access information for a very long time—so the likelihood of getting caught is low. Identity criminals can attach any name and birthdate to these Social Security numbers, and they can even sell them to other shady characters. Learn how to protect the identities of your children and family, as well as your personal business, property and finances at home.

- ▶ Identity Thieves Target Outgoing Mail
- ▶ Back to School: How College Students Can Protect their Identities
- ▶ Back to School: How to Keep Your Child's Identity Safe
- ▶ What To Do If Your School or Your Child's School Has a Data Breach
- ▶ Moving? ID Theft Should Be The Last Thing on Your Mind
- ▶ Why Teens Are at Risk for Identity Theft

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Learn how computers and technology can affect your identity for better or worse, as well as serve as a means to protect you from identity theft.

- ▶ Russian Crime Ring Steals Billions of Passwords, Online Records
- ▶ Identity Theft vs. Credit Card Fraud
- ▶ ATMs Could be Vulnerable to Hackers
- ▶ Why Teens Are at Risk for Identity Theft
- ▶ 5 Steps to Protect Your Identity on Facebook
- ▶ Beware of Fraud When Looking for Love Through Online Dating

## Smartphones

You're not the only one watching your phone's every waking move. Identity thieves want nothing more than to crack into your smartphone and steal everything hidden inside—your personal information, passwords and data. Learn about ways to protect yourself from someone accessing your phone data.

- ▶ Why Teens Are at Risk for Identity Theft
- ▶ What is Caller ID Spoofing?
- ▶ Vishing
- ▶ 5 Steps to Protect Your Identity on Facebook
- ▶ Phone and Utilities Fraud
- ▶ SMSishing

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From fraudulent charges, to stolen money, to an altered financial or criminal background, identity theft can have a serious cost to your wallet and name.

- ▶ Tax Forms from Another State Pose Problem
- ▶ Now is the Time to Plan for Retirement
- ▶ Card Skimming Scams on the Rise
- ▶ What is a Credit Freeze?
- ▶ Ordering Free Credit Reports
- ▶ Are Debit Cards Dangerous?

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## Basics

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Is identity theft protection a do-it-yourself task?

In today's economic environment, "do it yourself" has become a mantra for saving money. If people have the necessary expertise and the time to complete the task, it can be a sure way to get it done for less.

### Top articles on basics

- Other Types of Identity Theft

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### How much skill do you have? How much time do you need?

The key to doing effective identity theft protection on your own is to understand the complexity of the task, the knowledge needed to do it correctly and the amount of time you can put into it.

First, there are seemingly endless outlets for identity thieves to get at your information: shopping online, email, utility services, bank accounts, mortgages and auto loans, smartphones and social media are just some of the access points to your private information. With all these potential touch points, monitoring the use of your personal information and credit can be quite time consuming. You'll also need to factor the additional time and cost you'll need to invest should you become a victim.

### To mow the lawn you need a lawnmower. To protect your identity you need...

If you're thinking of protecting your identity yourself, without the help of an identity protection service, ask yourself these questions:

- ▶ Are you willing to do the planning and take the time necessary to protect yourself?
- ▶ Will you check your credit report every 30 days and continue to apply fraud alerts on your report on an ongoing basis?

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- ▶ Will you remove your name from marketing lists?
- ▶ Will you opt-out of pre-approved credit lists?
- ▶ Will you contact your credit card companies and find out if they share your information with partners and affiliates—and stop it if they do?
- ▶ Do you understand website privacy policies?
- ▶ Do you use and update your computer's anti-virus software and firewall?
- ▶ Do you use secure passwords and change them quarterly?
- ▶ Do you know what to do, who to call and who to hire to help clear your name if you become a victim of identity theft?

So, is monitoring and protecting your family from identity theft a do-it-yourself project? It can be if you have the skill, willingness and amount of time required to stay on top of it.

† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

† Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

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## Children/Family/Home

By admin  
June 04, 2013

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### Does your child have a bigger mortgage than you?

Although it sounds impossible, it isn't. Identity thieves target children's unused Social Security numbers and commit all kinds of crimes.

A Carnegie Mellon CyLab 2009-2010 study, the largest child ID theft report ever published, came to some sobering conclusions. First, 10.2 percent of children in the report had someone else using their Social Security number—that's 51 times higher than the rate for adults in the same population.<sup>1</sup>

The participants of the study had been notified that their personal information may have been compromised during a data breach. However, the non-scientific report notes that 78 percent of the children whose information was stolen were victimized prior to the data breach events.

"The data does not project or imply any estimate of total number of child identity theft incidents, or what percent of children's identities are stolen, or what percent of total number of identity theft incidents involve children," reads the study's methodology.

"What this data does is provide some disturbing evidence that identity thieves are targeting children due to the unique value of unused Social Security numbers."

And of course you're wondering what an identity thief could possibly do with a child's Social Security number. After all, children don't even work. Well, the CyLab study discovered that child IDs are used to do

#### Top articles on children/family/home

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- Youth at Risk

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everything from buying a home or automobile, open credit card accounts, get a driver's license or even to get a job.

The largest fraud in the study? \$750,000, was committed against a 16-year-old girl. No, this not a typo. How about the youngest victim? Five months old.<sup>1</sup>

Children's identities are a gold mine. There is no credit history to get in the way and the child usually won't access information for a very long time—so the likelihood of getting caught is low. Identity criminals can attach any name and birthdate to these Social Security numbers, and they can even sell them to other shady characters.

### CyLab suggests these steps to lower the potential for your child's identity to be stolen.

- ▶ Watch for mail in your child's name. If they suddenly begin to get pre-approved credit card or financial offers, they could have an active credit file.
- ▶ Make sure your children understand how important it is to keep their data private, including on social networking sites.

Parents are advised to monitor their children's identity just as diligently as their own. The impact of identity theft on a child's credit can be substantial. As they grow toward adulthood, damaged credit can affect everything from the ability to get a student loan, car loan, apartment or even a job.

<sup>1</sup> Carnegie Mellon CyLab. [www.cylab.cmu.edu](http://www.cylab.cmu.edu)

<sup>†</sup> Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011," February 2012.

<sup>†</sup> Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.



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## Computers and Technology

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Malware, short for malicious software, and crimeware, consist of various types of software, viruses, worms and Trojan Horses designed to run executable programs on your computer. These programs do not need your consent to operate, and are designed to harm or secretly access your computer and its information, causing your personal information to be transmitted to thieves.

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- Internet Privacy and ID Theft Protection

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### How Does Malware and Crimeware Theft Occur?

Either through email or website downloads, malware and crimeware install themselves onto your computer, and begin to run. Once they are running, they transmit your personal information, via the Internet, to remote computers, where your information is stored and sold at a later date to counterfeiters.

### What Is the Cost of Malware and Crimeware Theft?

Out of more than 18 million computers scanned during April – June 2010, over half of these computers were infected with malware. Of these infections, more than 17% were Banking Trojans/Password Stealers, software programs designed specifically to steal the passwords and banking related information stored on your computer.<sup>1</sup> And, according to an article from PandaLabs, a leading malware research organization, the total estimated cost in the US alone was approximately \$1.5 billion in 2008.<sup>2</sup>

**Information thieves can collect:**

- Social Security numbers
- Passwords
- Email and street addresses
- Credit card and bank account numbers
- Logon IDs

**What thieves can do with this information:**

- Identity theft
- Employment-related fraud
- Loan fraud/payday loan fraud
- Bank fraud
- Benefit fraud
- Tax fraud
- Other identity fraud

**Malware and Crimeware Statistics:**

- Over 50% of scanned computers were infected with Malware and Crimeware.<sup>1</sup>
- Banking Trojans/Password Stealers accounted for more than 17% of these infections.<sup>1</sup>
- The total estimated cost of US identity theft from malware in 2008 was estimated at \$1.5 billion.<sup>2</sup>

<sup>1</sup> [http://www.antiphishing.org/reports/apwg\\_report\\_q2\\_2010.pdf](http://www.antiphishing.org/reports/apwg_report_q2_2010.pdf)

<sup>2</sup> <http://press.pandasecurity.com/news/more-than-10-million-worldwide-were-actively-exposed-to-identity-theft-in-2008/>

<sup>†</sup> Federal Trade Commission, "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

<sup>†</sup> Javelin Strategy & Research, "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

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## Smartphones

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You don't know how it happened, but somewhere between the Blackberry and the iPhone, you got addicted. The loving social media alerts, the persistent email notifications and that infuriating phantom ring (I swear I heard it beep). Ahh, the joys of owning a smartphone.

But you're not the only one watching your phone's every waking move. Identity thieves want nothing more than to crack into your smartphone and steal everything hidden inside—your personal information, passwords and data.

In fact, according to a report done by Javelin Strategy; Research, smartphone users are 35% more likely to experience fraud than the average consumer. One-third of smartphone and tablet owners save personal information on their devices, but only 16% have installed software capable of remotely wiping the device if stolen. That's a lot of people carrying around an identity jackpot.

And identity thieves don't necessarily need to steal your device to get the desired information. Thieves can hack into your smartphone when you're on public Wi-Fi or send phishing text messages and emails. You could even unintentionally download an application rigged with malware. According to the same study, users who have clicked on applications or checked in using GPS are even more likely to experience fraud. You wanted to be connected, but not to an identity thief.

Since detaching yourself from your beloved devices probably isn't an option, we suggest making a few minor adjustments to your connected life.

1. Turn off your GPS. Do you really need to check-in?

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- Smartphone Data Theft

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2. Install security software. There are several credited programs out there that give you the ability to back-up your device's data, as well lock and/or wipe it out if lost.
3. Enter the app store with caution. Not all applications are safe for download. Read user reviews and research the app developer.
4. Stay off public Wi-Fi (Unless you enjoy connecting with malicious hackers).
5. Utilize your phone's lock and password function. This simple step could protect your phone from prying eyes.

If nothing else, keep in mind that your smartphone isn't invincible and it doesn't have super powers. So be careful what you store and be careful what you do.

Source: "2012 Identity Fraud Survey Report," Javelin Strategy & Research, February 2012.

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## Your Money and Finances

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Opening store or bank credit is just one way that thieves can use your identity to illegally reap financial reward. Cloned debit cards obtained using skimmers are becoming more common thanks to high-tech techniques.

### Top articles on your money and finances

- Debit vs. Credit Card ID Theft

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### How does identity theft occur?

Identity thieves want to become you. And all it takes is a small amount of your personal information. Identity thieves can open new bank accounts, steal your money, sell your information online and commit several different types of fraud. They could even commit crimes in your name.

### What are the affects of identity theft?

From fraudulent charges, to stolen money, to an altered financial or criminal background, identity theft can have a serious cost to your wallet and name. In 2011, identity theft cost Americans \$18 billion.<sup>1</sup>

### The impact:

- Identity theft cost Americans \$18 billion.<sup>1</sup>
- 11.6 million adult Americans were victims of identity theft last year.<sup>1</sup>
- Existing card fraud cost Americans \$8 billion last year.<sup>1</sup>

<sup>1</sup> Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

<sup>†</sup> Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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## Identity Theft Recovery

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The road to recovering from having your identity stolen can be a long one. Fortunately, there are steps to take and tools that can help guide you along the way.

### Learn about these topics :

#### Basic Steps

Worst case scenario, an identity thief steals your money. Or maybe some tricky fraudster is using your identity across the nation. That doesn't mean you should panic. Luckily, there are steps you can take toward a quick recovery.

- ▶ Consumers Feel Stressed By Data Breaches But Fail to Act
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- ▶ Russian Crime Ring Steals Billions of Passwords, Online Records
- ▶ Identity Theft Victim? Start Here
- ▶ What's the Difference Between Identity Theft Insurance and Credit Card Monitoring?
- ▶ Identity Thieves Come in all Shapes and Sizes

#### Credit Score Help

When you apply for a car loan, mortgage or credit card, lenders want to know their level of risk in approving the loan. Your credit score is the measurement of your credit worthiness, and is a major factor in whether you get the loan and the interest rate you pay.

- ▶ Identity Theft Victim? Start Here
- ▶ The Trouble With Tax Returns
- ▶ Debit vs. Credit Card ID Theft
- ▶ New Account Fraud: The Cost of Remediation

## Lost and Stolen Items

Big things can come in small packages, and when it comes to packages as small as your purse or wallet, it doesn't take much imagination to realize how their contents can quickly become a goldmine for identity thieves.

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## Basic Steps

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### When identity thieves attack: Are you prepared for the worst?

Worst case scenario, an identity thief steals your money. Or maybe some tricky fraudster is using your identity across the nation. That doesn't mean you should panic. Luckily, there are steps you can take toward a quick recovery.

#### Top articles on basic steps

- More Than Just a Lost Wallet

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### Don't wait on the bank.

Self-detection, along with proactive identity theft protection, is the key to a quick recovery. If you wait for a bank or credit agency to notify you of a problem, the damage is already done.

It's important to frequently review your accounts and records for misuse or fraud. Victims who discovered fraud on their own experienced less damage than those who had been notified by a financial institution or government agency.<sup>1</sup>

It's also recommended to monitor accounts electronically. In fact, victims who discovered fraud through electronic monitoring detect the misuse 18 days sooner than when monitoring by paper.<sup>1</sup>

### Act fast. Recover fast.

In the unfortunate circumstance that you are a victim of identity theft, you've got to take the proper steps quickly.

1. Contact one of the three credit bureaus. Whichever bureau you contact is required by law to contact the

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other two.

1. Equifax: 1-800-525-6285
  2. Experian: 1-888-397-3742
  3. TransUnion: 1-800-680-7289
2. Report the crime to the Federal Trade Commission (FTC). You can do this by going to [www.ftc.gov](http://www.ftc.gov) or by calling 1-877-ID-THEFT.
  3. Contact any other government agencies affected. Agencies to consider:
    1. Postal Inspection Services if you believe an identity thief has used a change of address form.
    2. The Social Security Administration if an identity thief may be using your Social Security number.
    3. The Internal Revenue Service if you think you may be a victim of tax or employment fraud.
  4. Contact any businesses or accounts that may be involved: the location your items were stolen, accounts with fraudulent charges, businesses that leaked your information, etc.
  5. File a police report. You can turn to your local police department or file in the community where your identity was stolen.

<sup>1</sup> Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

<sup>†</sup> Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

<sup>†</sup> Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

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## Credit Score Help

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### Lenders need to know if you'll pay them back.

When you apply for a car loan, mortgage or credit card, lenders want to know their level of risk in approving the loan. Your credit score is the measurement of your credit worthiness, and is a major factor in whether you get the loan and the interest rate you pay.

Monitoring credit scores can be a real inconvenience for many people. So they usually wait until something goes wrong before checking their scores. But waiting too long can be costly. When identity thieves have your personal information, their fraudulent activity is reflected on your credit score and credit report. And monitoring both could help you minimize the damage to your good name and credit.

### High scores win the credit game.

Your credit score is calculated to provide a quick snapshot of your credit worthiness. It's known as a FICO score, and it was initiated by Fair Isaac Corporation in 1958. It's a quantitative, analytical way lenders use to determine whether you'll be able to make your loan payments. When you hear someone say their credit is in the 700s, they're reporting their FICO score. While your credit score is a good indicator of credit worthiness, your credit report gives lenders even more insight.

Your credit report is a detailed history of your loans and payments. Miss a payment and it's noted. Take out too many loans and it's noted. The credit report also includes all your credit cards and payment history. It will show if you've been denied a loan or credit card.

### Top articles on credit score help

- **New Account Fraud: The Cost of Remediation**

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## Keep your eye on the numbers.

When your credit score falls, a red flag should go up and you should immediately pull a credit report to learn why. Credit reports are available from three major reporting bureaus: TransUnion, Experian and Equifax. You'll probably have to pay, but there are circumstances that allow you to get a credit report without paying a cent.

Are you eligible for a FREE credit report?

- ▶ Everyone is entitled to one free credit report per year—no questions asked.
- ▶ If you were recently denied credit, you can get the report to learn why.
- ▶ Unemployed workers who plan on seeking full-time employment within 60 days can also receive a free credit report.
- ▶ Anyone who receives public welfare can receive a credit report at no cost.

It is important to note that as helpful as credit scores are, they are reactive. So by the time you notice a meaningful drop in your score, the damage has already been done.

With your personal information, identity thieves can shop 'till they drop and leave you with a bag full of bad credit. If you don't get it fixed, the spree that began with your good name could end with a ruined credit reputation.

Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December, 2011." February 2012.

Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

## More articles on Credit Score Help:



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## Lost and Stolen Items

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Big things can come in small packages, and when it comes to packages as small as your purse or wallet, it doesn't take much imagination to realize how their contents can quickly become a goldmine for identity thieves.

### Top articles on lost and stolen items

- More Than Just a Lost Wallet

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### Why Steal Your Wallet or Purse?

Besides the obvious benefit of finding immediate cash, when a thief steals your wallet or purse, they gain immediate access to the information necessary to steal your identity. It may seem a low-tech method for obtaining your personal information, but the fact is, stealing your wallet or purse is still a major source of identity theft.

### What Is the Cost of Stolen Wallet Identity Theft?

Of identity theft victims who knew how their information was stolen, 20% indicated it stemmed from a lost or stolen wallet. Further, this number skewed higher for those who were victims of existing bank account theft (26%) and multiple kinds of theft (29%).<sup>1</sup>

#### Information thieves can collect:

- Driver's license number
- Address

- Social Security number
- Credit and Bank account information

---

**What thieves can do with this information:**

- Identity theft
- Employment-related fraud
- Loan fraud/payday loan fraud
- Bank fraud
- Benefits fraud
- Tax fraud
- Other identity fraud

---

**Stolen Wallet Statistics:**

- 20% of identity theft victims who knew how their information was stolen said it was from a lost or stolen wallet.<sup>1</sup>
- 26% of victims who experienced theft from their existing bank account said it was due to a lost or stolen wallet.<sup>1</sup>
- 29% of victims who had multiple kinds of theft (bank, credit, other) indicated it was from a lost or stolen wallet.<sup>1</sup>

---

<sup>1</sup> <http://bjs.ojp.usdoj.gov/content/pub/pdf/vit08.pdf>

<sup>†</sup> Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

<sup>†</sup> Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February, 2012.

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## Understanding Identity Theft

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Identity theft is the number one consumer complaint. And it's no surprise — your information is everywhere. You may take good care to protect your personal information, but what about everyone else who has it? The doctor's office, work, school and everywhere you shop. There are pieces of your identity everywhere.

But what can you do? Your personal information is already out there. The material and tools in LifeLock's Identity Theft 101 suite will show you the steps you can take to limit your risk and help better protect your identity. We've put together a comprehensive package of identity theft information including articles, news updates and detailed descriptions on how identity thieves attack. Education is strength, so take some time and click around. Your identity deserves it.

Learn about these topics :

### Electronic Communication

Phishing is one way identity thieves steal your information by pretending to be a company, organization, or entity that you know and trust. Is that really an email from your bank, or is it from an identity thief attempting to get your account number and PIN? Learn about this and other types of electronic communication.

- ▶ Back to School: How College Students Can Protect their Identities
- ▶ Back to School: How to Keep Your Child's Identity Safe
- ▶ Why Teens Are at Risk for Identity Theft
- ▶ Check a Hotel's PCI Before Checking In
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- ▶ Identity Thieves Target Medical Records

### Fraud

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Identity theft is a crime that can be perpetrated using low-tech methods such as dumpster diving or much more tech-savvy means including phishing e-mails, skimming devices and malicious software known as malware. There were 12.6 million victims of identity fraud in the U.S. in 2012. Identity theft tops the list of consumer complaints that are reported to the Federal Trade Commission every year. Learn about different scams and types of fraud here.

- ▶ [Tips to Avoid Medicare Card Fraud](#)
- ▶ [Consumers Feel Stressed By Data Breaches But Fail to Act](#)
- ▶ [Goodwill, Stubhub The Latest in Series of High-Profile Breaches](#)
- ▶ [Beware of These Scams While on Vacation](#)
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More than half of U.S. adults actively use social sites such as Facebook and Twitter. Identity thieves are discovering the potential for financial gain by incorporating pieces of the everyday information users readily make available on these social networking sites.

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Electronic Communication



Phishing is a way identity thieves steal your information by pretending to be a company, organization, or entity that you know and trust. Is that really an email from your bank, or is it from an identity thief attempting to get your account number and PIN?

**Top articles on electronic communication**

- Fish Out of Water
- How to Pick a Secure Password

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**How Does Phishing Theft Occur?**

Phishing generally begins with an electronic communication, including email and instant messaging, that claims to be from social websites, IT administrators, online payment processors, or other financial institutions or service organizations. Through the email or instant message, thieves direct you to a fake website that closely resembles and feels like the true, legitimate website. Their website or email then encourages you to enter personal and other detailed information, which they in turn can collect and use.

**What is the Cost of Phishing Theft?**

For the 12 month period ending August, 2007, an estimated 3.6 million adults lost \$3.2 billion from the impact of phishing theft.<sup>1</sup> It is also estimated that U.S. businesses lose an estimated \$2 billion per year as their clients become victims.<sup>2</sup>

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**Information thieves can collect:**

- PIN numbers
- Credit card or bank account numbers
- Social security numbers

**What thieves can do with this information:**

- Identity theft
- Employment-related fraud
- Loan fraud/payday loan fraud
- Bank fraud
- Benefits fraud
- Tax fraud
- Other identity fraud

**Phishing Statistics:**

- 3.6 million adults affected.<sup>1</sup>
- \$3.2 billion lost by consumers.<sup>1</sup>
- \$2 billion per year lost by U.S. businesses.<sup>2</sup>

<sup>1</sup> The Washington Post, "Soldiers' Data Still Being Downloaded Overseas, Firm Says," October 2, 2009.

<sup>2</sup> Credit.com, "Congress to Probe P2P Sites Over 'Inadvertent Sharing,'" April 21, 2009.

<sup>†</sup> Federal Trade Commission, "Consumer Sentinel Network Data Book For January – December 2011," February 2012.

<sup>†</sup> Javelin Strategy, & Research, "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier," February 2012.

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## Fraud

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### What happens when your identity is stolen? How bad can it really get?

Having your identity stolen isn't just costly in time and money, it can also lead to false imprisonment, life-threatening false medical records, and much more.

In the hands of a thief, just your name, address, Social Security number and date of birth, can be used over and over to:

- Open new lines of credit
- Seek medical attention
- Drain savings and retirement accounts
- Provide an alias when arrested
- Get a job and file false tax returns

### How Your Identity Can Be Misused



#### Card Fraud:

Opening store or bank credit is just one way that thieves can use your identity to illegally reap financial reward. Cloned debit



#### Employment-Related Fraud:

New laws are making it difficult for illegal immigrants to gain employment, but entrepreneurial thieves are more than eager to

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cards obtained using skimmers are becoming more common thanks to high-tech techniques.

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#### **Loan Fraud/Payday Loan Fraud:**

With payday loans, you may not know that someone has used your identity to illegally obtain cash. Thieves can open these types of loans in multiple states, racking up a huge debt using your personal information.

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#### **Government Documents Fraud:**

From Social Security cards to birth certificates and drivers licenses, illegally obtaining and selling government documents is big business for thieves.

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#### **Benefits Fraud:**

In today's healthcare climate, pirated insurance benefits – thieves using your personal information to obtain medical care – can earn a high sale price for industrious thieves.

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#### **Other Identity Fraud:**

Medical, criminal, and insurance records are not things you typically think to monitor. But opportunistic thieves can exploit your good name for all it's worth.

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sell your good name for the right price.

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#### **Bank Fraud:**

Nowadays thieves don't have to hold you up at gun point to take your money. They can pilfer your bank account information and clean out your savings before you know it.

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#### **Phone Fraud/Utilities Fraud:**

Service agreements for cellular service or utilities are common means for thieves to profit at your expense—using your personal information.

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#### **Tax and Wage Fraud:**

Enterprising thieves will try anything for profit, even forging tax returns in your name to get your refund.

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† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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### So you have a zillion “friends” on your social network. Sure about that?

More than half of U.S. adults actively use social sites such as Facebook and Twitter.<sup>1</sup> Identity thieves are discovering the potential for financial gain by incorporating pieces of the everyday information users readily make available on these sites.

The information isn't difficult to get, either. According to a 2012 study by Javelin Strategy & Research, over 30% of social network users post their birth date. 47% share their email address and another 12% their phone number.<sup>1</sup>

By combining this information with seemingly everyday facts like birthplace, school names, locations and pet names, a smart identity thief can piece together a pretty hefty victim profile. Some of these crooks are real pros.

### More social network members creates more opportunity.

With the tremendous growth of social networking, thieves are developing new approaches. They'll try to “friend” the target and gain more access to their lives and personal information. Another method is called “clickjacking.” Thieves create malicious news and information pages where the function of a button is not

FTC-0000805

what it seems. As viewers “like” and share the page with other friends, more and more victims are collected.

Spam, phishing and malware on social sites are also growing. These attacks go beyond targeting an individual’s online profile and information. They aim to obtain access to the personal and financial information that is stored on the person’s computer, including passwords, login identities, banking data and other highly sensitive information.

### Safeguard yourself from friends who really aren’t.

There are ways you can protect yourself from those who pretend to be friends. First of all, consider all information, no matter how harmless it may seem, as a potential advantage for identity thieves. Use the privacy settings each social site provides to limit the amount and exposure of your personal information. Don’t post birth dates, children’s or pet’s names, phone numbers or other specific data. Know and manage your online friends and be wary of strangers. Once they become “friends” you could inadvertently become their friendly banker.

<sup>1</sup> Javelin Strategy & Research. “2012 Identity Fraud Survey Report.” 2/12.

<sup>†</sup> Federal Trade Commission. “Consumer Sentinel Network Data Book For January – December 2011.” February 2012.

<sup>†</sup> Javelin Strategy & Research. “2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier.” February 2012.

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## Beware of These Scams While on Vacation

By Genevieve Bookwalter  
August 12, 2014

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- Protect Your Identity While You Travel

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A few more weeks of summer remain, and the **Federal Trade Commission** has new warnings if you plan to squeeze in a last minute hotel vacation. Keep an eye out for these scams that seem to be snaring enough victims to **warrant a national alert**.

- ▶ If someone calls your room, claims to be from the front desk and asks for your credit card number, don't give it to them. If staff really has a problem with your credit card, they will ask you to come back downstairs to run it again. Be sure to report the call to hotel staff.
- ▶ Watch out for fliers advertising food delivery services. The person at the end of the line might take your credit card number and never bring your food. Play it safe by ordering directly from the restaurant, or get recommendations from the front desk.
- ▶ Make sure the wifi network you log onto really belongs to the hotel. Scammers could be waiting for you to log onto their "free" wifi network so they can hack into your computer and steal your information.

For more information on this, other scams and how to get help, visit the FTC's [website](#).

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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## Identity Thieves Target Outgoing Mail

By Renee Morad  
August 07, 2014

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Police in Chesterfield, Missouri are warning residents that leaving outgoing mail in their mailboxes and putting their flag up is an invitation for identity thieves. Their efforts come after a string of burglaries this July targeting outgoing mail. Bills, checks and personal information were confiscated from the mailboxes in front of victims' homes.

Roughly 80 cities and towns across Texas — including Cameron and other Milam County cities — are currently facing a similar problem, as many residents were victims of a postal theft scheme that involved more than 50,000 pieces of mail and over \$500,000 in other U.S. government property. The two defendants involved in this scheme, however, allegedly broke into U.S. Post Offices and rummaged through blue mail receptacle boxes located outside of post offices.

According to court records, the defendants continued to snatch Texans' mail from December 2013 through March 2014, stealing credit cards, personal checks, business checks, W-2 forms, tax returns and other items belonging to more than 2,000 victims.

The thieves then proceeded to activate numerous credit cards using victims' stolen personal information, including names, Social Security numbers and driver's license numbers. The total damage amounted to more than \$80,000.

The theft of incoming and outgoing mail isn't new, but is on the rise. The Federal Trade Commission estimates that 400,000 Americans had their mail stolen in 2013 and as a result, became victims of identity theft. This is up from the FTC's estimation of about 300,000 Americans becoming victims of mail theft in 2012.

Police in Missouri and Texas — and across the nation — are advising residents to think wisely when it comes to sending mail. Here are some tips to consider:

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## Pay Bills Online

While identity theft dangers also lurk online, consider making payments on the Internet while also utilizing online identity theft protection and anti-virus software, which are necessary for safe transactions. Also be sure you're connected to a password-protected Wi-Fi network and use sophisticated passwords (and routinely update them) for all of your personal accounts, including email, banking, credit card, medical and utility accounts.

## Send Mail from a Post Office

When sending out mail that contains personal information, consider going to the post office and mailing it out in person. As we've seen with the recent cases in Texas, the blue receptacle boxes are also being targeted, so it could be a good idea to place mail in a bin inside the post office instead.

## Be Prompt About Sending and Picking Up Mail at Home

If you do decide to send out mail from your home mailbox, try to put your mail in shortly before you anticipate it will get picked up. The same goes for taking your mail: Do so soon after the mail delivery arrives.

## Stay Proactive About Identity Theft

Routinely check your credit report and banking statements and consider enlisting in identity theft protection. Weeks or years can go by without realizing you were a victim of mail theft and as a result, identity theft. The situation can worsen very quickly, so it's important to catch any suspicious activity as soon as possible.

*Renee Morad is a New Jersey-based freelance writer. Her work has been published in The New York Times, Smart Money Magazine, TheStreet.com, The National, Business Insider, The Huffington Post, MSN Money, Xfinity.com and other outlets. She was formerly a home page editor for Xfinity.com and a staff reporter for Smart Money Magazine.*

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## Russian Crime Ring Steals Billions of Passwords, Online Records

By Cory Warren  
August 05, 2014

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A Russian Crime ring has gathered what may be the largest known collection of stolen Internet credentials, according to [the New York Times](#). The data—more than 4.5 billion records in all—includes 1.2 billion username and password combinations and more than 500 million email addresses.

Such personal credentials can be used for identity theft. If you're like many people, the password you use on one site may be the same password you use on many sites, so a breach like this can expose many of your accounts, including those that put you at financial risk — think bank and brokerage accounts.

The breach is huge and only the latest in a series. It's important to protect yourself:

- Don't panic but assume the worst—that your personal information is among the stolen records.
- Change the passwords on your most important accounts, including online banking, credit card, brokerage, medical and other accounts just to be on the safe side.
- Use strong passwords. LifeLock Educational Advisor Jean Chatzky [offers tips here](#).
- Do not use the same password on multiple sites.
- Always monitor your credit card and bank statements for fraudulent charges.

*Cory Warren is the editor of LifeLock UnLocked, the official blog of LifeLock, Inc. He was previously a television news reporter, producer and anchor in several U.S. cities, including Tucson, Ariz.; Spokane, Wash.; Orlando, Fla.; and Indianapolis, Ind. Cory received journalism and finance degrees from the University of Texas at Austin.*

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## Tax Forms from Another State Pose Problem

By Genevieve Bookwalter  
August 04, 2014

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If you received a letter saying your tax return is under review by a state in which you did not work, don't ignore it. It's probably not a hoax, but a sign you've had your identity stolen.

The Wisconsin Department of Agriculture, Trade and Consumer Protection said this summer that the letters signal an apparent "new trend in identity theft," reported the [Milwaukee Journal Sentinel](#).

The letters indicate that criminals may have submitted a tax return in your name in a state in which you do not live or work, the newspaper reported. In some cases, the returns were filed in [an attempt to receive fraudulent tax returns](#).

Anyone in Wisconsin who receives such a letter should file a complaint with the [Department of Agriculture, Trade and Consumer Protection](#), the newspaper reported. Residents of other states should file complaints with their appropriate bureaus or departments.

In addition, victims should:

—Contact the three major credit bureaus — Equifax, Experian, and TransUnion — to place a fraud alert on their accounts.

—Order free annual credit reports to check for unauthorized charges.

—File a report with their local police departments.

—For more on how to protect yourself from identity theft or next steps if you are a victim of tax identity theft, visit the [Federal Trade Commission](#) and the [IRS](#) websites.

FTC-0000815

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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## Check a Hotel's PCI Before Checking In

By Beatrice Karnes  
July 17, 2014

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The summer travel season is in full swing, but if your vacation plans include staying at a hotel, be sure to check if the hotel is PCI compliant before checking in.

What is PCI compliance?

PCI DSS is shorthand for **Payment Card Industry Data Security Standards**. All hotels that accept credit and debit cards should adhere to the standards, as required by the major credit card companies. It assures the card companies and customers that important identity theft precautions have been taken on your behalf including installing firewalls, monitoring for malware and other basic precautions that you likely take with your own home network.

If you're thinking that's a no-brainer, *of course* large hotel chains are PCI DSS compliant, consider this information from **Consumer Reports**: The **Federal Trade Commission** (FTC) has brought 32 actions against corporations and organizations including **Wyndham Worldwide** which, according to the FTC, was hit by Russian hackers three times in 2008 and 2009. The credit card numbers of hotel guests were stolen, resulting in \$10.6 million in fraudulent charges.

Wyndham tried to have the FTC case against it thrown out earlier this year, but a judge allowed the case to move forward. Michael Valentino, vice president of marketing and communications for Wyndham Worldwide **told Consumer Reports**, "We continue to believe the FTC lacks the authority to pursue this type of case against American businesses, and has failed to publish any regulations that would give such businesses fair notice of any proposed standards for data security. We intend to defend our position vigorously."

Edith Ramirez, chairwoman of the FTC, responded, "I'm pleased that the court has recognized the FTC's authority to hold companies accountable for safeguarding consumer data, and we look forward to trying this

FTC-0000817

case on the merits."

So, where does this leave you? The smart consumer is proactive. If you're making a reservation online, check to make sure the website and the hotel that you've chosen are compliant. If you're making a reservation by phone, ask the reservation agent. If the agent doesn't know, ask to speak with the hotel manager. There's also a website that allows you to check companies for compliance, [Privacy Atlas](#). A spot check of five properties on Privacy Atlas showed zero compliance.

If you're having trouble verifying whether a hotel is PCI.DSS compliant, you may want to go the old fashioned route—copy your grandparents by carrying traveler's checks.

Vacations are supposed to be fun and relaxing. Don't allow the afterglow of your travels to be spoiled by learning that you've unknowingly helped out a hacker.

*Beatrice Karnes is a freelance writer. She has many years of experience working behind the scenes at local TV stations in California, Colorado and Wyoming. Most recently, she was an editor for Patch Media, a local news and information consortium of 900 websites nationwide. Beatrice holds a bachelor's degree in journalism from San Jose State University.*

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## Protect Your Identity While You Travel

By Genevieve Bookwalter  
June 30, 2014

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There are obvious things to do to protect your identity when you travel, like don't carry your Social Security card in your wallet, ever. But less-obvious dangers also grow as you log on to numerous and unknown public wifi hotspots, stopping for coffee and a quick e-mail check between destinations.

The more hotel, cafe and airport networks you connect to, the more you put yourself at risk, experts say. Here's how to stay safe as you network-hop along the road or in another country.

- ▶ The **Federal Trade Commission** recommends checking each and every site you visit to make sure it's encrypted, which means anyone trying to spy on your surfing gets a scrambled site. How to do that? Look for the "https" at the beginning of the URL, instead of just "http." Every time.
- ▶ Log out of what you don't use, recommends **OnGuardOnline.gov**. The less private information is open and available on your computer or phone, the less is available for an identity thief to find.
- ▶ Another easy, albeit time-consuming trick: sign up for two-step verification when you log into your social media or e-mail accounts, recommends "The Getaway" column in **The New York Times**. Sites like Facebook and Gmail will send a text to your cell phone that you must enter — on top of your password — to log in. That way, if hackers track down your login and password, they still can't access the account.
- ▶ If you must do a lot of web surfing when you travel, Both **OnGuardOnline.gov** and "The Getaway" advise looking into a virtual private network. Many companies already have these, which route employees web browsing back through the employers servers, so hackers can't tell where the employee is or what he is reading. Don't have an employer with a VPN? Check out Tor, free software that will hide your location and your browsing history, "The Getaway" advises. Find it at **Torproject.org**.
- ▶ And finally, don't download an app for free WiFi, "The Getaway" says. That free app could contain hacker software.

FTC-0000819

Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.

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## Tips to Avoid Medicare Card Fraud

By Genevieve Bookwalter  
August 18, 2014

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Seniors just turning 65 may be surprised to find their Social Security number printed on their new Medicare cards, doubling as their Medicare identification numbers. With identity theft experts telling everyone to leave their Social Security numbers at home, the [Centers for Medicare & Medicaid Services](#) have yet to catch up.

So what is a patient to do, when the backs of Medicare cards recommend carrying them at all times?

[Savvy Senior](#) columnist [Jim Miller](#) recently tackled that question in Minnesota's [Aitkin Independent Age](#) newspaper. His advice includes:

—If you are an existing patient, most health care providers already will have your information in their databases. Bring your card to one appointment and it should be on file from then on. The rest of the time, leave it at home.

—If you feel more comfortable with your Medicare card in your wallet, improvise. Make a photocopy and black out or cut out your Social Security number. Carry that in your wallet instead of your card.

The [U.S. Department of Health and Human Services](#) and [U.S. Department of Justice](#) also offer advice on their website, [StopMedicareFraud.gov](#). Their list of common scams to avoid includes:

—If anyone offers you free services, groceries or other items in exchange for your Medicare ID number, say no and walk away.

—If someone calls asking you to take a "health survey" and requests your Medicare number, say no and hang up the phone.

If you don't feel right about a situation involving your Medicare number, report suspected fraud or  
FTC-0000821

identification theft to the [Office of the Inspector General](#) at (800) 447-8477 or on the office's [website](#).

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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## Authorities Shut Down Suspected Identity Theft Rings

By Marcia Simmons  
August 15, 2014

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Whether it's a few people working together on a small-time scam or an international crime ring, identity thieves often work together to maximize the fraud. Here are some recent ID theft cases where the alleged perpetrator had partners.

### Aspiring Rapper Accused of ID Theft

Carlton Carter has been arrested for his part in an identity theft ring that involved him impersonating bank customers to access their accounts, the [New York Daily News](#) reports.

Authorities say they've recovered weapons, \$100,000 in cash, kilos of heroin and other evidence from members of the ring.

Carter, an aspiring rapper, allegedly instructed others in the crew on how to steal identities and impersonate people at banks in order to access their funds. At least 45 bank accounts have been compromised.

The probe into theft of roughly \$80,000 from over a dozen Manhattan banks ended in dozens of arrests.

### Two on East Coast Guilty in Ukraine-Based ID Thefts

Two men pleaded guilty to involvement in a Ukraine-based identity theft ring that tried to steal \$15 million, the [Boston Business Journal](#) reports.

Prosecutors say Lamar Taylor of Massachusetts and Richard Gunderson of New York were part of a cybercrime ring that used stolen log-in credentials to access customer accounts at financial institutions including Citibank, TD Ameritrade and JPMorgan Chase. The operation's leaders in Ukraine diverted money into accounts and pre-paid cards, then Taylor and Gunderson withdrew the stolen funds.

Gunderson and Taylor face up to five years in prison and \$250,000 in fines. They are set to be sentenced in September.

### Three at Large for \$500K ID Theft Scam Stretching to Africa

Authorities have charged three men who remain at large for an online identity theft scam that involved shipping cars to Ghana, according to [Times of San Diego](#).

Henry Addo of Ghana, Edmund Seshie of Ohio and Abdul Rezak Shaib of New York allegedly bought U.S. vehicles using stolen identities then sent them to Ghana for resale.

The scheme involved at least 44 vehicles worth more than \$500,000. The FBI says Addo orchestrated the scam from Ghana, using Seshie and Rezak Shaib to do work in the United States.

All three were involved in a Ghanaian religious practice called "Sakawa," which combines modern internet-based fraud techniques with traditional African rituals.

### Police: Six People Used 1 Woman's Stolen ID to Work

Six identity theft suspects used one woman's identity to try to work at six different Phoenix-area businesses, [KPHO reports](#).

Authorities began investigating when the victim reported she was turned down for food stamps because of earned wages reported to the state.

Four of the suspects, who are said to be undocumented immigrants, were arrested and held in jail for identity theft. Eva Maria Lucio-Diaz, Martha Patricia Gonzalez-Florez, Letecia Diaz-Jimeniz and Alicia Surrano-Frias told authorities they used the stolen ID to work. The other suspects are still under investigation.

### Three Arrested for Using Stolen Bank Info to Buy Gift Cards

Alabama police have arrested three men for trafficking in stolen identities, [according to WIAT](#).

Authorities say the men accessed Regions Bank customer accounts to purchase gift cards.

Samuel Bamidele Cole, Olakunle Oluwaseun Ijiti and Antwi K. Boamong were arrested at Wal-Mart after purchasing nearly \$3,000 worth of gift cards in less than 30 minutes. The bank alerted Wal-Mart and police of the fraud. The suspects were then arrested in the parking lot.

Cole, Ijiti and Boamong are awaiting trial. Police are investigating additional suspects.

*Marcia Simmons is a freelance writer living in the San Francisco Bay Area. Her work has appeared in Every Day with Rachael Ray, Shape, Go, Geek, among other publications. She has also served as managing editor for the North Bay Business Journal and an editor for the Project Censored series of books.*

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## Chicagoans Are Among Top Targets for Identity Theft

By Genevieve Bookwalter  
August 08, 2014

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Windy City residents are among the most targeted victims in the country for identity theft, despite Illinois having some of the tightest laws against data fraud in the nation, the [Chicago Sun-Times reported](#).

The findings were released in July by the [National Consumers League](#), a national, non-profit advocacy group pushing Congress for tighter laws against data fraud and identity theft.

The group's study focused on data fraud cases in Chicago, Miami, Los Angeles and Minneapolis, the Sun-Times reported. Results included:

- ▶ Identity thieves used the stolen personal information of Chicago residents in 43 percent of the data breaches, the Sun-Times reported. That's compared to 50 percent in Minneapolis, 35 percent in Los Angeles and 31 percent in Miami.
- ▶ In 28 percent of Chicago's reported identity fraud cases, thieves used the information to make in-person purchases. In other words, credit card or debit card numbers were loaded into fraudulent cards to use for buying things or taking out cash, according to the newspaper.
- ▶ In all four cities, the large majority of data fraud victims were also the victims of major data breaches, like the one at Target stores last year. Miami's percentage was the highest, with 82 percent of fraud victims also falling victim to a data breach. In Miami that number was 80 percent; 72 percent in Chicago; and 66 percent in Minneapolis, the Sun-Times reported.

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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Finding out that you're the victim of a data breach is stressful, but most people in that position fail to take action to protect themselves from identity theft following a breach. That's the finding in a new study by the [Ponemon Institute](#).

There were more than 600 known data breaches in the U.S. last year, the largest at Target where more than 100 million shoppers had their personal information stolen, according to the [Identity Theft Resource Center](#). The Ponemon study found that 76 percent of consumers report feeling stress when they learn that their information has been compromised; however, less than 50 percent took concrete steps to guard against identity theft.

More than 700 consumers participated in the survey.

In the report, "Aftermath of a Mega Data Breach: Consumer Sentiment," data breach "fatigue" was cited as the likely reason for the inaction. In the previous two years, 30 percent of those surveyed had received at least two data breach notifications, 15 percent had received three, while 10 percent received more than five.

"This is an interesting time to look at consumer opinions and behavior in the aftermath of data breaches," said Michael Bruemmer, vice president, Experian Data Breach Resolution. "The awareness of breaches and how to protect your identity is much more heightened among the consumer mindset now. There is a greater expectation from consumers that the breached organization will do as much as it can to rectify the situation and work to regain the consumers' trust."

Nearly two-thirds of respondents believe that the organizations involved in the breach should be responsible for providing identity theft protection services for victims. Almost half believe their identity is at risk for years or forever.

Beatrice Karnes is a freelance writer. She has many years of experience working behind the scenes at local TV stations in California, Colorado and Wyoming. Most recently, she was an editor for Patch Media, a local news and information consortium of 900 websites nationwide. Beatrice holds a bachelor's degree in journalism from San Jose State University.

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## Goodwill, Stubhub The Latest in Series of High-Profile Breaches

By Marcia Simmons  
August 13, 2014

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As high-profile [data breaches at Neiman Marcus, Target, Michaels](#) and other retailers have left consumers wondering if their information is safe, hackers continue to compromise company records for personal gain.

Recently, Goodwill Industries has teamed up with federal authorities to investigate a [potential security breach](#). The nonprofit organization was notified by a payment card fraud unit that customer card numbers may have been compromised. Goodwill is working with credit card companies, the Secret Service and fraud investigators to confirm if there was actually a breach in one or more of its 2,900 stores.

Additionally, StubHub, the ticket marketplace owned by eBay, was [also targeted by a ring of cybercriminals](#). Rather than breaching the company's databases, however, this fraud targeted customer accounts directly.

"Legitimate customer accounts were accessed by cyber criminals who had obtained the customers' valid login and password either through data breaches of other businesses, or through the use of key-loggers and/or other malware on the customers' PC," the company said in a news release.

StubHub uncovered over 1,000 accounts that were compromised in 2013, and the credit card information linked to those accounts was used to buy tickets that were then re-sold in New York and New Jersey.

Even after the company notified authorities and put security measures in place, the hackers worked around them to use new credit card information stolen from new victims — scamming StubHub out of \$1 million. Eventually, officials tracked down six of the alleged thieves and indicted them as part of a cybercrime ring.

This follows news that Vendini, another ticketing service, just settled a class-action suit related to its 2013 data breach. Most of the people affected didn't know their data had been compromised until they received an email about the lawsuit settlement. Experts warn that consumers can't count on companies such as Vendini or Target to notify them of breaches and should closely monitor and protect their personal

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information and accounts.

Marcia Simmons is a freelance writer living in the San Francisco Bay Area. Her work has appeared in Every Day with Rachael Ray, Shape, Go, Geek, among other publications. She has also served as managing editor for the North Bay Business Journal and an editor for the Project Censored series of books.

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## What To Do if Your Company Has a Data Breach

By Genevieve Bookwalter  
August 11, 2014

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Big data breaches at stores like Target, Neiman Marcus and other giant retailers are the ones that make national headlines. But a data breach could happen to your small business, too. With one stolen laptop or lost external hard drive, your customers' confidential information could be at risk. Not only could it jeopardize their personal data, but your reputation for security could be on the line, too.

The **Better Business Bureau** works with small businesses to help them protect their customers from data breaches and identity theft. Here are some of the group's recommendations if you learn your company is a victim:

—Immediately gather the facts. What data was tapped? How many people were affected? Do you know who is responsible?

—Alert banks and other financial institutions. If you process sales, notify the company that handles your credit card payments.

—Hire an attorney. This is important to make sure your company meets all of the state and federal laws governing the proper response to a data breach. For example, does your state require you to provide credit monitoring to affected customers? Some do.

—Notify customers. Ideally, you have a data security policy in place beforehand that lays out how you will handle a data breach and let customers know their information was compromised. Follow the guidelines explained in your policy.

For more details and information, check out the Better Business Bureau's [website](#).

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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## What To Do If Your School or Your Child's School Has a Data Breach

By Genevieve Bookwalter  
August 05, 2014

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A data breach reported at **Butler University** in Indianapolis in June exposed the sensitive information of about 163,000 students, alumni, staff and applicants, according to the **Indianapolis Star**.

Another breach at **Indiana University's** system earlier this year exposed the data of about 146,000 students and alumni, the **Star** also reported.

Universities collect reams of data on their students and faculty, information that some identity thieves might want for their own devices. According to **The Chronicle of Higher Education**, experts say a university system data breach is not a matter of if, but when. Here's what to do if your, or your child's, school or alma mater suffers a data breach, from **NBC News**:

—Find out what information was exposed. A lot more damage can be done with a Social Security number than with just a name and address.

—Contact the **Federal Trade Commission** to create an identity-theft affidavit, and file a report with your local police department. You may need these as you call your banks and credit card companies regarding the data breach.

—Change your password to log into your school account, if you have one. If you use the same password for other accounts, change those, too. Do the same with your PIN numbers.

—Call your banks and credit-card companies and let them know about the breach. Ask them to place an alert for suspicious activity on your accounts. If account or credit card numbers were stolen, ask to close those accounts, cancel those cards and replace them with new ones.

—Contact the three credit bureaus — [Experian](#), [TransUnion](#) and [Equifax](#) — and ask them to place a fraud alert on your credit reports.

—Continue to monitor your credit cards and bank accounts for charges that aren't yours. In a few months, request a copy of your credit reports to make sure all activity records are accurate and accounts haven't been created in your name.

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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## P.F. Chang's Continues to Grapple with Breach

By Beatrice Karnes  
July 16, 2014

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P.F. Chang's China Bistro learned of a security breach involving credit and debit cards on June 10.

Over a month later, information from the company remains sketchy, including such details as when the breach began, and if data from every restaurant was compromised. The Secret Service is investigating, along with private contractors. The company has set up [a special web page](#) to update information about the breach.

As details are sorted out, the company has provided manual credit card imprinting devices to its more than 200 restaurants. But that action has alarmed some consumers and security experts who consider the devices to be risky.

When a card is swiped on the device, a carbon is made showing the complete credit card number and expiration date of the card. If low tech thieves get their hands on the carbons, the cardholders may become victims of fraud.

By contrast, the [Fair and Accurate Credit Transactions Act](#), which took effect in 2006, requires that only the last four or five digits of your card number be shown on electronic receipts, and the expiration date does not appear.

Calls expressing concern were made to a special hotline set up by P.F. Chang's to handle security breach inquiries. In response, the company added information to its web page about the credit card slips, "P.F. Chang's is handling the storage and destruction of these slips according to the data protection processes required by the credit and debit card companies."

The company recently deployed additional encryption-enabled terminals to improve speed and automation in an effort to phase out the manual devices. However, it may be a good idea to use cash until all of the restaurants switch back to electronic readers.

Former Washington Post reporter Brian Krebs, who broke the news about both the [Target](#) and P.F. Chang's security breaches, [reports on his blog](#) that the breach at the restaurant chain appears to have lasted from Sept. 18, 2013 – June 11, 2014. If you don't routinely monitor your statements, check credit and debit card statements dating back to September to make sure there are no fraudulent transactions.

*Beatrice Karnes is a freelance writer. She has many years of experience working behind the scenes at local TV stations in California, Colorado and Wyoming. Most recently, she was an editor for Patch Media, a local news and information consortium of 900 websites nationwide. Beatrice holds a bachelor's degree in journalism from San Jose State University.*

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At LifeLock, we not only help protect your identity but also continuously investigate new ways to help keep you safe. Read the latest LifeLock developments and events, or explore the recent media articles concerning identity theft.

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**Tom Ridge**

Former United States Secretary of Homeland Security

### LifeLock Board of Directors

**Todd Davis**

Chief Executive Officer LifeLock, Inc.

Todd Davis is a man who knows how to make people take notice. His efforts have been recognized with numerous regional and national business, consumer, and leadership awards, including:

- The 2009 Ernst & Young Entrepreneur of the Year award for Orange County/Desert Cities region for a Top Emerging Company
- *CRM Magazine's* Service Elite Award
- The Arizona Business Leadership Association's Leadership Award
- *Arizona Business Journal's* 25 Most Admired CEOs in 2009

He's been nominated three times for the American Business Award's Best Executive. And under his leadership, LifeLock was also honored with the 2010 Best New Product or Service of the Year Stevie® Award for the LifeLock Identity Alert® system. In 2009, the company received American Business Award's People's Choice Award for its TrueAddress® service.

**Gary Briggs**

#### Facebook Chief Marketing Officer

Gary Briggs serves as Chief Marketing Officer for Facebook. Previously, he was an advisor to the CEO of Motorola Mobility, a subsidiary of Google, Inc, where he was Senior Vice President, Marketing for Motorola, overseeing all aspects of product and regional marketing, consumer research, communications, eCommerce and the Motorola Mobility brand and advertising.

Gary joined Motorola upon its acquisition by Google. He was Google's vice president of Consumer Marketing, overseeing Google's marketing efforts for search, commerce, Google+, Google.org, and the Google brand overall. Prior to joining Google in 2010, Gary was CEO at Plastic Jungle, a gift card startup. Before that, Gary worked at eBay for six years in roles as vice president of Consumer Marketing, general manager of eBay Canada, global marketing head of PayPal, and CMO for eBay North America.

Earlier in his career, Gary worked for six years at Pepsi, where he launched Aquafina, Pepsi's joint venture with Starbucks and was director of Brand Pepsi. He also spent two years at IBM running worldwide brand strategy and was an engagement manager at McKinsey.

He earned a Bachelor of Arts degree in 1984 from Brown University and a Masters in Business Administration in 1989 from J.L. Kellogg Graduate School of Management, Northwestern University.

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#### David Cowan

Partner Bessemer Venture Partners

David Cowan, a partner in Bessemer's Menlo Park, Calif. office, joined the firm in 1992. He has invested mostly in network technology, infrastructure SaaS, consumer Internet and data security. His current portfolio includes CrowdFlower, Delivery Agent, LifeLock, LinkedIn, Nominum, ReputationDefender, Smule, Tripwire and Zoosk.

More than 20 of David's startup investments have gone on to IPO. His historical portfolio includes: network-technology companies Ciena (IPO) and P-Com (IPO); Internet-infrastructure services such as PSI-Net (IPO), Keynote (IPO), Flycast (IPO) and Netli (acquired by Akamai); and consumer Web sites Hotjobs (IPO), Blue Nile (IPO) and Playdom (acquired by Disney). In 1995 David co-founded VeriSign as a Bessemer-funded spinout of RSA and served as VeriSign's initial chairman; his other data-security exits have included Counterpane (acquired by BT), Cyota (acquired by RSA), ON (IPO), Postini (acquired by Google), Tumbleweed (IPO), Valicert (IPO) and Worldtalk (IPO).

David received both his A.B. in math and computer science and his MBA degrees from Harvard University. The first Forbes Midas List ranked David among the world's top 10 venture investors. Follow David on Twitter, read his blog *WhoHasTimeForThis?*, his Startup Stuff for Entrepreneurs or his posts on Bessemer Investments. You can also see David perform with his men's a capella singing group Voices in Harmony

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#### Roy A. Guthrie

Director, Nationstar Mortgage Holdings Inc., Bluestem Brands, Inc., Garrison Capital, LLC, and Dell Bank International

Mr. Guthrie served as Executive Vice President and Chief Financial Officer of Discover Financial Services from July 2005 to April 2011. Mr. Guthrie also served as a director of Discover Bank, a subsidiary of Discover Financial Services, from June 2006 to January 2012. Prior to joining Discover Financial Services, Mr. Guthrie served as President and Chief Executive Officer of CitiFinancial International, LTD, a Consumer Finance Business of Citigroup, from September 2000 to July 2004, and he also served on Citigroup's Management Committee throughout this period. From September 2000 to September 2001, Mr. Guthrie served as the President and Chief Executive Officer of CitiCapital. Mr. Guthrie served as Chief Financial Officer of Associates First Capital Corporation from March 1996 to September 2000, while it was a public company, and served as a member of its board of directors from March 1998 to September 2000. Prior to this, Mr. Guthrie served in various positions at Associates First Capital Corporation, including serving as its Corporate Controller from 1989 to 1996. Mr. Guthrie is a director of Nationstar Mortgage Holdings Inc., Bluestem Brands, Inc., Garrison Capital, LLC, and Dell Bank International. Mr. Guthrie holds

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a B.A. in Economics from Hanover College and an M.B.A. from Drake University.

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### **Chini Krishnan**

Founder and CEO Vimo, Inc.

With over 20 years of experience in the high technology industry, Srinivasan "Chini" Krishnan is founder and CEO of Vimo Inc., a national leader in providing affordable health insurance to Americans. Chini also serves an operating partner at Bessemer Venture Partners, where he focuses on the security and consumer Internet opportunities, with an emphasis on financial services. Before, Vimo, Chini founded Valicert Inc., a Bessemer-funded company and leader in communications security across the Internet. At Valicert, Chini held multiple operational roles, including CTO, and helped complete several acquisitions. Valicert went public in 2000 and ultimately merged with Tumbleweed Communications (NASDAQ:TMWD) in 2003.

Prior to founding Valicert, Chini was product-marketing manager at Enterprise Integration Technologies (EIT), where he was closely involved in releasing the world's first secure browser. Chini holds a B.S. in Computer Science from the Indian Institute of Technology and an M.S. in Computer Science from Duke University.

---

### **Albert "Rocky" Pimentel**

Executive Vice President, Chief Sales and Marketing Officer - Seagate

Albert "Rocky" Pimentel is responsible for Seagate's global sales, sales operations, product line management, marketing and retail activities. Prior to joining Seagate in 2011, Pimentel served on the company's Board of Directors.

Pimentel also was a member of the early Seagate management team, working with founders Al Shugart and Finis Conner. He also was part of the founding management team at Conner Peripherals.

Since that time, his diverse career experience has included chief operating officer and chief financial officer at McAfee, and senior vice president and CFO at LSI Logic. He also has served as a member of the Board of Directors at Xilinx, and has held senior leadership positions at Glu Mobile, Zone Labs, WebTV Networks and Redpoint Ventures.

---

### **Governor Tom Ridge**

Former Secretary of Homeland Security and former Governor of Pennsylvania.

The Honorable Tom Ridge is the president and CEO of Ridge Global. As the company's chief executive, Ridge leads a team of international experts that help businesses and governments address a range of needs throughout their organizations, including risk management, global trade security, emergency preparedness and response, strategic growth, infrastructure protection, technology integration, crisis management and other issues that encompass a diverse portfolio.

Following the tragic events of September 11th, 2001, Tom Ridge became the first Assistant to the President for Homeland Security and, on January 24, 2003, became the first Secretary of the U.S. Department of Homeland Security. During his tenure, Secretary Ridge worked with more than 180,000-plus employees from a combined 22 agencies to create an agency that facilitated the flow of people and goods, instituted layered security at air, land and seaports, developed a unified national response and recovery plan, protected critical infrastructure, integrated new technology and improved information sharing worldwide. Before the events of September 11th, Tom Ridge was twice elected Governor of Pennsylvania. He served as the state's 43rd governor from 1995 to 2001.

Born August 26, 1945, in Pittsburgh's Steel Valley, Ridge was raised in a working-class family in veterans' public housing in Erie. He earned a scholarship to Harvard, graduating with honors in 1967. After his first year at The Dickinson School of Law, he was drafted into the U.S. Army, where he served as an infantry staff sergeant in Vietnam, earning the Bronze Star for Valor, the Combat Infantry Badge and the Vietnamese Cross of Gallantry. After returning to Pennsylvania and to Dickinson, he earned his law degree

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and was in private practice before becoming assistant district attorney in Erie County. He was elected to Congress in 1982. He was one of the first Vietnam combat veterans elected to the U.S. House of Representatives and was overwhelmingly re-elected by Pennsylvania voters five times.

Throughout his public and private sector career, Tom Ridge has received numerous honors, including the Woodrow Wilson Award, the Veterans of Foreign Wars' Dwight D. Eisenhower Award, the John F. Kennedy National Award, the Ellis Island Medal of Honor, the American Bar Association's John Marshall Award, the National Guard's Harry S. Truman Award, the Pennsylvania Wildlife Federation's Conservationist of the Year Award, U.S.-Mexico Chamber of Commerce's Good Neighbor Award, the American Cancer Society's prestigious National Medal of Honor, the Mister Rogers Award, the Champion of Public Television Award, the Intrepid Freedom Award and the Esperanza Leadership Award. Secretary Ridge has also been awarded honorary degrees and awards from many national and international academic institutions.

Tom Ridge and his wife, Michele, have two children.

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Chief Executive Officer, ID Analytics  
**Larry McIntosh**

### Todd Davis

Chief Executive Officer

As the Chairman and Chief Executive Officer, Davis has committed the last ten years to building an organization at the forefront of helping to combat identity theft crimes. His efforts have been recognized with numerous regional and national business, consumer, and leadership awards, including:

- The 2009 Ernst & Young Entrepreneur of the Year award for Orange County/Desert Cities region for a Top Emerging Company
- *CRM Magazine's* Service Elite Award
- The Arizona Business Leadership Association's Leadership Award
- *Arizona Business Journal's* 25 Most Admired CEOs in 2009

He's been nominated three times for the American Business Award's Best Executive. Under his leadership, LifeLock was also honored with the 2010 Best New Product or Service of the Year Stevie® Award for the LifeLock Identity Alert® system. In 2009, the company received American Business Award's People's Choice Award for its TrueAddress® service.

Before leading LifeLock, Davis served as the managing partner of a successful marketing organization and was in the executive management of multiple technology startup companies. It was in those roles that Davis was able to raise millions of dollars in investment capital from both private investors and venture capital firms such as Draper Fisher Jurvetson, Wasatch Venture Fund, and ParTech International.

A 1990 graduate of Baylor University with a double major in entrepreneurship and management, Davis was

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quick to climb the corporate ladder at Dell Computer. While at Dell, he signed \$3 million to one of the largest accounts in the company's history and was responsible for more than \$15 million in annual revenue. He also achieved the Dell Vision Award and was distinguished with the Circle of Excellence honor and membership in the President's Elite Circle in his first year with the company.

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### **Hilary Schneider**

President

Hilary Schneider was previously a Senior Advisor for TPG Capital. Prior to this role, Schneider was Executive Vice President Yahoo!, Americas, where she was responsible for Yahoo!'s North and South American business and reported directly to Yahoo!'s CEO Carol Bartz. Schneider, who joined Yahoo in 2006, previously led the company's U.S. region, Global Partner Solutions and Local Markets and Commerce divisions.

Prior to Yahoo!, Schneider held senior leadership roles at Knight Ridder, Inc. where she was CEO of Knight Ridder Digital before moving to co-manage the company's overall newspaper and online business. Before joining Knight Ridder, Schneider served as president and CEO of Red Herring Communications, overseeing Red Herring Magazine, RedHerring.com and Red Herring's events unit.

Schneider also held a number of roles at Times Mirror including president and CEO of Times Mirror Interactive and General Manager of the Baltimore Sun. Prior to her role at Times Mirror, Schneider was vice president of Corporate Finance at Drexel Burnham Lambert.

Schneider currently serves on the Board of Directors of Vail Resorts, Inc. (NYSE: MTN) and LogMeIn, Inc. (NASDAQ:LOGM), Primedia, and Water.org

Schneider holds a B.A. in economics from Brown University and an M.B.A. from Harvard Business School.

Schneider is an Arizona native and has family here in the Phoenix area. She is married to Jim Heerwagen and has three teen-age sons. In her spare time, Hilary likes to road bike, knit and grow heirloom tomatoes.

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### **Chris Power**

Chief Financial Officer

Chris Power joined LifeLock in January 2011 as Chief Financial Officer. Prior to LifeLock, Power served as the Chief Operating Officer and Chief Financial Officer with NetQuote, Inc. where he helped lead the successful sale of the company to private equity interests. His experience serving in the CFO role has included both public and private companies including Salary.com, Monster Worldwide and Nortel Networks. Power brings over 20 years of financial, strategic and operational expertise helping drive profitable expansion in high growth, high tech environments.

Power has a BA degree in Commerce and Economics from University of Toronto and also received his MBA from University of Toronto.

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### **Clarissa Cerda**

EVP, Chief Legal Officer and Secretary

Clarissa Cerda is EVP, Chief Legal Officer and Secretary of LifeLock. Cerda serves on the LifeLock executive leadership team and manages LifeLock's legal, compliance and government affairs. She brings more than 20 years' experience of lawyering and negotiation, effective management, and strategic advising in fast-paced, technology corporations, leading law firm and the White House.

Before joining LifeLock, Cerda served as vice president, general counsel, and chief privacy officer of Initiate Systems, Inc. and as vice president, general counsel, and assistant secretary for Open Port Technology, Inc. Prior to that, she served as a Corporate and Securities partner at Sonnenschein Nath & Rosenthal and as the assistant counsel to the President of the United States in the White House. She currently sits on the board of directors of the Minority Corporate Counsel Association. Previously, Cerda has held various

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national positions on the American Bar Association (ABA), including the co-chair of the ABA's Science and Technology Law Section's Privacy Committee. In 2012, Clarissa was named Intellectual Property Attorney of the Year by the Arizona Corporate Counsel.

Cerda graduated from Harvard College with an A.B. in government. She earned an M. Phil. from the University of Western Australia and a J.D. from the University of Michigan Law School. She also undertook post-doctoral studies in European Community Law at l'Université Libre de Bruxelles.

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### **Villi Iltchev**

EVP, Corporate Development

Villi Iltchev joined LifeLock in August of 2013 as Executive Vice President of Corporate Development. In this role, he will help accelerate LifeLock's growth through partnerships, alliances, and potential acquisitions. Previously, Villi led the acquisitions and investments team at Salesforce.com. He has executed numerous acquisitions in his career, including recent key growth acquisitions such as ExactTarget, Edgespring, Heroku, Jigsaw, Rypple and Golnstant. Prior to Salesforce.com, Villi led the Corporate Development team for the enterprise hardware business at Hewlett-Packard. Previously, he was a Vice President on the technology investment banking team at Merrill Lynch where he advised technology companies on strategic and financing projects.

Villi holds a B.S. from Erskine College, a MPA from Clemson University, and a MBA from the Darden School of Business at the University of Virginia.

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### **Don Beck**

SVP, Enterprise Sales and Alliances

Don Beck joined LifeLock in June 2013 as SVP of Sales and Business Alliances. Prior to LifeLock, Beck served as Chief Executive Officer with Involver, a social media marketing company that sold to Oracle in July 2012. Throughout his career, Don held key executive positions in numerous companies including Webroot, Postini (sold to Google in 2006), Adobe, JD Edwards and IBM. Beck has a track record of scaling businesses and brings over thirty years of sales, marketing and operational experience in the high tech sector.

Beck holds a B.A. in Marketing from Michigan State University and an M.B.A. from Miami University. He is an active mentor with Tech Starts in Boulder, Colorado.

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### **Steve Seoane**

Chief Product Officer

Steve Seoane brings over 15 years of experience building and using scores and analytic products to meet the fraud, authentication, compliance, and credit risk needs of many leading companies and government agencies. In the role of Chief Product Officer for LifeLock, Seoane will drive improvements to existing offerings and bring new products to market that address the growing problem of protecting and validating identity for members and enterprises.

Prior to joining LifeLock, Seoane held executive positions at ID Analytics and LexisNexis Risk Solutions, most recently as Vice President of Analytics and Data Acquisition. Previously, he worked in Capital One's US Card, responsible for credit policy and marketing strategy of bankcards to the U.S. Hispanic population. He has extensive experience working with credit bureau data, non-traditional public record data, state-of-the-art data mining and model development technologies. Seoane also served as an engineering officer and instructor at the U.S. Naval Academy.

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### **Seth Greenberg**

Chief Marketing Officer

Seth Greenberg joined LifeLock as its Chief Marketing Officer in July 2013. As CMO, Greenberg's focus is on enhancing the LifeLock brand, raising awareness and driving new member adoption. Previously, Greenberg served as Vice President, social, advertising, brand and digital strategy for Intuit. Prior to that role, Greenberg held positions of increasing responsibility at the company, including six years as the digital leader of TurboTax where his team helped more than double the business. Additionally, he also served as Head of Global Media and Digital Marketing representing all Intuit brands including, Quickbooks, Quicken, and Mint.com. Before Intuit, he was the CEO and Owner of EHOBBIES.

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### Larry McIntosh

Chief Executive Officer, ID Analytics

Larry McIntosh most recently served as the chief marketing officer of ID Analytics, responsible for leading the company's corporate strategy. In this role, he oversaw product management, marketing, privacy and government relations, and the company's successful entry into new markets including credit risk, authentication and compliance, and consumer identity protection. He also played a key role in the recent acquisition of ID Analytics by LifeLock, Inc., the leading provider of consumer identity theft protection.

McIntosh has over 30 years of marketing, management, and relevant industry experience. Most recently, McIntosh was the Senior Vice President of Worldwide Corporate Marketing at McAfee, where he leveraged McAfee's capabilities and domain expertise to position the company as the leader in security risk management. Prior to McAfee, McIntosh served as Chief Marketing Officer of Foundstone, Inc. (acquired by McAfee in 2004) and Group Director, Corporate Marketing at HNC Software (now Fair Isaac).

McIntosh has held senior-level positions at several well-known companies, including CBS Storerunner Network, Inc., Frito-Lay Inc., and Pepsi-Cola International.

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Send us an email Secure login **LifeLock in the Community**

LifeLock believes that a three-level approach to combat identity theft includes educating consumers, working with law enforcement and elected officials, and aligning strong community support. As a result, we are actively engaged in these activities.

**Law Enforcement Education**

LifeLock partners with the nonprofit FBI Law Enforcement Executive Development Association (FBI-LEEDA) to present educational programs about identity theft across the United States. Summits are open only to law enforcement, including chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers, community policing personnel, special agents, and elected officials.

The one-day and two-day events address a range of identity theft issues, including laws, new technologies, awareness and protection strategies, investigative techniques, databases to assist in identity theft investigations, and victim's assistance.

**Upcoming Events**

Tamuning, Guam

August 27

Tamuning, Guam

August 28

Alexandria, VA

September 9

St. Paul, MN (Advanced)

September 22-23

Chula Vista, CA (Advanced)

November 17-18

Portland, OR

November 20

Irvine, CA

December 11

Interested in hosting a free law enforcement summit? LifeLock will manage registration and provide lunch to all participants. To optimize the training events, a minimum of 50 participants should be enrolled two weeks prior to the training date. To register or for more information for upcoming classes please visit [www.fbileeda.org](http://www.fbileeda.org).

For more information contact:

**Paige Hanson** [LETraining@LifeLock.com](mailto:LETraining@LifeLock.com)

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### Classroom Education

LifeLock partners with [CyberWatch](#), Educational Technology Policy, Research and Outreach (ETPRO) and the C3 Conference to develop student-friendly educator resource guides on identity theft prevention for grades 6-12. As part of our efforts to educate our members and their children about identity theft and cybercrime, we have developed the resource guides for the classroom.

Children make prime targets for identity thieves specifically because they have no credit history and thus, clean credit reports. Also, because many parents don't regularly check their children's credit histories, the theft can continue unchecked for over a decade. Police agencies are reporting that children are now the fastest growing segment of identity theft victims. Identity thieves will use children's identities to take out loans and lines of credit they never intend to repay and to establish false identities to fraudulently obtain jobs or licenses and commit related identity crimes.

Download the guides to assist in your classroom education about identity theft

- [Identity Smart: A Guide for Consumers to Help Protect Against Identity Theft](#)
- [Educator Resource Guide: Overview and Outline](#)
- [Educator Resource Guide: Goals Definitions Games](#)
- [Educator Resource Guide: Surveys Materials](#)
- [Educator Resource Guide: PowerPoint](#)

For more information contact:

**Paige Hanson** [paige@lifelock.com](mailto:paige@lifelock.com)

### Victims' Assistance

In 2010, NOVA teamed up with LifeLock to provide education programs to raise awareness and equip participants on victim assistance and remediation processes related to identity theft and fraud. The summit consists of one and two-day training events and are open to victim advocates and allied professionals, including law enforcement personnel.

For more information, visit <http://www.trynova.org/help-crime-victim/aware/victim-advocate-training/training-schedule>.

Upcoming Events
Chicago, IL (40th NOVA Conference)
August 17-20
Daytona Beach, FL
August 22
Austin, TX
August 28
Salem, OR
September 4
Mt. Pleasant, MI
September 25
San Antonio, TX
October 29
Raleigh, NC
November 12
Tucson, AZ

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December 6

### Identity Theft 101

Understanding identity theft and how it can affect you



▶ [Learn more](#)

### Help Protect Yourself

LifeLock's protection for Individuals is secure.



▶ [Learn more](#)

### Explore FBI-LEEDA

FBI Law Enforcement Executive Development Association and LifeLock



▶ [Learn more](#)

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Secure login

**LifeLock Mobile App Privacy Policy**

Effective Date: December 12, 2014

This Mobile App Privacy Policy (referred to as the "Privacy Policy" herein) applies solely to the LifeLock mobile application (our "App"). By using our App, you agree that your information, including your personal information, will be handled as described in this Privacy Policy.

This Privacy Policy supplements and incorporates by reference the following applicable additional terms (referred to herein as the "Policies"): our Service Terms; the Mobile App Terms of Use; and our LifeLock, Inc. Privacy Policy (posted on our website), which are all available at <http://www.lifelock.com/legal/>. In the event of a conflict between our LifeLock, Inc. Privacy Policy and this one, this one shall apply with respect to the services that are provided exclusively on the App.

**Your Affirmative Opt-in Consent**

Our service requires the sharing of both your anonymized and personal information with affiliated third parties for processing, servicing, preventing fraud, joint marketing, marketing, credit evaluation, credit scoring, credit reporting and other activities. We also work with non-affiliated third parties to engage in marketing activities and to perform services on our behalf as described below. However, we will not share your personal information with, or sell your personal information to, any non-affiliated third parties for their own marketing purposes, rather, we use your anonymized data to identify a range of goods and services offered by non-affiliated third parties that may be of interest to you. By downloading our App, you are affirmatively opting-in and giving your affirmative consent to us to disclose your personal information, including personal financial information to affiliated and non-affiliated third parties as described herein.

**Information We Collect Directly From You**

We require you to register to use the App. To register, we will collect your name, email address, and log-in credentials. After registration, certain features of the App are available to all registered users ("Users") (e.g., the wallet, credit score, and transaction monitoring) while other portions of the App are available only to members that subscribe to paid LifeLock services available at <http://www.lifelock.com/services/> ("Members"). Users and Members are referred to collectively as "Customers."

You are required to provide us with some personal information to be able to use the functions offered in the App. The type of information and how much you provide to us is up to you and will depend on your desired interactions with the App. If you do not want us to use this information you should not download and use the App. Among other features, Customers may upload and store digital images of their cards (e.g., insurance, credit card, loyalty programs, etc.) into the wallet feature. LifeLock Members may also use our App to update their user profile, to request alerts and to email articles of interest. Other examples of information you may elect to share with us include:

- Contact information (in addition to your name and email address, which are required, you may provide your postal address and phone number)
- Identification numbers (e.g., driver's license number)
- Social Security number

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- Credit card and/or financial account data
- Loyalty card data, insurance card data, health club membership and any affinity or preference data
- Information about your transactions and information contained in receipts (e.g., credit card numbers, expiration dates, amount and method of payment, items purchased, merchant information)
- Descriptions, notes or tags that you add to your cards or receipts
- Photographs and images that you upload
- Any other information that you choose to provide to us

### **Information We Collect Automatically**

We will track user interaction with our App. If you do not want us to collect this information from you, please do not use our App. Through various technologies (which may include cookies or similar files designed to work with mobile apps) we will collect:

- Device ID or alternative ID where required by the platform provider.
- Length of time spent on our App, what features you use, where you click within our App
- Installations
- Clicks
- Gestures
- Location information

### **Information We Collect About You From Other Sources**

We may obtain information about you from third party sources, such as the companies we work with to provide service to you (i.e., our service partners), affiliates, data aggregators or other public databases. We may combine the information that we collect about you from whatever source.

### **How Do We Use Your Information?**

In general, we use your information to provide and improve our services, to communicate with you, for advertising, to send you offers and other promotional information, and for other related purposes. For example, we use your information, including your personal information (collectively, "information") for the following purposes:

- To provide our App and our services to you
- To respond to your requests, including your customer service inquiries
- For marketing and advertising purposes through various marketing channels, including, without limitation, sending you promotional emails, advertising our services on third party sites and social media platforms, direct mail, and App ads. We may use the information we collect about you and other targeting criteria to identify a range of goods and services that may be of interest to you. These offers may include targeted special offers for goods and services tailored to you that are offered by us, our affiliates, and non-affiliated third parties.
- For authentication and protection against identity fraud and identity theft
- To provide transaction monitoring, credit scores and related services
- To understand how you use our App (including features used most frequently), and to improve our App and our services
- If you opt-in, to send you SMS texts and/or alerts/push notifications about your account (for example, the information that we collect automatically from you enables us to determine where to send your push notifications)
- To send you emails related to your use of our App and the service in general, including service alerts
- For research and analytics

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- As elsewhere described in this policy
- As we may notify you from time to time
- As permitted by law

### Sharing Your Information

We do not sell your personal information to non-affiliated third parties for their own marketing purposes. We may share your information, including information that we collect directly from you, information that we collect about you from third parties, and information that we collect automatically, for the following purposes and with the following persons/entities:

- Service providers: such as entities that assist us with consulting, marketing, advertising, information technology, App usage analytics, and any other services that we use in our operations
- To affiliated entities: our affiliates may combine your information with information that they collect about you. Our affiliates may use your information (whether alone, combined with other information, or in the aggregate) for their everyday business purposes; as part of the services that they provide to you and to third parties relating to identity theft, identity fraud protection, credit visibility and credit decisioning; to market products and services to you (including through email); and to develop products or services
- To our business partners: where necessary to fulfill your requests or where you consent, we may share your information with our business partners, including reward and enrollment partners and through third party applications
- To a consumer reporting agency representative, to a credit reporting agency or to other organizations in order to obtain informational credit reports
- To law enforcement, government representatives or others where required by law
- To an insurance company
- To a representative of a payment verification service, financial institution, or credit card company
- In connection with the sale, purchase, merger, or reorganization
- When we believe it is necessary to protect the rights, property, safety of us or to comply with a judicial proceeding, court order, or legal process, or as evidence in litigation in which we are involved
- We also may share aggregate information about our users with third parties, including for various marketing purposes

### Email a Friend

If you email an article to a friend, we do not collect or use that email address for any purpose.

### What Choices Do I Have?

Notifications. You may have the option of receiving certain status alerts through push notifications and/or SMS text messages. If you choose to opt-in to receive these text messages, we will notify you when a status alert has been posted to your account, and you can log into your account and/or email to read the notification. You may cancel these notifications at any time by changing the settings in the App.

Email Advertising. You may receive marketing messages and materials from us or our affiliates. You may opt-out of the marketing emails by following the instructions in the email and/or by contacting us as noted in the "Contact Us" section below. If you opt-out of email marketing, please note that we may continue to contact you via email regarding your services; we also may continue to market to you through other marketing channels.

For more information about how to exercise choices about your personal information, see our LifeLock, Inc. [Privacy Policy](#).

### Links to Third Party Sites

Certain portions of our App allow you to link to a third party site, to "like" an article on a social networking

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site, and to share articles via social networking sites. The third party's use of the information that you post or share through that site is governed by their privacy policy, not this one.

### Security

We take reasonable security measures to protect the information that you submit and view through our App. Please note that no App is 100% secure, and you should implement certain measures (e.g., password protection) to assist in the protection of the personal information you upload and store on your device, including that which you choose to store in the wallet feature.

### Changes to this Privacy Policy

WE MAY MODIFY THIS PRIVACY POLICY FROM TIME TO TIME. WHEN WE DO, WE WILL POST THOSE MODIFICATIONS [HERE](#) PRIOR TO THE MODIFICATIONS BECOMING EFFECTIVE. WE WILL ATTEMPT TO NOTIFY YOU OF MATERIAL MODIFICATIONS TO THIS PRIVACY POLICY, INCLUDING BY SENDING YOU A COPY OF THE UPDATED POLICY BY EMAIL IF WE HAVE YOUR EMAIL ADDRESS ON FILE. YOUR CONTINUED USE OF THE SITE OR OUR SERVICES AFTER ANY SUCH MODIFICATION MEANS THAT YOU ACCEPT THE MODIFIED PRIVACY POLICY. EACH TIME YOU USE THE APP, THE LATEST VERSION OF THE POLICY WILL BE DISPLAYED AND WILL APPLY.

### Access to Personal Information and Communication with LifeLock

If you would like to review the information that you have submitted to LifeLock, contact LifeLock at [member.services@lifelock.com](mailto:member.services@lifelock.com) or through phone/postal mail as noted in [Contact Us](#). You may change/update your information by logging into your account and selecting "Update Account Information" or by contacting us directly.

### Special Notice to California Consumers

If you are a California resident, California Civil Code Section 1798.83 permits you to request information regarding the disclosure of your Personal Information to third parties for the third parties' direct marketing purposes. We may share your Personal Information with our affiliates for direct marketing, but we do not share it with unaffiliated third parties. You may request a list of our affiliates by contacting us at LifeLock, Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ. You may make one request per calendar year. In your request, please attest to the fact that you are a California resident and provide a current California address for your response. Please allow up to thirty (30) days for a response.

### Access to Personal Information and Communication with LifeLock

If you have any questions about this Policy, please contact us at [privacy@lifelock.com](mailto:privacy@lifelock.com), or by mail at LifeLock, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ 85281, Attn.: Privacy Officer.

If you would like to review the information that you have submitted to us or have questions about membership or the Services, contact us at [member.services@lifelock.com](mailto:member.services@lifelock.com) or through phone/postal mail as noted below. Members may change/update your information by logging into your account and selecting "Update Account Information" or by contacting us directly.

Phone: 1-800-LifeLock (543-3562)

Postal Mail: LifeLock Member Services, 60 East Rio Salado Parkway, Suite 400, Tempe AZ 85281

#### Identity Theft 101

Understanding identity theft and how it can affect you



#### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



#### Help Protect Yourself

LifeLock's protection for Individuals is secure.



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<a href="#">▶ Learn more</a>	<a href="#">▶ Learn more</a> 	<a href="#">▶ Learn more</a> 
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**MASTER POLICY****STOLEN IDENTITY EVENT INSURANCE**

Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine your rights and duties and what is and is not covered. You may not be eligible for all coverages or the maximum benefit limits contained in this Policy. **THE TYPES OF COVERAGE AND BENEFIT AMOUNTS TO WHICH YOU ARE ENTITLED UNDER THIS POLICY WILL DEPEND UPON THE MEMBERSHIP PROGRAM IN WHICH YOU ARE ENROLLED.**

Throughout this Policy, the words "you" and "your" refer to the Insured. The words "we," "us," and "our" refer to State National Insurance Company, the insurance company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VI - DEFINITIONS.

**I. INSURING AGREEMENT**

If the Insured, or the child or dependent of the Insured who is a Minor Member, has been a victim of a Stolen Identity Event which results in a Loss, the following coverages are provided:

A. Replacement of Documents. The actual cost incurred by the Insured, or by the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on the Insured's behalf, of replacing documents as a result of a Stolen Identity Event including, but not limited to, driver's licenses, passports, birth certificates, marriage certificates and stock certificates, including the cost of additional legal expenses such as affidavits required in connection with obtaining a replacement document; and the actual costs incurred by the Insured, or by the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on the Insured's behalf, in connection with obtaining police reports at LifeLock's request as a result of a Stolen Identity Event. Any fees for notarization of documents, charges for sending documents via facsimile, and fees for making photocopies and postage, which are incurred by the Insured at LifeLock's request, are included within this coverage.

B. Traveling Expenses. The reasonable additional expenses (including, but not limited to, gas, parking, airline tickets and/or rental car expenses) incurred by the Insured or by the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on the Insured's behalf, in traveling to obtain replacement documents, to visit a governmental agency or department of the United States, or of any state or territory of the United States or any political subdivision thereof, or to rectify records in connection therewith as a result of a Stolen Identity Event.

C. Loss of Income. Actual lost income that would have been earned in the United States, whether for partial or whole days of work, for time reasonably and necessarily taken off work and away from the work premises of the Insured or the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on behalf of the Insured, solely as a result of efforts of the Insured or the Insured's authorized representative to amend or rectify records relating to the Insured's true name or identity as a result of a Stolen Identity Event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within 6 months after the Insured's

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discovery of a Stolen Identity Event.

D. Stolen Handbag, Purse or Wallet. The cost of replacing the Insured's stolen handbag, purse, wallet, and/or similar container for the purpose of carrying small personal items, identifying documents and cash, as well as the cash contained therein, as a result of a Stolen Identity Event. No coverage for Losses pursuant to this subsection (D) will be afforded unless the theft is reported to law enforcement within twenty-four (24) hours of the incident. Replacement of cash pursuant to this subsection (D) is subject to the separate limits identified in Appendix A.

E. Childcare and Elderly Care. The cost to the Insured or the Insured's authorized representative, holding a power of attorney or guardianship appointment to act on the Insured's behalf, of providing additional childcare or care of elderly relatives for which the Insured (or the Insured's authorized representative holding a power of attorney or guardianship appointment to act on the Insured's behalf) is directly responsible while having to travel to replace documents, to visit a governmental agency or department of the United States, or of any state or territory of the United States or any political subdivision thereof, or rectify records as a result of a Stolen Identity Event.

F. Travel Assistance. The reasonable additional expenses incurred by the Insured as a result of a Stolen Identity Event in obtaining duplicate, replacement or new travel documents (including but not limited to passports, government issued personal identification cards, and airline tickets), as well as additional travel and lodging expenses which are reasonably required to enable the Insured to return to his or her permanent residence.

G. Fraudulent Withdrawals. The cost to the Insured of a Stolen Funds Loss as a direct result of a Stolen Identity Event.

H. Legal Costs. The amount of reasonable and necessary expenses paid to lawyers and other third party legal professionals, retained by LifeLock on behalf of an Insured or an Insured's legal representative to represent the Insured or the Insured's legal representative, and incurred in connection with remediating a Stolen Identity Event, including the defense of a Suit brought against the Insured, the removal of any civil judgment wrongfully entered against the Insured, legal assistance at an audit or hearing conducted by a governmental agency, legal assistance in challenging the accuracy of the Insured's consumer credit report, and the defense of any criminal charges brought against the Insured arising from the actions of a third party using the personal identity of the Insured.

I. Remediation Services Costs. The amount of reasonable and necessary expenses paid to investigators and other third-party business providers who are retained by LifeLock and provide any services that are reasonably necessary, viewed in the context of LifeLock's business and Membership Programs, to restore the good name and identity of the Insured, or to recover Losses of the Insured in accordance with any Membership Program.

J. Case Management Services Costs. The amount of reasonable and necessary expenses paid to a third-party case management service provider retained by LifeLock or incurred directly by LifeLock, on behalf of its Member, as a result of a Stolen Identity Event.

## II. **EXCLUSIONS**

We will not pay for any Loss caused directly or indirectly by any of the following. Such Loss is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the Loss.

### A. Dishonest Acts

Any dishonest, criminal, malicious or fraudulent acts if the Insured who suffered a Loss willingly participated in, or directed, such acts.

### B. Bodily Injury

Any physical injury, sickness, disease, disability, shock, mental anguish, or mental injury, including required care, loss of services or death at any time resulting therefrom.

### C. War or Terrorism

1. (a) Strikes or similar labor action, war (whether declared or not), or any act or condition incident to war. War includes civil war, insurrection, act of foreign enemy, civil commotion, factional civil commotion, military or usurped power, rebellion, invasion, hostilities and warlike operations or mutiny.

(b) Acts of terrorism (whether declared or not and whether domestic or foreign) undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force. Terrorism includes the actual or threatened: (a) use of force or violence against person or property, (b) commission of an act dangerous to human life or property, and (c) commission of an act, including a Computer Attack, that interferes with or disrupts an electronic or communication system (including the Internet or any part thereof), when the intent or effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy, the functioning of any government, or the health, welfare or safety of any civilian population, or to interfere with the operations of any organization providing goods or services that benefit the defense or economy of any nation, civilian population or segment thereof, or any action taken to hinder or defend any against any of the foregoing. Terrorism shall also specifically include:

(i) any hostile act by a person(s) acting with the sponsorship, endorsement or assistance of a state or governmental entity designated by the United States Government as a "rogue state," "state of concern," "hostile state" or similar designation;

(ii) any hostile act by a person(s) who is/are members of, or acting on behalf of, an organization recognized as a hostile or terrorist organization by the United States or any agency thereof or other domestic or foreign governmental or law enforcement agency; or

(iii) any hostile act that is verified, recognized or determined by a competent and recognized judicial administrative, executive or legislative governmental entity to be an act of terrorism.

#### D. Pollution

Claims alleging or arising out of the presence of or the actual, alleged or threatened discharge, dispersal, release or escape of pollutants (including nuclear materials), or any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants, or in any way respond to or assess the effects of pollutants.

#### E. Radioactive Contamination Exclusion Clause – Physical Damage

This Policy does not cover any Loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused.

#### F. Political Risk, Financial Guarantee & Risk Exclusion

This Policy excludes any Loss or liability arising from the following:

a. Contract frustration business, including but not limited to all forms of non-performance of contractual obligations, import and/or export embargo, non-ratification of contracts, exchange transfer, calling of bonds and guarantees and force majeure indemnities.

b. Failure to or delay in delivery or supply of any form of property whatsoever, unless as a direct result of physical damage.

c. Any form of financial guarantee, surety or credit indemnity.

#### G. Fraudulent Withdrawals by Immediate Family Members

Benefits under section I(G) of this Policy for a Stolen Funds Loss caused by an Unauthorized Funds Transfer will not apply to any Unauthorized Funds Transfer committed or attempted to be committed by an immediate family member of the Insured without signature authority on the affected Account, subject to the following: (a) an immediate family member for purposes of this clause includes only one who is a spouse (or analogous domestic partner recognized by law, such as a civil union), child of the Insured, or child of the Insured's spouse at the time of the Unauthorized Funds Transfer; (b) the foregoing exclusion and limitation is not applicable as long as the Insured files a report with appropriate law enforcement authorities regarding

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the Unauthorized Funds Transfer within fourteen (14) days after the discovery of the Unauthorized Funds Transfer, but in no event later than ninety (90) days after the Unauthorized Funds Transfer is known or discovered by the Insured.

#### H. Losses Not Reported Within Ninety (90) Days

This Policy does not cover any Loss arising from a Stolen Identity Event or Unauthorized Funds Transfer that is not reported to us within ninety (90) days after it is first discovered by you.

#### I. Other Exclusions

With respect to coverage under this Policy, there shall be no coverage for any Loss arising directly or indirectly from:

##### (1) Business Professional Services

Any Business activity, including without limitation, any Loss connected to an Account used for Business purposes.

##### (2) Public Authority

Any Loss resulting from or arising out of the destruction, confiscation or seizure by order of any government or public authority.

##### (3) Voluntary Disclosure

Voluntary disclosure of any code or other security information which can be used to gain access to an Insured's Account to someone who subsequently contributes to a Stolen Identity Event. This does not include disclosure of any code or other security information which can be used to gain access to an Insured's Account when the Insured is or was under duress or when the Insured was a victim of fraud.

### III. LIMITS OF INSURANCE/LIABILITY

The amounts identified in Appendix A to this Policy, which is enclosed at the end of this document, represent the maximum amounts, in United States Dollars, we will pay you or a third party on your behalf in connection with each Loss that is discovered during the Policy period. The benefit limits to which each Insured is entitled under this Policy will depend on the LifeLock Membership Program in which the Member is enrolled.

### IV. PREMIUMS

Premiums for coverage afforded by this Policy are included within the Insured's fees paid to LifeLock under that certain Membership Program. Premiums due from LifeLock to us for coverage afforded by this Policy shall be calculated in accordance with Exhibit 1 to this Policy.

### V. OBLIGATIONS OF THE INSURED

As a condition precedent to coverage under this Policy, you shall at all times have the duties and obligations set forth in this section.

(A) If a Stolen Identity Event occurs, you shall promptly, but no later than ninety (90) days after you discover that a Stolen Identity Event has occurred, notify us and LifeLock of the Stolen Identity Event. You shall also follow our written instructions to mitigate potential Loss, which will be provided to you in a claims kit and which will include the prompt notification of the major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement agencies.

(B) The Benefits described in this Policy are available only for costs and expenses actually incurred (referred to herein as "Loss"). In the event that you seek to obtain any of the benefits described above, in connection with a Loss, you shall:

i. Promptly, but no later than ninety (90) days after your discovery of a Loss resulting from a Stolen Identity Event or Unauthorized Funds Transfer, notify us and LifeLock of the Loss, submit to us and LifeLock the written proof of Loss provided to you in a claims kit, and provide any other reasonable information or documentation that LifeLock may request;

ii. Notify the bank or card issuer in strict accordance with the bank's or credit card issuer's terms and

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conditions following the occurrence of an Unauthorized Fund Transfer.

- iii. .... Take all reasonable steps to mitigate Loss resulting from a Stolen Identity Event including, but not limited to, requesting a waiver for any applicable fees, loan application fees or credit bureau fees;
- iv. .... Provide all assistance and cooperation we may require in the investigation and determination of any Loss, including but not limited to:
  - Immediately forwarding to us any notices, summons or legal papers received in connection with a Loss or the Stolen Identity Event;
  - Authorizing us to obtain records and other information with regard to any Loss;
  - Cooperating with and helping us to enforce any legal rights you or LifeLock may have against anyone who may be liable to you;
  - Attending depositions, hearings and trials, using reasonable efforts to secure and give evidence, and to obtain the attendance of witnesses with regard to any Loss; or
  - Answering questions under oath at such times as may be reasonably required about any matter relating to this insurance or the Loss, as well as permitting us to inspect your books and records. In such event, your answers under oath shall be signed.
- v. .... Take all reasonable steps to prevent further Stolen Funds Loss after becoming aware of suffering an Unauthorized Fund Transfer including, but not limited, to promptly contacting the Financial Institution which holds the Account;
- vi. .... In the event of a Stolen Funds Loss, you shall:
  - Take all reasonable steps to obtain reimbursement for the Stolen Funds Loss from the Financial Institution which holds the Account;
  - Promptly give notice to us of the Stolen Funds Loss and detailed information regarding the Stolen Funds Loss, including without limitation, the type, dates, and amount of Stolen Funds Loss.
  - Send to us at our request, a signed, sworn proof of Stolen Funds Loss, or affidavit containing the information we request to investigate the Stolen Funds Loss. We shall supply you with the necessary forms for this purpose, which you shall complete, execute and return to us within sixty (60) days of our request.
  - Provide us with a complete description of your efforts to obtain reimbursement from the Financial Institution that holds the Account and stated reasons why full or partial reimbursement was not provided; and
  - Provide any other reasonable information or documentation that we may request.

## VI. DEFINITIONS

The following definitions shall apply for purposes of this Policy.

- A. .... **Access Device** means a card, code or other means of access to an Account of the Insured, or any combination thereof, that may be used by the Insured to initiate a Funds Transfer.
- B. .... **Account** means a U.S. regulated and domiciled checking, savings, money market, brokerage, or credit card Account of the Insured held directly or indirectly by a Financial Institution and established primarily for personal, family or household purposes. For certain Membership Programs, "Account" also includes a 401(k) held in the name of the Member, or the Member's authorized representative.
- C. .... **Business** means any employment, trade, profession or occupation.
- D. .... **Commencement Date** means the date on which an Insured becomes covered under this Policy, which date shall be the later of October 1, 2011, or the date on which an Insured becomes enrolled in a LifeLock Membership Program.
- E. .... **Computer Attack** means transmission of malicious code, Unauthorized Computer Access or Unauthorized Computer Use, whether intentional or unintentional, hostile or otherwise and regardless of whether the perpetrator is motivated for profit, which results in copying or misappropriation of an Insured's identity information.

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F. **Computer System** means computer hardware, software or firmware and data stored thereon, linked together through a network of two or more computers, or accessible through the Internet, including network infrastructure, input, output, processing, storage and off-line media libraries. Computer System also includes those written policies and procedures applicable to the security of a computer network.

G. **Declarations Page** means the Declarations Page dated as of the date hereof and comprising a part of this Policy.

H. **Financial Institution** means a bank, savings, association, credit union, credit institution or company issuing credit, or any other person or entity that directly or indirectly holds an Account belonging to an Insured.

I. **Funds Transfer** means a transfer of funds, including one initiated through an electronic terminal, telephone, computer, or magnetic tape for the purpose of ordering, instructing or authorizing a Financial Institution to debit or credit an Insured's Account. Funds Transfer includes, but is not limited to, point-of-sale transfers, automated teller machine transfers, direct deposits or withdrawals of funds, transfers initiated by telephone, and transfers resulting from debit or credit card transactions, whether or not initiated through an electronic terminal.

J. **Insured** means a person who, at the time of a Stolen Identity Event is (1) enrolled in a Membership Program, and (2) is a US Citizen, Canadian citizen domiciled in the USA, or US resident with a legal right of abode, including members of the US Armed Forces while abroad. Insured also means the parent or legal guardian of a Minor Member.

K. **Insurer** means State National Insurance Company.

L. **Internet** means the worldwide public network of computers as it currently exists or may be manifested in the future.

M. **LifeLock** means LifeLock, Inc.

N. **Loss** means occurrence of any of the coverages described in Section I of this Policy, and includes Losses incurred by a parent or guardian on behalf of a Minor Member as a result of a Stolen Identity Event.

O. **Master Policyholder** means LifeLock, Inc.

P. **Member** means a person who is enrolled in a Membership Program.

Q. **Minor Member** means a minor child or minor dependent of a Member, which minor child or minor dependent is enrolled in a Membership Program.

R. **Membership Program** means those plans and programs offered by LifeLock to its Members both presently and in the future, including without limitation: LifeLock® services, LifeLock Command Center® services, LifeLock Junior® and LifeLock Ultimate®.

S. **Policy** means this Policy, together with any attachments, endorsements, exhibits and appendices hereto, as well as any evidence of coverage provided to an Insured.

T. **Stolen Funds Loss** means the principal amount, exclusive of interest and fees, incurred by the Insured and caused by an Unauthorized Fund Transfer. Stolen Funds Loss shall not include any amount for which the Insured did not seek reimbursement from the financial or credit institution which holds the Account from which funds were stolen, and Stolen Funds Loss shall not include any amount for which the Insured received reimbursement from any source. Stolen Funds Loss shall not include loss of any equities or securities.

U. **Stolen Identity Event** means an occurrence after the Commencement Date and before the Termination Date which includes a single act or a series of related acts, whether committed by one or more persons, of theft of the personal information of an Insured or Minor Member, including without limitation, the Insured's or Minor Member's personal identification, social security number, or other method of identifying the Insured or Minor Member, or one or more uses of such stolen information to establish or use a deposit, credit or other Account, secure a loan, enter into a contract or commit a crime. Stolen Identity Event shall

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not include the fraudulent use of an Insured's Business name, or any other method of identifying any Business activity of an Insured.

V. **Suit** means a civil proceeding seeking money damages that is commenced by the service of a complaint or similar proceeding.

W. **Termination Date** means the earlier of the date an Insured ceases to be enrolled in a LifeLock Membership Program or the cancellation or termination of the Policy.

X. **Unauthorized Computer Access** means the gaining of access to a Computer System by an authorized person(s) or by an authorized person(s) in an unauthorized manner. Unauthorized Computer Access does not include Computer Attack.

Y. **Unauthorized Computer Use** means the use of a Computer System by an unauthorized person(s) or by an authorized person(s) in an unauthorized manner. Unauthorized Computer Use shall also include Computer Attack.

Z. **Unauthorized Funds Transfer** means a Funds Transfer from an Insured's Account initiated by a person other than the Insured without the actual authority to initiate the transfer and from which the Insured receives no benefit. An Unauthorized Funds Transfer does not include: an electronic funds transfer initiated: (i) by a person who was furnished with an Access Device to the Insured's Account by the Insured, unless the Insured has notified the Financial Institution holding the Account that such person is no longer authorized to access the Account, (ii) with fraudulent intent by the Insured or any person acting in concert with the Insured, (iii) or by a Financial Institution or its employee(s).

AA. **401(k)** means a qualified deferred compensation plan in which an employee can elect to have the employer contribute a portion of his or her cash wages to the plan on a pre-tax basis pursuant to subsection 401(k) of the Internal Revenue Code.

## VII. DEDUCTIBLE

The benefits provided by this Policy are not subject to a deductible.

## VIII. COMMON POLICY CONDITIONS

### A. CANCELLATION, TERMINATION AND NONRENEWAL

1. This Policy shall terminate on the date specified in the Declarations Page or, in the event of cancellation or nonrenewal of this Policy, then the date specified in such notice of cancellation or nonrenewal. There shall be no coverage for any Stolen Identity Event or Loss occurring after the effective date and time of such expiration, cancellation or nonrenewal. Termination of this Policy shall not reduce any time periods during which the Insured must report a Stolen Identity Event or Unauthorized Funds Transfer or send us a signed, sworn proof of Loss or affidavit containing the information we request to investigate a claim.

2. If this Policy has been in effect for sixty days, or immediately upon renewal, we will only cancel the Policy in the following circumstances:

a. Nonpayment of Premium

b. Any of the following grounds, as stated in this Policy:

i. Conviction of the Insured of a crime arising out of acts increasing the hazard insurance against.

ii. Acts or omissions by the Insured or his representative constituting fraud or material misrepresentation in obtaining the policy, in continuing the policy or in presenting a claim under the Policy.

iii. A substantial change in the risk assumed, except to the extent that the insurer should reasonably have foreseen the change or contemplated the risk in writing the Policy.

iv. A substantial breach of contractual duties or conditions.

v. Loss of reinsurance applicable to the risk insured against, but only if the absence of reinsurance has resulted from termination of treaty or facultative reinsurance initiated or implemented by the reinsurer or reinsurers of State National.

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- vi. . . . . A determination by the director of insurance or other governing regulatory official or body that the continuation of the Policy would place State National in violation of the insurance laws of this state or would jeopardize the solvency of State National.
- e. . . . . Acts or omissions by the Insured or his representative which materially increase the hazard insured against.
3. . . . . No cancellation shall be effective unless we mail a copy of the notice of cancellation to LifeLock as the Master Policyholder at the address shown in the Policy or to the last known address of LifeLock as the Master Policyholder at least forty-five days before the effective date of the cancellation, except that, if cancellation is for nonpayment of premium, at least ten days' notice of cancellation will be given. The notice must state the specific facts which constitute the grounds for cancellation. Any notice of cancellation will be accompanied by a refund of unearned premium.
4. . . . . There shall be no liability on the part of and no cause of action of any nature against us or our authorized representatives, agents or employees, or any licensed insurance producer, for any statement made, unless shown to have been made in bad faith with malice, in any of the following:
- a. . . . . A written notice of cancellation or in any other oral or written communication specifying the reasons for cancellation.
- b. . . . . A communication providing information pertaining to such cancellation.
- c. . . . . Evidence submitted at any court proceeding or informal inquiry in which such cancellation is an issue.
5. . . . . We may elect to nonrenew this Policy by mailing a copy of the notice of nonrenewal to LifeLock as the Master Policyholder by certified mail at the address shown in the Declarations Page of the Policy or to the last known address of LifeLock as the Master Policyholder, at least forty-five days before the end of the Policy period, of our intention not to renew the Policy. The transfer of an Insured between companies within the same insurance group or changes in deductibles, premium, amount of insurance or coverage are not refusals to renew. Notice of our intent to not renew the Policy is not required if:
- a. . . . . We have offered to issue a renewal policy.
- b. . . . . LifeLock as the Master Policyholder has obtained replacement coverage or has agreed in writing to obtain replacement coverage.
- If we provide notice of our intention not to renew the Policy and we subsequently extend the Policy for ninety days at the request of LifeLock as the Master Policyholder, an additional notice of nonrenewal is not required with respect to the extension of the Policy. If we mail the notice of nonrenewal less than forty-five days before expiration of the Policy, coverage under this Policy shall remain in effect until forty-five days after the notice is mailed. Earned premium for any period of coverage that extends beyond the expiration date of the Policy shall be considered pro rata based upon the previous year's rate.
6. . . . . We shall mail or deliver to LifeLock as the Master Policyholder at the mailing address shown in the Declarations Page of the Policy written notice of premium increase, change in deductible or reduction in limits or substantial reduction in coverage at least thirty days before the expiration date of this Policy. If we fail to provide the thirty days' notice, the coverage provided to LifeLock as the Master Policyholder remains in effect until notice is given or until the effective date of replacement coverage obtained by LifeLock as the Master Policyholder, whichever occurs first. Notice is considered given thirty days following the date of mailing or delivery of the notice. If LifeLock as the Master Policyholder elects not to renew, any earned premium for the period of extension of the terminated Policy shall be calculated pro rata at the lower of the current or previous year's rate. If LifeLock as the Master Policyholder accepts the renewal, the premium increase, if any, and other changes are effective the day following the prior policy's expiration or anniversary date. For purposes of this Section VIII.A.6, notice shall be considered given if we deliver new Policy terms and conditions thirty days before the expiration date of the Policy.
7. . . . . Proof of mailing any notice of cancellation, notice of nonrenewal, or notice of premium or coverage changes to LifeLock as the Master Policyholder at the address shown in the Declarations Page for the

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Policy is sufficient proof of notice.

8. For the purposes of this Section VIII.A, the following terms shall have the following meanings:

- a. "Cancellation" means termination of the Policy at a date other than its expiration date.
- b. "Expiration date" means the date on which coverage under the Policy ends as set forth in the Policy.
- c. "Nonpayment of premium" means the failure or inability of the LifeLock as the Master Policyholder to discharge any obligation in connection with the payment of premiums on the Policy, whether payable directly to us or our agent.
- d. "Nonrenewal" means termination of the Policy at its expiration date.
- e. "Renewal" or "to renew" means the issuance of or our offer to issue a certificate or notice extending the term of the Policy for a specified period beyond the Policy's expiration date.

#### **B. CHANGES**

This Policy contains all the agreements between you and us concerning the insurance afforded. This Policy's terms can be amended or waived only by an endorsement issued by us and made a part of this Policy.

#### **C. COVERAGE TERRITORY**

Subject to its terms, condition and exclusions, this Policy applies to a Stolen Identity Event or Unauthorized Funds Transfer occurring anywhere in the world, but we shall only pay for Loss incurred in the United States or a branch or office abroad of a United States regulated Financial Institution.

#### **D. LEGAL ACTION AGAINST US**

No legal action may be brought or made against us under this Policy unless:

1. There has been full compliance with all the terms of this Policy; and
2. The action is brought within two (2) years and a day after the date on which a Stolen Identity Event or Unauthorized Funds Transfer is first discovered by the Insured.

#### **E. VENUE AND CHOICE OF LAW**

Any dispute arising out of this Policy, or with respect to the application of or the interpretation of this Policy, shall be governed by the laws of the state of Arizona, without giving effect to the principles of conflict of laws.

State National and the Insured further agree that, in the event either party commences an action against the other arising out of a dispute under this Policy, such action may only be filed in the state courts in Arizona or in the federal courts located in the state of Arizona.

#### **F. CONCEALMENT, MISREPRESENTATION OR FRAUD**

This Policy shall be void if you intentionally conceal or misrepresent a material fact concerning this Policy.

#### **G. BANKRUPTCY**

The bankruptcy or insolvency of the Insured or the Insured's estate shall not relieve us of any obligation under this Policy.

#### **H. DUPLICATE COVERAGES**

If two or more of this Policy's Coverages apply to the same Loss, we will not pay more than the actual amount of any Loss.

#### **I. OTHER INSURANCE**

The benefits provided under this Policy are in excess of your existing insurance and other benefits, if any. If there is any other valid benefit or insurance which would otherwise apply in the absence of this Policy, benefits under this Policy shall be available only to the extent that any Loss is not covered by such other insurance or other benefits. In no event will we pay more than the actual amount of Loss.

#### **J. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY**

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Your rights and duties under this Policy may not be transferred without our written consent except in the case of death or incapacity of an individual named insured.

If you die or become incapacitated, your rights and duties will be transferred to your legal representative, but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will assume your rights and duties under this Policy, but only with respect to the property in such person's possession.

### Appendix A - Benefit Limits

This Appendix A identifies the benefit limits available for each type of Loss covered under the Policy for each Membership Program offered by LifeLock. You will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which you have subscribed.

	<b>LifeLock Basic LifeLock Command Center LifeLock Ultimate LifeLock Junior LifeLock for Minors LifeLock Data Breach Service</b>	<b>LifeLock Standard</b>	<b>LifeLock Advantage</b>	<b>LifeLock Ultimate Plus</b>
<b>(A) Document Replacement Costs</b>	Up to \$2,000 per Stolen Identity Event	Up to \$2,000 per Stolen Identity Event	Up to \$2,250 per Stolen Identity Event	Up to \$3,000 per Stolen Identity Event
<b>(B) Travelling Expenses</b>	Up to \$2,500 per Stolen Identity Event	Up to \$2,500 per Stolen Identity Event	Up to \$2,750 per Stolen Identity Event	Up to \$3,500 per Stolen Identity Event
<b>(C) Loss of Income</b>	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
<b>(D) Stolen Handbag, Purse or Wallet</b>	Not Included	Up to \$250 total per event (maximum of \$100 for replacement of stolen cash)	Up to \$500 total per event (maximum of \$150 for replacement of stolen cash)	Up to \$1,000 total per event (maximum of \$300 for replacement of stolen cash)
<b>(E) Child/Elderly Care</b>	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
<b>(F) Travel Assistance</b>	Not included	Not included	Not included	Not included
<b>(G) Fraudulent Withdrawals</b>	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$15,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$25,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event**
<b>(H)(I)(J) Legal,</b>	Up to a total of \$1,000,000 per each	Up to a total of \$1,000,000 per each	Up to a total of \$1,000,000 per each	Up to a total of \$1,000,000 per each

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<b>Remediation Service and Case Management Costs</b>	Stolen Identity Event	Stolen Identity Event	Stolen Identity Event	Stolen Identity Event
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\*Fraudulent Withdrawals coverage does not include 401(K) Accounts. \*\*Fraudulent Withdrawals coverage includes 401(K) Accounts.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**STOLEN IDENTITY EVENT INSURANCE**

**AMENDMENT OF POLICY PROVISIONS – NEW YORK**

**SECTION I – INSURING AGREEMENT**

Section I(E) is replaced in its entirety by the following:

E. **Childcare and Elderly Care.** The cost to the Insured or the Insured’s authorized representative, holding a power of attorney or guardianship appointment to act on the Insured’s behalf, of providing additional childcare or care of elderly relatives for which the Insured (or the Insured’s authorized representative holding a power of attorney or guardianship appointment to act on the Insured’s behalf) is directly responsible while having to travel to replace documents, to visit a governmental agency or department of the United States, or of any state or territory of the United States or any political subdivision thereof, or rectify records as a result of a Stolen Identity Event. Childcare and Elderly Care must be provided by a professional care provider, who is not a relative of the insured.

**SECTION VI – DEFINITIONS**

The following additional definitions shall apply for purposes of this Policy.

BB. **Remediation Services Costs.** The amount of reasonable and necessary expenses paid to investigators and other third-party business providers who are retained by LifeLock and provide any services that are reasonably necessary, viewed in the context of LifeLock’s business and Membership Programs, to restore the good name and identity of the Insured, or to recover Losses of the Insured in accordance with any Membership Program.

CC. **Case Management Services Costs.** The amount of reasonable and necessary expenses paid to a third-party case management service provider retained by LifeLock or incurred directly by LifeLock, on behalf of its Member, as a result of a Stolen Identity Event, subject to the Limits of Insurance as provided in Section III of this Policy.

**SECTION VIII – COMMON POLICY CONDITIONS**

**Section A., CANCELLATION, TERMINATION AND NONRENEWAL** is replaced by the following for Insureds who reside in the state of New York:

**A. CANCELLATION, NONRENEWAL AND CONDITIONAL RENEWAL**

1. This Policy shall terminate on the date specified in the Declarations Page or, in the event of cancellation or nonrenewal of this Policy, then the date specified in such notice of cancellation or nonrenewal. There shall be no coverage for any Stolen Identity Event or Loss occurring after the effective date and time of such termination, cancellation or nonrenewal of the Policy. Termination of this Policy shall not reduce any time periods during which the Insured must report a Stolen Identity Event or Unauthorized Funds Transfer or send us a signed, sworn proof of Loss or affidavit containing the information we request to investigate a claim.

2. We will only cancel, nonrenew or conditionally renew the Policy in the following circumstances:

a. Nonpayment of Premium provided, however, that a notice of cancellation on this ground shall

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inform the Insured of the amount due;

- b. .... Conviction of a crime arising out of acts increasing the hazard insured against;
- c. .... Discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;
- d. .... After issuance of the Policy or after the last renewal date, discovery of an act or omission, or a violation of any Policy condition, that substantially and materially increases the hazard insured against, and which occurred subsequent to inception of the current policy period;
- e. .... A determination by the Superintendent of Insurance that continuation of our present volume of business would jeopardize our solvency or be hazardous to the interests of our policyholders, our creditors, or the public; or
- f. .... A determination by the Superintendent of Insurance that the continuation of the Policy would violate, or would place us in violation of, any provision of New York's Insurance laws. Notwithstanding the foregoing, any act or omission by an Insured other than LifeLock that would give us the right to cancel, nonrenew or conditionally renew the coverage for that Insured shall not constitute the basis for cancellation, nonrenewal or conditional renewal of the Policy with respect to all Insureds hereunder.

3. .... Cancellation, nonrenewal or conditional renewal of the Policy under this Section shall not become effective until at least forty-five days, or twenty days if based upon nonpayment of Premium, after we mail or deliver written notice of the cancellation, nonrenewal or conditional renewal to LifeLock at the mailing address shown in the Policy and to affected Insureds under the Policy at each Insured's last known address. If so authorized by us pursuant to a written agreement, LifeLock may mail or deliver any such notice to Insureds on our behalf. Each and every notice of cancellation, nonrenewal or conditional renewal shall set forth the specific reason for the cancellation, nonrenewal or conditional renewal.

If, prior to the effective date of cancellation, nonrenewal or conditional renewal of the Policy, whether initiated by us or LifeLock, an Insured suffers a Loss resulting from a Stolen Identity Event, the Loss shall remain covered in accordance with the Coverage provided under the Policy, notwithstanding the cancellation, nonrenewal or conditional renewal.

4. .... LifeLock may cancel the Policy for any reason upon thirty days written notice to us and each Insured under the Policy. Such notice shall not be required to be given to Insureds if substantially similar coverage has been obtained from another insurer without a lapse in coverage.

5. .... Coverage for an individual Insured under the Policy shall terminate upon termination of the Insured's enrollment in a Membership Program.

Section **E., VENUE AND CHOICE OF LAW** is replaced by the following for LifeLock members who reside in the state of New York:

**E. .... VENUE AND CHOICE OF LAW**

Any dispute arising out of this Policy, or with respect to the application of or the interpretation of this Policy, shall be governed by the laws of the state of New York, without giving effect to the principles of conflict of laws.

We and Insured further agree that, in the event either party commences an action against the other arising out of a dispute under this Policy, such action may only be filed in the state courts in New York or in the federal courts located in the state of New York.

All other Policy provisions apply.

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Understanding identity



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**LifeLock Service Guarantee and Insurance Coverage**

Effective Date: December 12, 2014

**LifeLock Service Guarantee**

If you are enrolled in a Protection Program, have paid us (or a third party has paid us) all proper fees for such Protection Program, and have fully complied with the Service Terms including, without limitations the provisions of Section 6 (Your Conduct) of the Service Terms, and you nevertheless become a victim of a fraud committed or attempted using your Personal Information without authority, we will, through the provision of Insurance described below or otherwise, retain and pay for those third party professional services that are reasonably necessary in our judgment to assist you in restoring losses or recovering your lost out-of-pocket expenses caused by such fraud. Benefits provided pursuant to this guarantee cover expenses for such third parties up to a maximum of one million dollars (\$1,000,000) per identity theft event, provided that:

- You notify LifeLock and the Insurer, as applicable, within ninety (90) days of the date you know, or reasonably should have known, that someone has improperly used your Personal Information to commit an act of identity theft;
- You fully cooperate and are truthful with LifeLock and the Insurer, as applicable, and those third parties retained to assist you, and you agree to execute any documents LifeLock and the Insurer reasonably require;
- You fully cooperate with LifeLock and the Insurer, as applicable, in any remediation process, including, but not limited to, providing LifeLock and the Insurer with copies of all available investigation files from any institution, including, but not limited to, banks, credit institutions, or law enforcement agencies relating to the alleged identity theft;
- You agree that LifeLock and the Insurer, as applicable, will not pay or be obligated for any costs or expenses other than as described in this Service Guarantee, including without limitation fees of any service providers not retained by LifeLock or the Insurer;
- You agree that LifeLock reserves the right to investigate any asserted Service Guarantee claim to determine its validity;
- You agree that LifeLock is not an insurance company, is not a credit repair organization, is not a credit counseling service, and does not promise to help you improve your credit history or rating;
- You agree the maximum amount covered for third party expenses under this Service Guarantee and the Insurance per identity theft shall not exceed \$1 million in the aggregate; and
- You agree that we and the Insurer, as applicable, will not make payments to you for any loss or liability you may incur.

Should a bank or other credit institution, after reasonable investigation, determine that your reported loss is not due to identity theft, we and the Insurer, as applicable, may rely on such investigation to determine that the Service Guarantee is not applicable to such loss.

THE FOREGOING SERVICE GUARANTEE STATES THE ENTIRE OBLIGATION OF LIFELOCK AND YOUR ENTIRE REMEDY FOR ANY FAILURE OR DELAY IN PERFORMING THE PROTECTION PROGRAMS. EXCEPT AS SET FORTH HEREIN, THE PROTECTION PROGRAMS AND CREDIT

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MONITORING PRODUCT ARE PROVIDED ON AN "AS IS" BASIS WITHOUT ANY WARRANTY WHATSOEVER. LIFELOCK HEREBY DISCLAIMS ALL OTHER WARRANTIES EXPRESS, IMPLIED, OR STATUTORY; ARISING FROM COURSE OF DEALING, USAGE, OR TRADE; AND INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR TITLE. Some jurisdictions do not allow certain limitations of warranties, so the foregoing may not apply to you.

**THIS SERVICE GUARANTEE APPLIES ONLY TO THE PROTECTION PROGRAMS.**

**Your Insurance Coverage**

If you are enrolled in any of LifeLock's Protection Programs, you will be insured for certain losses should you become a victim of identity theft. You will be reimbursed for certain out-of-pocket costs and expenses in the following categories:

- (A) Cost of Replacing Documents.
- (B) Traveling Expenses.
- (C) Loss of Income.
- (D) Stolen Handbag, Purse, or Wallet.
- (E) Childcare and /Elderly Care.
- (F) Travel Assistance.
- (G) Fraudulent Withdrawals.

Appendix A to the Insurance Policy (available [here](#)) identifies the benefit limits available for the specific Protection Program for which you have subscribed. All Protection Programs are not available in all states.

The Policy will cover certain expenses that we incur on your behalf for legal costs, remediation services costs and case management services costs per Stolen Identity Event; provided, the maximum amount of such legal costs, remediation services costs and case management services costs coverage under the Service Guarantee and the Insurance shall not exceed \$1 million in the aggregate per Stolen Identity Event.

Please refer to the Insurance Policy for complete terms and conditions of coverage. The Insurance is underwritten by State National Insurance Company (the "Insurer").

You understand and agree that termination of your membership in any of the Protection Programs, for any reason, constitutes your consent to termination of the Insurance provided to you, and no further notice of such termination will be given to you. In the event the Insurance is terminated by the Insurer, we will notify you of such termination and of any replacement Insurance.

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Understanding identity theft and how it can affect you

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This Declarations Page is attached to and forms part of the Stolen Identity Event Insurance Policy issued to LifeLock, Inc., as Master Policyholder, and its members as Insureds, policy number LIF-01.

**DECLARATIONS PAGE**

- Name and Address of Master Policyholder:** LifeLock, Inc.  
60 East Rio Salado Parkway, Suite 400  
Tempe, Arizona 85281
- Name and Address of Insurer:** State National Insurance Company, Inc.  
Administered by Lloyd Guidry, LLC  
20821-Z Eva Street #46  
Montgomery, TX 77356

**3. Limits of Insurance/Liability**

LifeLock members will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which they have subscribed.

**Appendix A – Benefit Limits**

This Appendix A identifies the benefit limits available for each type of Loss covered under the Policy for each Membership Program offered by LifeLock. You will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which you have subscribed.

	LifeLock Basic LifeLock Command Center LifeLock Ultimate LifeLock Junior LifeLock for Minors LifeLock Data Breach Service	LifeLock Standard	LifeLock Advantage	LifeLock Ultimate Plus
<b>(A) Document Replacement Costs</b>	Up to \$2,000 per Stolen Identity Event	Up to \$2,000 per Stolen Identity Event	Up to \$2,250 per Stolen Identity Event	Up to \$3,000 per Stolen Identity Event
<b>(B) Travelling Expenses</b>	Up to \$2,500 per Stolen Identity Event	Up to \$2,500 per Stolen Identity Event	Up to \$2,750 per Stolen Identity Event	Up to \$3,500 per Stolen Identity Event
<b>(C) Loss of Income</b>	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen

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	Identity Event	Identity Event	Identity Event	Identity Event
<b>(D) Stolen Handbag, Purse or Wallet</b>	Not Included	Up to \$250 total per event (maximum of \$100 for replacement of stolen cash)	Up to \$500 total per event (maximum of \$150 for replacement of stolen cash)	Up to \$1,000 total per event (maximum of \$300 for replacement of stolen cash)
<b>(E) Child/Elderly Care</b>	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
<b>(F) Travel Assistance</b>	Not included	Not included	Not included	Not included
<b>(G) Fraudulent Withdrawals</b>	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$15,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$25,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event**
<b>(H)(I)(J) Legal, Remediation Service and Case Management Costs</b>	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event

\*Fraudulent Withdrawals coverage does not include 401(K) Accounts. \*\*Fraudulent Withdrawals coverage includes 401(K) Accounts.

**4. Policy Period:**

**From:** January 1, 2014, at 12:01 Eastern Standard Time

**To:** December 31, 2016, at 12:01 Eastern Standard Time

**5. Renewal Period:** Annual Renewal Date commences on January 1st.

**6. Territory:**

United States of America, and otherwise as specified in the Policy of which this Declarations Page is a part.

<p><b>Identity Theft 101</b></p> <p>Understanding identity theft and how it can affect you</p>  <p><a href="#">▶ Learn more</a></p>	<p><b>How LifeLock Works</b></p> <p>See why LifeLock is a leader in Identity Theft Protection.</p>  <p><a href="#">▶ Learn more</a></p>	<p><b>Help Protect Yourself</b></p> <p>LifeLock's protection for Individuals is secure.</p>  <p><a href="#">▶ Learn more</a></p>
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## Summary Description of Benefits for Identity Theft Coverage Master Policy for Members Enrolled in LifeLock Identity Theft Protection Programs

This Summary is provided to inform you that as a customer of LifeLock who is enrolled in a LifeLock Identity Theft Protection Program that includes identity theft insurance (each a "**Membership Program**"), you are entitled to certain benefits under the Master Policy (the "**Policy**"), as referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Policy, even if they are not mentioned in this Summary, and the limit of benefits for the Membership Program for which you have subscribed. A complete copy of the Policy will be provided to you upon request.

The Policy has been issued to LifeLock, Policy Number LIF-01, underwritten by State National Insurance Company, to provide benefits as described in this Summary.

### General Information

Should you have any questions regarding any of the Membership Programs provided by LifeLock, or if you would like to obtain a complete copy of the Policy, please call the customer service number located in the membership materials you received from LifeLock.

### Benefits

In the event you are the victim of identity theft, we shall pay you the following:

- A. Replacement of documents – the cost of replacing documents, including driver's licenses, passports, and birth and marriage certificates, as well as the cost of additional legal expenses such as affidavits and notarizations required in connection with replacing documents as a result of a Stolen Identity Event
- B. Traveling expenses – reasonable expenses, including gas, parking and airline tickets, incurred in traveling to obtain replacement documents, to attend meetings or proceedings, or to rectify records as a result of a Stolen Identity Event
- C. Loss of income – actual lost income for time necessarily taken off work and away from your work premises, whether whole or partial days, solely as a result of your efforts to amend or rectify records relating to your true name or identity as a result of a Stolen Identity Event
- D. Stolen handbag, purse or wallet – actual cost of replacing your stolen handbag, purse or wallet in addition to replacing the cash contained therein, as a result of a Stolen Identity Event
- E. Childcare and elderly care – actual costs of providing additional childcare or care of elderly relatives that you are directly responsible for while having to travel to replace documents, attend meetings or proceedings, or rectify records as a result of a Stolen Identity Event
- F. Fraudulent withdrawals – the principal amount of money you have lost resulting from an unauthorized transfer of monies from one or more of your checking, savings, money market, or other financial accounts, unless you have received reimbursement from another source or failed to request reimbursement from the entity holding the account from which funds were stolen
- G. Legal costs – reasonable and necessary expenses paid to lawyers and other legal professionals appointed by us and with our consent in connection with remediating a Stolen Identity Event, including

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defending any civil lawsuit filed against you, removing any civil judgment entered against you, defending you against any criminal charges filed against you due to the actions of another while using your identity, and assisting you with an audit or other proceeding or hearing conducted by a governmental agency as a result of a Stolen Identity Event

H. Remediation services costs – reasonable and necessary expenses paid to investigators with our consent in connection with remediating a Stolen Identity Event, including the costs of recovering control of your personal identity and recovering losses you incurred

I. Case management services costs – expenses paid to an identity restoration case manager, as needed and approved by us, in complex Stolen Identity Events

For purposes of coverage under the Policy, a Stolen Identity Event is the fraudulent use of your personal identification, social security number, or other method of identifying you, including the fraudulent use of your personal identity to establish credit accounts, secure loans, enter into contracts, withdraw money from one or more of your financial accounts, or commit a crime. A Stolen Identity Event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

**Deductible**

Receipt of benefits under the Policy is not subject to or conditioned upon the payment of a deductible.

**Scope of Coverage**

The Policy provides benefits to you only if you report a Stolen Identity Event to us and LifeLock as soon as you become aware of a Stolen Identity Event, but in no event later than ninety (90) days after the Stolen Identity Event is discovered by you.

Additionally, you must follow the instructions in a claims kit that will be provided to you. These instructions will include notifying major credit bureaus, the financial institution from which your monies may have been stolen and appropriate law enforcement agencies. The claims kit will also provide instructions about how to file for benefits under the Policy if the Stolen Identity Event results in losses that are covered under the Policy.

You will only be covered under the Policy if you report the Stolen Identity Event within ninety (90) days of discovery, and you first discover the Stolen Identity Event while enrolled in a Membership Program. You will not be covered if the Stolen Identity Event first occurs after termination of the Policy or termination of your membership in a Membership Program.

**Other Insurance**

The coverages provided under the Policy shall be excess over any other insurance, including, without limitation, homeowner’s or renter’s insurance. If you have other insurance that applies to a loss under the Policy, the other insurance shall pay first. The Policy applies to the amount of loss that is in excess of the limits of your other insurance and the total of all deductibles and self-insured amounts under all of your other insurance.

**Duplicate Coverages**

If two or more of this Policy’s Coverages apply to the same Loss, or if you are enrolled in more than one identity theft protection program insured by us, we will not pay more than the actual amount of any loss you incur.

**Limits of Insurance**

The following identifies the benefit limits available for each type of Loss covered under the Policy for each Membership Program LifeLock offers. You will be eligible to receive up to the maximum benefits for the following covered losses listed under the specific Membership Program for which you have subscribed.

	<b>LifeLock Basic</b> <b>LifeLock Command Center</b> <b>LifeLock Ultimate</b>	<b>LifeLock Standard</b>	<b>LifeLock Advantage</b>	<b>LifeLock Ultimate Plus</b>
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	<b>LifeLock Junior</b>	<b>LifeLock for Minors</b>	<b>LifeLock Data Breach Service</b>	
<b>(A) Document Replacement Costs</b>	Up to \$2,000 per Stolen Identity Event	Up to \$2,000 per Stolen Identity Event	Up to \$2,250 per Stolen Identity Event	Up to \$3,000 per Stolen Identity Event
<b>(B) Travelling Expenses</b>	Up to \$2,500 per Stolen Identity Event	Up to \$2,500 per Stolen Identity Event	Up to \$2,750 per Stolen Identity Event	Up to \$3,500 per Stolen Identity Event
<b>(C) Loss of Income</b>	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
<b>(D) Stolen Handbag, Purse or Wallet</b>	Not Included	Up to \$250 total per event (maximum of \$100 for replacement of stolen cash)	Up to \$500 total per event (maximum of \$150 for replacement of stolen cash)	Up to \$1,000 total per event (maximum of \$300 for replacement of stolen cash)
<b>(E) Child/Elderly Care</b>	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
<b>(F) Travel Assistance</b>	Not included	Not included	Not included	Not included
<b>(G) Fraudulent Withdrawals</b>	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$15,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$25,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event**
<b>(H)(I)(J) Legal, Remediation Service and Case Management Costs</b>	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event

\*Fraudulent Withdrawals coverage does not include 401(K) Accounts. \*\*Fraudulent Withdrawals coverage includes 401(K) Accounts.

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**LifeLock Website Terms of Use**

Effective Date: December 12, 2013

THESE TERMS AND CONDITIONS (THE "TERMS") ARE A LEGAL CONTRACT BETWEEN YOU AND LIFELOCK ("LIFELOCK", "WE" OR "US"). THE TERMS EXPLAIN HOW YOU ARE PERMITTED TO USE THE WEBSITE LOCATED AT THE URL: [www.lifelock.com](http://www.lifelock.com) ("SITE"). BY USING OUR SITE, YOU ARE AGREEING TO ALL THE TERMS; IF YOU DO NOT AGREE WITH ANY OF THESE TERMS, DO NOT ACCESS OR OTHERWISE USE OUR SITE OR ANY INFORMATION CONTAINED ON OUR SITE.

You need not enroll as a member to just visit and view our Site. However, if you elect to obtain or use any identity protection services, credit monitoring services, mobile applications or other products or services from us (each referred to as a "Service") you must register for or enroll in the Service and agree to applicable guidelines, terms and agreements found [here](#) ("Service Terms"). If any of these Terms are inconsistent with the Service Terms for the service you have ordered, the Service Terms will control with respect to that specific Service only.

**Changes**

WE MAY CHANGE, UPDATE, OR ADD OR REMOVE PROVISIONS OF THESE TERMS AT ANY TIME BY POSTING THE UPDATED TERMS ON OUR SITE. YOUR USE OF OUR SITE AFTER WE HAVE UPDATED THE TERMS SHALL CONSTITUTE YOUR ACCEPTANCE OF ALL OF THE UPDATED TERMS. IF YOU DO NOT AGREE WITH ANY OF THE UPDATED TERMS YOU MUST STOP USING THE SITE.

**Eligibility**

By using our Site, you represent, acknowledge and agree that you are at least 18 years of age.

**Privacy Policies**

Please review the privacy policy which is available [here](#) (the "Privacy Policy"). The Privacy Policy is incorporated by reference into these Terms and explains how we use and share information that we collect or that you provide to us through our Site. If you elect to use our mobile application and features, you should review our Mobile App Privacy Policy also (available [here](#)), which applies to your use of our mobile application.

**General Use**

We provide content through our Site that is our copyrighted and/or trademarked work or that of our third-party licensors and suppliers or other users of our Site (collectively, the "Materials"). Materials may include logos, graphics, video, images, software and other content.

Subject to your compliance with these Terms, we hereby grant you a limited, personal, non-exclusive and non-transferable license to use and to display the Materials and to use our Site solely for your personal use. Except for this license, you have no other rights in our Site or any Materials and you may not in any manner modify, edit, copy, reproduce, create derivative works of, reverse engineer, alter, enhance or in any way exploit any portion of our Site or Materials.

If you breach any of these Terms, the above license will terminate automatically and you must immediately destroy any downloaded or printed Materials.

**Links to Third-Party Sites**

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Our Site may be linked to other web sites operated by one or more third-parties (collectively, "Third-Party Sites"). Certain areas of our Site may allow you to interact with Third-Party Sites and, in certain situations, you may be transferred to a Third-Party Site through a link but it may appear that you are still on our Site. In any case, you acknowledge and agree that the Third-Party Sites may have different privacy policies and terms and conditions and/or business practices than we do, and you further acknowledge and agree that your use of Third-Party Sites is governed by that Third-Party Site's privacy policy and/or terms and conditions, if any. We may provide you with links to the Third-Party Sites as a convenience, but we do not verify, make any representations or take responsibility for such Third-Party Sites, including, without limitation, privacy policy compliance, the truthfulness, accuracy, quality or completeness of the content, services, links displayed and/or any other activities conducted on or through such Third-Party Sites. YOU AGREE THAT WE WILL NOT, UNDER ANY CIRCUMSTANCES, BE RESPONSIBLE OR LIABLE, DIRECTLY OR INDIRECTLY, FOR ANY GOODS, SERVICES, INFORMATION, RESOURCES AND/OR CONTENT AVAILABLE ON OR THROUGH ANY THIRD-PARTY SITES AND/OR THIRD-PARTY DEALINGS OR COMMUNICATIONS, OR FOR ANY HARM RELATED THERETO, OR FOR ANY DAMAGES OR LOSS CAUSED OR ALLEGED TO BE CAUSED BY OR IN CONNECTION WITH YOUR USE OR RELIANCE ON THE CONTENT OR BUSINESS PRACTICES OF ANY THIRD PARTY.

### **Links to Third-Party Sites**

When using our Site, you agree not to:

- Defame, abuse, harass, stalk, threaten, or otherwise violate the legal rights (such as rights of privacy and publicity) of others.
- Use racially, ethnically, or otherwise offensive language.
- Discuss or incite illegal activity.
- Use explicit/obscene language or solicit/post sexually explicit images (actual or simulated).
- Post anything that exploits children or minors or that depicts cruelty to animals.
- Post any copyrighted or trademarked materials without the express permission from the owner.
- Disseminate any unsolicited or unauthorized advertising, promotional materials, 'junk mail', 'spam', 'chain letters', 'pyramid schemes', or any other form of such solicitation.
- Use any robot, spider, scraper or other automated means to access our Site.
- Take any action that imposes an unreasonable or disproportionately large load on our Site or infrastructure.
- Alter the opinions or comments posted by others on our Site.
- Post anything contrary to our public image, goodwill or reputation.
- Use the Site in any way that is harmful to us or third parties, infringes on the property rights of us or others, or otherwise violates applicable laws.

This list of prohibitions provides examples and is not complete or exclusive. We reserve the right to terminate your ability to post to our Site with or without cause and with or without notice, for any reason or no reason, or for any action that we determine is inappropriate or disruptive to our Site or to any other user of our Site.

We may report to law enforcement authorities any actions that may be illegal, and any reports we receive of such conduct. When legally required or at our discretion, we will cooperate with law enforcement agencies in any investigation of alleged illegal activity related to our Site or in connection with our services.

You agree to indemnify and hold us, and our officers, directors, employees, affiliates, agents, licensors, and business partners, harmless from and against any and all costs, damages, liabilities, and expenses (including attorneys' fees and costs of defense) that we, or any other indemnified party, suffers in relation to, arising from, or for the purpose of avoiding, any claim or demand from a third-party that your use of our Site (including without limitation, your participation in the posting areas or, your Submissions) violates any applicable law or regulation, or the copyrights, trademark rights or other rights of any third-party.

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To apply the Apache License to your work, attach the following boilerplate notice, with the fields enclosed by brackets "[]" replaced with your own identifying information. (Don't include the brackets!) The text should be enclosed in the appropriate comment syntax for the file format. We also recommend that a file or class name and description of purpose be included on the same "printed page" as the copyright notice for easier identification within third-party archives.

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Send us an email Secure login **STOLEN IDENTITY EVENT****CERTIFICATE OF INSURANCE**

Coverage under this Certificate of Insurance ("COI") is provided under a Master Policy issued to LifeLock, Inc., by State National Insurance Company, Inc. This COI is governed by the conditions, limitations and exclusions of the Master Policy.

**A. DEFINITIONS**

Throughout this COI, You and Your refer to the person who is a member in the **Membership Program**. Membership must not have expired or been canceled by You or LifeLock. We, Us, Our and State National refer to State National Insurance Company, Inc. In addition, when in bold, certain words and phrases are defined as follows:

**Administrator** means cynoSure Financial, Inc. **Administrator** has been retained to adjust all claims that are covered under the Master Policy. You may contact LifeLock at 1-800- LIFELOCK (1-800-543-3562) or **Administrator** if You have questions regarding this COI or would like to make a claim. **Administrator** can be reached by phone at 1-855-552-8999, by mail at P.O. Box 7691, St. Clair Shores, MI 48080, or by email at lifelock@cynosurefinancial.com.

**Certificate of Insurance** or **COI** means this document. The **COI** describes the terms, conditions and exclusions of coverage under the Master Policy. The **COI** is the entire agreement between You and Us. Representations or promises made by anyone that are not contained in this **COI** are not a part of Your coverage.

**Commencement Date** means the date on which You become covered under the Master Policy, which shall be the earlier of October 1, 2011 or the date on which You become enrolled in a **LifeLock Membership Program**.

**Coverage Period** means the period starting on the **Commencement Date** and will continue as long as you are enrolled in a **Membership Program** with LifeLock.

**Loss** means any of the coverages provided under the Master Policy and described in Section B of this **COI** below.

**Membership Program** means those plans and programs offered by LifeLock to its Members both presently and in the future, including without limitation: LifeLock® services, LifeLock Command Center® services, LifeLock Junior®, and LifeLock Ultimate®.

**Stolen Identity Event** means an occurrence after the **Commencement Date** and before the **Termination Date** which includes a single act or a series of related acts, whether committed by one or more persons, of theft of Your personal information, including without limitation, Your personal identification, social security number, or other method of identifying You, or one or more uses of such stolen information to establish or use a deposit, credit or other personal account, secure a loan, enter into a contract or commit a crime. **Stolen Identity Event** shall not include the fraudulent use of Your business name, or any other method of identifying any business activity of yours.

**Stolen Funds Loss** means the principal amount, exclusive of interest or fees, incurred by You and caused by an **Unauthorized Funds Transfer**. Stolen Funds Loss does not include any amount for which You did not seek reimbursement from the financial or credit institution holding the account from which the funds were stolen or any amount for which You receive reimbursement from any source.

**Termination Date** means the earlier of the date You cease to be enrolled in a Membership Program or the date the Master Policy is cancelled or terminated.

**Unauthorized Funds Transfer** means a transfer of funds from Your account that is initiated by a person who does not have actual authority to initiate the transfer and from which You receive no benefit.

**Unauthorized Funds Transfer** does not include an electronic funds transfer initiated: by a person who was given a credit or debit card or other access to the account, unless You have notified the institution holding the account that such person is no longer authorized to access the account; with fraudulent intent by You or any person acting in concert with You, or by the financial institution holding the account or its employees.

**Unauthorized Funds Transfer** is limited to withdrawals from, deposits to, or utilization of any U.S. regulated and domiciled bank account, brokerage account, credit/debit card account, or store charge card account.

## B. COVERED LOSSES

LifeLock members will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which they have subscribed.

### Appendix A – Benefit Limits

This Appendix A identifies the benefit limits available for each type of Loss covered under the Policy for each Membership Program offered by LifeLock. You will be eligible to receive the maximum benefits for the covered Losses listed under the specific LifeLock Membership Program for which you have subscribed.

	LifeLock Basic LifeLock Command Center LifeLock Ultimate LifeLock Junior LifeLock for Minors LifeLock Data Breach Service	LifeLock Standard	LifeLock Advantage	LifeLock Ultimate Plus
<b>(A) Document Replacement Costs</b>	Up to \$2,000 per Stolen Identity Event	Up to \$2,000 per Stolen Identity Event	Up to \$2,250 per Stolen Identity Event	Up to \$3,000 per Stolen Identity Event
<b>(B) Travelling</b>	Up to \$2,500 per Stolen Identity Event	Up to \$2,500 per Stolen Identity Event	Up to \$2,750 per Stolen Identity Event	Up to \$3,500 per Stolen Identity Event

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<b>Expenses</b>				
<b>(C) Loss of Income</b>	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
<b>(D) Stolen Handbag, Purse or Wallet</b>	Not Included	Up to \$250 total per event (maximum of \$100 for replacement of stolen cash)	Up to \$500 total per event (maximum of \$150 for replacement of stolen cash)	Up to \$1,000 total per event (maximum of \$300 for replacement of stolen cash)
<b>(E) Child/Elderly Care</b>	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$200/day for a maximum benefit period of up to one month, not to exceed \$6,000 per Stolen Identity Event	Up to \$225/day for a maximum benefit period of up to one month, not to exceed \$6,750 per Stolen Identity Event	Up to \$300/day for a maximum benefit period of up to one month, not to exceed \$9,000 per Stolen Identity Event
<b>(F) Travel Assistance</b>	Not included	Not included	Not included	Not included
<b>(G) Fraudulent Withdrawals</b>	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$10,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$15,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event*	Up to \$25,000 for all fraudulent withdrawals resulting from any one Stolen Identity Event**
<b>(H)(I)(J) Legal, Remediation Service and Case Management Costs</b>	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event	Up to a total of \$1,000,000 per each Stolen Identity Event

\*Fraudulent Withdrawals coverage does not include 401(K) Accounts. \*\*Fraudulent Withdrawals coverage includes 401(K) Accounts.

### C. CONDITIONS FOR COVERAGE

We will either reimburse you for or pay for, as appropriate, any **Losses** resulting from a **Stolen Identity Event** that occur during the **Coverage Period** and are reported by You no later than 90 days after you discover that a **Stolen Identity Event** has occurred. In addition, if You have suffered a **Stolen Funds Loss**, You must notify the bank or card issuer in strict accordance with its terms and conditions and take any and all reasonable steps to attempt to mitigate Your **Losses**.

This **COI** is not transferable to another person or entity without Our written consent except in the case of Your death or incapacity, at which point Your rights and duties under this **COI** will transfer to Your legal representative.

### D. EXCLUSIONS

Coverage under the Master Policy and this **COI** does not apply to Losses suffered in the following circumstances:

1. any **Loss** not listed in Section B of this **COI**

2. **Loss** resulting from any dishonest, criminal, malicious or fraudulent acts if You willingly participated in or direct such acts
3. **Loss** resulting from bodily injury, including mental anguish or mental injury and required care, loss of services or death
4. **Loss** resulting from war or terrorism or any act or condition incident to war, strikes or similar labor action
5. **Loss** resulting from pollution or any direction or request to test for, monitor, remove or clean up pollution
6. **Loss** resulting from nuclear radiation or radioactive contamination
7. **Loss** resulting from contract frustration business, failure to deliver or delay in delivery or supply of property, or any form of financial guarantee or credit indemnity
8. **Loss** resulting from a **Stolen Identity Event** that is not reported to Us within 90 days after it is discovered by You
9. **Loss** related to any business activity of Yours or from any account you use for business purposes
10. **Loss** resulting from or arising out of the destruction, confiscation or seizure by order of any government or public authority
11. **Loss** resulting from the voluntary disclosure of any code or other security information that can be used to gain access to any of your accounts to someone who subsequently contributes to a **Stolen Identity Event**, but not if such disclosure was when made when You were under duress or the victim of fraud

#### **E. WHAT TO DO IF YOU ARE THE VICTIM OF A STOLEN IDENTITY EVENT**

If you are the victim of a **Stolen Identity Event**, call LifeLock at 1-800-LifeLock (1-800-543- 3562). LifeLock will take some basic information from You and put You in contact with **Administrator**, who will provide you with additional information and provide you with a claims kit.

#### **F. HOW TO FILE A CLAIM**

If You are the victim of a **Stolen Identity Event**, call LifeLock at 1-800-LifeLock (1-800-543- 3562) for assistance. LifeLock will assist you in contacting **Administrator** who will obtain additional information from you and provide you with a claims kit. As part of the claims kit, You must provide **Administrator** with the following documents:

1. A fully completed and signed claim form
2. A copy of the complaint you filed with the Federal Trade Commission
3. A copy of any police report(s) you filed reporting the **Stolen Identity Event**

4. Copies of all receipts, bills and other records that support the **Losses** You have incurred

5. Any and all additional documents or information **Administrator** may request to validate a claim.

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**Summary of Benefits for Identity Theft Insurance**

This Summary is an overview of the identity theft insurance benefits you are entitled to as a member of LifeLock. Members who are enrolled in LifeLock Credit Score Manager™ only are not eligible for these identity theft insurance benefits. **This Summary does not state all the terms, conditions, and exclusions of the Master Policy. Your benefits will be subject to all of the terms, conditions and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Master Policy can be accessed by clicking [here](#).**

**Definitions**

The definitions of capitalized terms that are used, but not defined, in this Summary can be found in the Master Policy [here](#).

**Filing a Claim**

If you believe you have been a victim of identity theft, call 1-800-LifeLock and ask to speak with a Resolution Specialist.

**Benefits and Limits**

If you have been a victim of a Stolen Identity Event as indicated by this Policy, the following coverages are provided:

A. **Replacement of Documents.** Your actual cost of replacing documents as a result of a Stolen Identity Event including, but not limited to, driver's licenses, passports, birth certificates, marriage certificates and stock certificates, including the cost of additional legal expenses such as affidavits required in connection with obtaining a replacement document. **Up to \$2,000.00 for each Stolen Identity Event.**

B. **Traveling Expenses.** The reasonable additional expenses including, but not limited to, gas, parking, and airline tickets incurred by you or by your authorized representative, holding a power of attorney or guardianship appointment to act on your behalf, in traveling to obtain replacement documents, to attend government departments or legal representatives, or to rectify records in connection therewith as a result of a Stolen Identity Event. **Up to \$2,500.00 for each Stolen Identity Event.**

C. **Loss of Income.** Actual lost income that would have been earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from the work premises for you or your authorized representative, holding a power of attorney or guardianship appointment to act on behalf of you, solely as a result of efforts of you or your authorized representative to amend or rectify records relating to your true name or identity as a result of a Stolen Identity Event. Actual lost wages include remuneration for vacation days, discretionary days, floating holidays, and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within 6 months after your discovery of a Stolen Identity Event. **Up to \$200.00 per day, for a maximum benefit period of one month, but not to exceed \$6,000.00 for any one Stolen Identity Event.**

D. **Childcare and Elderly Care.** The cost to you or your authorized representative, holding a power of attorney or guardianship appointment to act on your behalf, of providing additional childcare or care of elderly relatives for which you or your authorized representative holding a power of attorney or guardianship appointment to act on your behalf is directly responsible while having to travel to replace documents, attend government departments or legal representatives, or rectify records as a result of a Stolen Identity Event. **Up to \$200.00 per day, for a maximum benefit period of one month, but not to**

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**exceed \$6,000.00 for any one Stolen Identity Event.**

E. Fraudulent Withdrawals from a Bank, Credit Card, or Brokerage Account. The cost to you of a Stolen Funds Loss as a direct result of a Stolen Identity Event. **Up to \$10,000.00 for all fraudulent withdrawals resulting from a Stolen Identity Event.**

F. Legal Costs, Remediation Service Costs and Case Management Service Costs. **Up to a total of \$1,000,000.00 for any one Stolen Identity Event for the following:**

- Legal Costs. The amount of reasonable and necessary expenses paid to lawyers and other third party legal professionals, retained by LifeLock on behalf of you or your legal representative to represent you or your legal representative, and incurred in connection with remediating a Stolen Identity Event, including the defense of a Suit brought against you, the removal of any civil judgment wrongfully entered against you, legal assistance at an audit or hearing conducted by a governmental agency, legal assistance in challenging the accuracy of your consumer credit report, and the defense of any criminal charges brought against you arising from the actions of a third party using your personal identity.
- Remediation Service Costs. The amount of reasonable and necessary expenses paid to investigators and other third-party business providers that are retained by LifeLock and involved in any services that are reasonably necessary, viewed in the context of LifeLock's business and Membership Programs, to restore your good name and identity, or to recover your Losses in accordance with any Membership Program.
- Case Management Service Costs. The amount of reasonable and necessary expenses paid to a third-party case management service provider retained as a result of a Stolen Identity Event.

**Obligations, Conditions and Exclusions**

In order to be covered by the Master Policy, you must comply with certain obligations and conditions including, without limitation, the following:

- You shall promptly notify the major credit bureaus, the Federal Trade Commission's Identity Theft Hotline, and appropriate law enforcement agencies.
- You shall promptly, but no later than 90 days after you discover that a Stolen Identity Event has occurred, notify LifeLock.
- You shall notify the bank or card issuer in strict accordance with the bank's or credit card issuer's terms and conditions following the occurrence of an Unauthorized Fund Transfer.
- You shall take all reasonable steps to mitigate any Loss resulting from a Stolen Identity Event including, but not limited to, requesting a waiver for any applicable fees, loan application fees or credit bureau fees.
- You shall provide all assistance and cooperation required in the investigation and determination of any Loss.

Certain exclusions apply. See Master Policy [here](#). These exclusions include, without limitation, the following:

- Any Loss arising from your dishonest, criminal, malicious, or fraudulent acts;
- Any Loss arising from your voluntary disclosure of any code or other security information which was used to gain access to your Account;
- Any Loss not reported within 90 days after it is first discovered by you; and
- Any Loss arising from any Business activity.

Please see the [Master Policy](#) for additional details relating to these obligations, conditions and exclusions.

**Deductible**

The benefits provided by the Master Policy are not subject to a deductible.

**This Summary does not state all the terms, conditions, and exclusions of the Master Policy, Your benefits will be subject to all of the terms, conditions and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Master Policy can be accessed by**

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## National PTA and LifeLock Forge Partnership to Empower Kids and Teens to Be Safe While Using Digital Technology

*With the Proliferation of Children and Teens Using Technology, the Partnership Will Focus on Developing Tools for Students and Families on Good Digital Citizenship*

 Tweet

**Feb. 11, 2014** - National PTA® and LifeLock, Inc. have partnered to raise awareness about the long-term impact of online activity and encourage students to be good digital citizens. The program is designed to empower students with the knowledge and skills to be safe when using the Internet and mobile technology. The ultimate goal is to teach children and teens to make smart decisions as they engage with others in the digital world. National PTA and LifeLock are kicking off their partnership today in conjunction with Safer Internet Day as designated by [ConnectSafely.org](http://ConnectSafely.org).

"Technology is essential for learning, especially in the development of 21st century skills that will help students thrive in their chosen careers. Digital learning also empowers teachers and parents to understand the needs of each student and modify instruction accordingly," said Otha Thornton, National PTA President. "While technology is a powerful tool for teaching and learning, parents are concerned about the risks they see, especially with social media. It is a high priority of National PTA to increase understanding of the implications of online interactions. We are pleased to partner with LifeLock to engage students, families, educators and communities and foster safe, effective use of the Internet and mobile devices."

The campaign spots created by Lowe Campbell Ewald show a wide range of online users, going about their daily lives online. The ads end by stating: "While you do your thing, we'll be here at LifeLock doing our thing - monitoring over a trillion data points, watching out for things your credit card alone can't, and relentlessly protecting your identity."

Through a variety of activities and initiatives, including interactive digital tools and engaging learning kits, National PTA and LifeLock will work together throughout 2014 to raise awareness and increase understanding of smart and effective practices families can use to foster good digital habits among students.

LifeLock president, Hilary Schneider, said, "We want our children to embrace technology to live freely in the digital world, but we also want to introduce the positive online habits that will keep them safe and protect their personal information. PTA has the leadership, infrastructure and expertise to foster these digital dialogues between families, students and teachers in communities across the U.S."

Click [here](#) to view an infographic demonstrating how children, teens and families are engaging with technology and digital education.

For more information about Safer Internet Day, visit [SaferInternetDay.us](http://SaferInternetDay.us).

### About National PTA

National PTA® comprises millions of families, students, teachers, administrators, and business and community leaders devoted to the educational success of children and the promotion of parent involvement in schools. PTA is a registered 501(c) (3) nonprofit association that prides itself on being a powerful voice for all children, a relevant resource for families and communities, and a strong advocate for public education. Membership in PTA is open to anyone who wants to be involved and make a difference for the education, health, and welfare of children and youth.

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### About LifeLock

LifeLock, Inc. (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services provide peace of mind for consumers amid the growing threat of identity theft. The LifeLock mobile app helps consumers manage their identity and payment cards on the go and enables LifeLock members to receive alerts and services on their digital device. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly-owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

#### Identity Theft 101

Understanding identity theft and how it can affect you



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#### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



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#### Help Protect Yourself

LifeLock's protection for Individuals is secure.



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**First Financial to Offer LifeLock® Identity Theft Protection Services***Partnership Gives Clients More Tools to Protect Their Financial Futures*

**Cincinnati, OH (July 28, 2014)** — **LifeLock, Inc.** (NYSE: LOCK), an industry leader in proactive identity theft protection, and **First Financial Bank**, a subsidiary of First Financial Bancorp (Nasdaq: FFBC), a leading financial institution with more than 100 banking centers located in Ohio, Indiana and Kentucky, announced today that the companies have entered into a new partnership. As a result, First Financial Bank will offer its clients the opportunity to enroll in LifeLock protection at a discounted rate and have their monthly payment automatically deducted from their accounts.

Identity theft is the No. 1 complaint reported in the US for the last 14 years, according to the Federal Trade Commission. [1] LifeLock provides proactive alerts that scan the company's network to help identify potential threats before damage can be done. In the event that identity theft occurs, LifeLock provides award-winning resolution support. First Financial Bank will make LifeLock protection available to its clients via its banking centers and call center.

"LifeLock shares our company values in providing best-in-class, value-added services and consistently exceeding client's expectations," said Brian Higgins, FVP, product and e-banking director for First Financial. "We chose LifeLock for our clients because of its product effectiveness, ease of enrollment and superior service. We see this partnership as one more way we can help our clients succeed."

For 150 years, First Financial Bank has been dedicated to building client success via personal banking, commercial banking and wealth management services. By offering world-class financial expertise combined with personal community service, the firm focuses on developing lifelong relationships with clients and becoming their trusted partners.

"First Financial Bank is a leader in the financial services industry, and we've found a true partner that aligns with our goals of helping people live freely in an always connected world. We're delighted to join forces in offering a rewarding experience for our customers," said Todd Davis, Chairman and CEO of LifeLock.

For more information on First Financial, please visit [BankatFirst.com](http://BankatFirst.com).

**About LifeLock**

**LifeLock, Inc.** (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services provide peace of mind for consumers amid the growing threat of identity theft. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly-owned subsidiary, LifeLock offers identity theft protection that goes beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

**About First Financial Bancorp**

First Financial Bancorp is a Cincinnati, Ohio based bank holding company. As of June 30, 2014, the Company had \$6.5 billion in assets, \$4.0 billion in loans, \$4.9 billion in deposits and \$706 million in shareholders' equity. The Company's subsidiary, First Financial Bank, N.A., founded in 1863, provides banking and financial services products through its four lines of business: commercial, consumer, wealth management and mortgage. The commercial, consumer and mortgage units provide traditional banking

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services to business and retail clients. First Financial Wealth Management provides wealth planning, portfolio management, trust and estate, brokerage and retirement plan services and had approximately \$2.5 billion in assets under management as of June 30, 2014. The Company's strategic operating markets are located in Ohio, Indiana and Kentucky where it operates 105 banking centers. Additional information about the Company, including its products, services and banking locations is available at [www.bankatfirst.com](http://www.bankatfirst.com).

[1] Colleen Tressler, "Identity theft tops list of consumer complaints for 14<sup>th</sup> consecutive year," Federal Trade Commission, Feb 27, 2014.

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## LifeLock Completes Identity Theft Training for More Than 10,000 Law Enforcement Agents in All 50 States



*Milestone Training in Wyoming Marks Successful Partnership between the FBI-Law Enforcement Executive Development Association (FBI-LEEDA) and LifeLock, Inc.*

TEMPE, Ariz. (Jul. 15, 2014) -- LifeLock, Inc. (NYSE: LOCK), an industry leader in proactive identity theft protection, and the FBI-Law Enforcement Executive Development Association (FBI-LEEDA) today announced a milestone in identity theft training for law enforcement: training has now been completed in every state, as marked by an interactive educational summit last week in Cheyenne, Wyoming, the fiftieth state.

Approximately 16.6 million persons or 7% of all U.S. residents age 16 or older, were victims of one or more incidents of identity theft in 2012.1 The partnership with FBI-LEEDA allows LifeLock to teach law enforcement agents how to identify and respond to this crime through a series of free training sessions.

The program covers a range of identity theft topics, including relevant laws, identity theft through sophisticated technology, identity theft awareness and protection strategies, databases to assist in investigations and investigative strategies. The program's instructors are sworn law enforcement officials in the field of identity theft detection and recognized nationally for their expertise. Fraud investigators from various financial institutions also participate in the program, sharing information, techniques and building alliances between the public and private sectors.

"Training law enforcement about identity theft in all 50 states demonstrates just how relevant identity theft is for law enforcement all over the country," said Charles "Skip" Robb, Executive Director for FBI-LEEDA. "Education is core to law enforcement's ability to combat this ever-evolving and growing crime."

Since October 2008, the series has reached most major metropolitan cities across the country, including New York, Dallas, Miami, Boston, Denver, Atlanta, Chicago, Philadelphia, Detroit, and San Francisco. To date, the course has reached more than 10,000 law enforcement officials representing more than 3,500 agencies. Summits are open only to law enforcement, including chiefs, sheriffs, investigative supervisors, fraud unit investigators, patrol officers, community policing personnel, special agents, and elected officials.

"Our partnership with FBI-LEEDA allows us to address identity crime from one more angle," said Todd Davis, Chairman and CEO of LifeLock. "We saw an opportunity to apply our knowledge of this cutting-edge crime by joining forces to provide education, and we're proud to have reached this milestone of training in every state in the country."

To find out more information on the FBI-LEEDA/LifeLock Identity Theft trainings please visit: LifeLock.com

### About LifeLock

LifeLock, Inc. (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services provide peace of mind for consumers amid the growing threat of identity theft. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly-owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

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1 "Victims of Identity Theft, 2012," Department of Justice, 2013.

LifeLock, Inc.

Becca Youngs  
media@lifelock.com

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## LifeLock Announces Date of Second Quarter 2014 Financial Results Conference Call

TEMPE, Ariz. (Jul. 10, 2014) -- LifeLock, Inc. (NYSE: LOCK), an industry leader in identity theft protection, today announced that it will report financial results for the second quarter ended June 30, 2014 after market close on Wednesday, July 30, 2014. The company also announced that it will hold a conference call on the same day at 5:00 PM Eastern Time to discuss its quarterly financial results. The conference call may include forward-looking statements.

The conference call can be accessed by dialing (877) 407-3982 from the United States or (201) 493-6780 internationally with reference to the company name and conference title, and a live webcast of the conference call can be accessed from the investor relations page of LifeLock's company website at investor.lifelock.com. Following the completion of the call through 11:59 PM Eastern Time on August 6, 2014, a recorded replay will be available on the company's website, and a telephone replay will be available by dialing (877) 870-5176 from the United States or (858) 384-5517 internationally with recording access code 13586017.

### About LifeLock

LifeLock, Inc. (NYSE:LOCK) is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services help provide some peace of mind for consumers amid the growing threat of identity theft. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly-owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

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480-457-2032  
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## Newlyweds, New Parents Are Significantly More Likely Than the Average Population to Become Victims of Identity Theft



### New Research Reveals Correlation Between Risky Behaviors and Major Life Events

TEMPE, Ariz. (Jun. 26, 2014) -- LifeLock, Inc., today announced new commissioned research conducted by Forrester Consulting about consumer attitudes, behaviors, and exposures related to identity theft. The February 2014 survey revealed that individuals who experience life milestones related to "new beginnings," including getting married, becoming new parents, buying a home or entering the dating scene, are more likely than the average population to become victims of identity theft.

"Life milestones in this day and age are often accompanied by significant sharing of personal data. Whether you're getting married or buying a new home, you're filling out many different forms both digitally and on paper -- and you may have very little control over where your highly personal information goes," said Hilary Schneider, president of LifeLock. "Our research shows that people can take a few simple steps during these moments of time that may help reduce the risk of identity theft."

Of the life events studied, newlyweds experienced the highest rate of identity fraud and are eight times more likely than the average population to experience identity theft. New parents also face a heightened risk of identity theft at more than five times the average. Both new homeowners and the newly single are almost three times as likely.

The research found that several factors of modern life are driving up the risk of identity theft. First, the proliferation of devices that generate and collect data put people at greater risk because they generate and store more personal information than users realize. Another factor driving risk is the increasing use of online services that collect user data without appropriate levels of governance and security. Additionally, an increase in risky behaviors, including using auto-logins and using the same password for multiple websites, in exchange for convenience is also putting people at risk.

"At the end of the day, the answer to how we respond to this research is not to stop living our digital lives, but to be aware that life's milestones include a lot of social sharing of personal data and to take simple, but crucial steps to protect our identities," said Jean Chatzky, personal finance expert and LifeLock educational advisor.

Key recommendations for people living through these unique periods of time include the following:

**For newlyweds:** Getting married is a good reason to revisit a healthcare plan, especially if one partner has better coverage than the other. Newlyweds are 64% more likely to use online healthcare management services, a behavior associated with greater risk of identity theft. Additionally, those who have experienced identity theft within the newlywed group are almost three times as likely to have experienced medical-related fraud.

**For new parents:** Paying medical bills, filling out insurance information and securing a birth certificate are all part of having a new baby. All of this personal information getting routed through the system puts new parents at greater risk of identity theft. New parents are almost three times more likely to have health insurance information breached. Many doctor's offices ask for a Social Security number but don't really need to use it, so new parents should refrain from sharing this sensitive information if at all possible.

For new homeowners: From small updates and cleaning to major repairs, updating a new home can bring many new strangers in the house. New homeowners are 2.8 times more likely to bring unattended strangers home. New homeowners should make sure to securely store personal information.

For the newly single: Socializing with new people is part of entering the dating scene. It also means sharing personal details. Newly single adults are more likely to participate in risky behavior like using public Wi-Fi and are more connected than the average adult online population, and this increases risk.

**About LifeLock**

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## LifeLock Survey Reveals That 47 % of Consumers Who've Heard of the Heartbleed Bug Have Not Changed Even One Password and May Still Be Susceptible to Hackers

**TEMPE, Ariz. (May 13, 2014)** - in light of the recent Heartbleed bug that left user credentials and sensitive information potentially susceptible to hackers and identity thieves, LifeLock (NYSE: LOCK), a leading provider of identity theft protection services, today announced survey results that reveal consumers' behavior and attitudes surrounding the security flaw.

The recent survey, conducted online April 28-30 by Harris Poll on behalf of LifeLock among over 2,000 U.S. adults who are online, demonstrated that, despite the potentially increased exposure due to Heartbleed, nearly half (47 percent) of consumers who have heard of Heartbleed had not taken measures to protect their personal information by changing online account passwords.

According to earlier LifeLock research conducted by Forrester\*, 70 percent of people believe they are using strong passwords. In the recent LifeLock study conducted by Harris Poll, less than half (42 percent) of those who use passwords say they use a combination of unrelated letters, numbers and symbols to formulate their passwords. Of those consumers who have heard of Heartbleed, just 53 percent had changed their passwords. When asked to give a reason why they did not change their password, 44 percent said they weren't concerned about the security issue. Twenty-nine percent had not changed their password because they "hadn't gotten around to it yet" and 12 percent said the "thought of changing password(s) is too overwhelming."

For these individuals LifeLock recommends some easy steps:

- Consumers should focus on updating the passwords from the websites that store critical personal information, including banks, email accounts, file-sharing accounts and social networking sites.
- Consumers should consider leveraging password management software that can take the hassle out of managing strong passwords.

When creating passwords, many people use names that have sentimental value to them or words that are easily attributed to them and can be recalled quickly. The LifeLock survey conducted by Harris Poll found that 29% of online Americans use pet names, spouse's names and friend's names to formulate passwords. Although these passwords may be easier to remember, they are also easier for strangers to hack.

LifeLock recommends adhering to the following tips when creating a password:

- Don't use personal information or terms
- Add special characters, numbers and punctuation
- Use the acronym of a sentence to create your password
- Intentionally misspell words
- Consider a password manager for added protection
- Set an alert reminder to change up your passwords on a regular basis, not just for a one time event such as Heartbleed

"Given the rapidly evolving digital landscape, there are many opportunities for hackers and identity thieves to steal sensitive information," says personal finance expert and LifeLock educational partner, Jean Chatzky. "Now more than ever, it is increasingly important to create strong and unique passwords in an effort to protect yourself and your family."

For more information on password and identity protection please visit LifeLock's website, <http://www.lifelock.com>.

\* In a commissioned study conducted by Forrester Consulting on behalf of LifeLock, adults 18 and older were surveyed online between February 12-24, 2014.

### Harris Poll Survey Methodology

This survey was conducted online within the United States by Harris Poll on behalf of LifeLock from April 28-30, 2014 among 2,060 adults ages 18 and older. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. For complete survey methodology, including weighting variables, please contact the media contact below.

### About LifeLock

LifeLock, Inc. (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services provide peace of mind for consumers amid the growing threat of identity theft. The LifeLock Wallet™ mobile app helps consumers manage their identity and payment cards on the go and enables LifeLock members to receive alerts and services on their digital device. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly-owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

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## Consumers Can Protect Their Identities and Homes With One Complete, No-Hassle Package

*LifeLock and Vivint Partner on Comprehensive Security Systems*



**TEMPE, Ariz. (April 2, 2014)** - LifeLock, (NYSE: LOCK), a leading provider of identity theft protection services, and Vivint™, the largest home automation services provider in North America, today announced a partnership that will offer Vivint customers the ability to bundle their new or existing Vivint package with LifeLock's intuitive identity theft protection services.

"Many of today's burglars aren't just taking the TV - they're also grabbing identification cards and documents with personally identifiable information with the intent to commit identity fraud," said Todd Davis, Chairman and CEO of LifeLock. "That's why we're so excited to give consumers some peace of mind by combining LifeLock's industry-leading identity theft protection with Vivint's innovative home security and automation technologies."

By taking advantage of the bundled service, customers can enjoy identity theft protection and home security with a single discounted fee. "We're always looking for new ways to benefit our customers," says Todd Pedersen, CEO of Vivint, "and in the digital age, there's a lot more to safety than locking the front door. That's why partnering with LifeLock makes so much sense. It extends our traditional offering of protecting families to protecting identities, allowing us to give our customers a system that will help secure their lives."

The comprehensive security solution includes LifeLock's identity theft protection service, which detects and alerts customers to suspicious account activity in its network and then helps them restore their good name. Other features of LifeLock's service include notification of credit and non-credit threats, black market website surveillance, lost or stolen wallet remediation and access to a dedicated remediation specialist.

In addition, customers will enjoy Vivint's 24x7x365 monitoring by one of the top monitoring centers in America as well as smart security technology. This includes a digital touchscreen control panel, wireless window and door sensors, glass break sensors, video surveillance, and remote access. Homeowners can check the status of their home at any time on their phone as well as receive customizable texts alerting them to any breach of security.

For LifeLock and Vivint customer, Kimberly L., these features were exactly what she was looking for when it came to helping protect her family. "Knowing that our home and our credit-things we've worked hard to earn-are under constant protection puts me and my family at ease," said Kimberly. "I appreciate that both Vivint and LifeLock take action to notify and help protect us from intrusions that could otherwise compromise our sense of security and well-being. Having both services has given us the ability to monitor and protect our home and our identities in a simple and easy way."

For more on LifeLock and or Vivint's services, visit LifeLock.com and Vivint.com. For information about the bundled product offering, visit <http://www.vivint.com/lifelock>.

### About Vivint

Vivint is a leading provider of home technology services. Vivint services are delivered through a technology-based platform that integrates a wide range of wireless features and components to provide simple, affordable home security, energy management, home automation, and solar solutions. Our vision is to

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connect customers to the things that matter most-their homes, families, health, cars, and businesses. In 2011, Vivint's Home Automation package and Advanced Security package received a Consumers Digest "Best Buy" rating. Vivint also received the 2012 CSAA Central Station of the Year award for overall excellence in monitoring, training, and quality relationships with customers. Dedicated to protecting families, increasing energy efficiency, and simplifying lives, Vivint has over 13 years of experience and supports more than 800,000 customers throughout the United States and Canada. For more information, visit the company's website at [www.vivint.com](http://www.vivint.com).

**About LifeLock**

**LifeLock, Inc.** (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services provide peace of mind for consumers amid the growing threat of identity theft. The LifeLock mobile app helps consumers manage their identity and payment cards on the go and enables LifeLock members to receive alerts and services on their digital device. Leveraging unique data, science and patented technology from **ID Analytics, Inc.**, a wholly-owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

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## ID Analytics Announces ID Score® 9.0 for Advanced Fraud Detection

*ID Analytics, a leader in consumer risk management, today announced a new version of its flagship fraud detection solution, ID Score, which has been updated to address the needs of businesses in light of the evolving fraud landscape.*

**SAN DIEGO (March 31, 2014)** - **ID Analytics**, a leader in consumer risk management, today announced a new version of its flagship fraud detection solution, ID Score, which has been updated to address the needs of businesses in light of the evolving fraud landscape. ID Score 9.0 now offers fully integrated identity and device insight to enable organizations to more effectively assess fraud risk at the point of application, with a 30-50 percent improvement in fraud detection over the previous release. This new release puts ID Score 9.0 into a unique performance category, helping organizations enrich customer experiences and further reduce fraud losses and operational expenses, while decreasing false positives.

### Broader Risk Assessments

ID Score 9.0 improves the effectiveness of identity fraud detection by offering greater insight into consumer behavior and device profile risk, uncovering hidden associations between events, accounts and device usage. The solution harnesses the power of the ID Network®, one of the nation's largest networks of cross-industry consumer behavioral data, to gain a comprehensive, up-to-the-minute perspective on identity fraud risk. By applying advanced analytics to this unique perspective on consumer behavior, ID Score 9.0 is able to deliver powerful risk mitigation and insight into identity risk.

To provide additional insight into the risk of a device being used during a consumer interaction, ID Analytics has partnered with leading device authentication and intelligence providers, including iovation and ThreatMetrix, to generate cutting-edge risk assessments on billions of devices for hundreds of millions of credit-active Americans. ID Score 9.0 is able to incorporate these assessments into the score itself, returning a single, authoritative fraud assessment informed by both identity and device risk.

### SSN Randomization and False Positives

ID Score 9.0 reduces false positives associated with Social Security number (SSN) randomization, which the Federal government initiated in 2011 to deter fraud but are difficult for legacy systems to handle. ID Score 9.0 incorporates the randomization into its methodology to deliver more accurate results and reduce false positives.

"With fraud tactics constantly evolving and fraudsters moving faster than ever, companies need to stay ahead of risk to protect their businesses," said Garient Evans, director of Identity Risk Solutions at ID Analytics. "ID Score 9.0 addresses pressing fraud-related concerns facing businesses today, giving them peace of mind that they're getting an accurate read on each and every customer while helping them to reduce expenses and improve customer satisfaction."

### About ID Analytics, Inc.

ID Analytics is a leader in consumer risk management with patented analytics, proven expertise, and real-time insight into consumer behavior. By combining proprietary data from the ID Network®-one of the nation's largest networks of cross-industry consumer behavioral data-with advanced science, ID Analytics provides in-depth visibility into identity risk and creditworthiness. Every day, many of the largest U.S. companies and critical government agencies rely on ID Analytics to make risk-based decisions that

enhance revenue, reduce fraud, drive cost savings, and protect consumers. ID Analytics is a wholly-owned subsidiary of LifeLock, Inc. Please visit us at [www.idanalytics.com](http://www.idanalytics.com).

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## LifeLock Shares Five Tips to Help Reduce Consumer Risk for the Most Common Tax Scam – Identity Theft

*In 2012, \$4 billion in fraudulent tax refunds were issued to people using stolen identities<sup>2</sup>*

Tweet

**TEMPE, Ariz.(March 25, 2014)** - Some Americans submitting their taxes this year will make the unpleasant discovery that someone else has already filed and stolen their refunds. Tax fraud claimed 1.2 million victims in 2012 and another 1.6 million in just the first half of 2013, according to the U.S. Treasury Department<sup>1</sup>. An identity thief can submit a fraudulent refund claim with a Social Security number and a few personal details. All they have to do is fill out a tax return, falsify a person's income and tax withholding and have a refund sent to a debit card. Most refunds are issued quickly and often a victim will not discover that a refund has already been filed in his or her name until they try to file and receive a rejection notice. According to news reports, this type of fraud even happened to the U.S. Attorney General, Eric Holder, this year<sup>2</sup>.

This method of tax fraud has become such a problem that the IRS, which named identity theft as the No. 1 tax scam for 2013<sup>3</sup>, now has thousands of people working to investigate and help protect against it. For those who fall victim to tax-related identity theft, there is an IRS form to fill out - **Form 14039**- and a special team that can be reached at 800-908-4490, extension 245. The IRS team can help resolve the identity theft. Individuals who are members of an identity theft protection service, such as LifeLock, look to a resolution team to help resolve identity theft issues with the IRS.

### Keeping Your Information Safe This Tax Day

Here are five tips from the experts at LifeLock on how to help reduce your chances of being a victim of identity theft this tax season.

- **Protect your Social Security number:** Don't carry your Social Security card with you, and don't give out the number any more than absolutely necessary. If you are asked to provide it on a form, ask the company why they need it and whether you really have to share it, because this is often optional.
- **Shred personal documents:** Use a quality "cross-cut" shredder to destroy old tax forms, monthly financial statements and other documents that include your personal information. Or switch to online delivery, so that those documents do not end up in places where they can be stolen, like your mailbox or recycling bin.
- **Don't wait until April 15:** File as soon as you can, so your return gets to the IRS before any fraudulent ones.
- **Do your taxes in a secure location:** It's wonderfully convenient to work from coffee shops, but when you are handling sensitive information like your taxes, make sure you are on a secure network where it is harder for thieves to capture the information you are sending back and forth.
- **Don't fall for scams:** If someone calls or emails claiming to be from the IRS asking for personal information, don't provide it. The IRS says they only request information by mail, so if you get an e-mail or text message that appears to be from them asking you to send back your personal details, it is probably fraudulent.

LifeLock offers more information about tax fraud and other forms of identity theft at <http://LifeLock.com/education>, and the Federal Trade Commission has more information at <http://www.consumer.ftc.gov/topics/protecting-your-identity>.

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### About LifeLock

LifeLock, Inc. (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services provide peace of mind for consumers amid the growing threat of identity theft. The LifeLock mobile app helps consumers manage their identity and payment cards on the go and enables LifeLock members to receive alerts and services on their digital device. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly-owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

#### Footnotes:

- 1. <http://www.cbsnews.com/news/irs-refunded-4-billion-to-identity-thieves-last-year-inspector-generals-report-says/>
- 2. <http://blogs.wsj.com/washwire/2014/03/12/prosecutors-fraudsters-filed-fake-tax-return-as-eric-holder/>
- 3. [http://www.treasury.gov/tigta/congress/congress\\_04102013.pdf](http://www.treasury.gov/tigta/congress/congress_04102013.pdf)

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## ID Analytics Enhances Customer Experience with New Fraud Detection Solutions for Online Retailers

*Transaction Protector™ 2.0 Now Includes Insight into Device Risk and Transaction Advanced Intelligence™ 2.0 Offers Greater Visibility into the Risk of a Transaction*

**Mar. 18, 2014** - Las Vegas, NV (Mar. 18, 2014) - MRC Annual eCommerce Payments & Risk Conference, Booth #1039 - March 18, 2014 - ID Analytics®, Inc., a leader in consumer risk management, today announced new versions of its Transaction Protector™ and Transaction Advanced Intelligence™ products for the eCommerce market. Transaction Protector 2.0 delivers unique and powerful insight into identity risk by incorporating a powerful transaction fraud score and visibility into device risk to help online retailers more effectively convert consumers. Transaction Advanced Intelligence 2.0 includes a set of more than 175 behavioral attributes that deliver a unique, intuitive and comprehensive view into the fraud risk of a transaction. These advanced fraud detection solutions provide merchants with a way to overcome the challenges associated with card not present (CNP) fraud, which continues to be a problem in the wake of the recent well-publicized retail data breaches and is likely to increase as Europay, MasterCard and Visa (EMV) card technology is being phased into the U.S.

Transaction Protector 2.0 evaluates the information consumers typically provide to online retailers, such as billing and shipping address, phone number and email, to determine whether a transaction can be automatically cleared for checkout or if it needs further screening for potential fraud. To determine device risk, ID Analytics has partnered with leading device authentication providers to enable cutting-edge risk assessments on billions of devices for hundreds-of-millions of credit-active U.S. consumers.

With Transaction Protector 2.0, retailers can review or cancel the few truly risky transactions identified by the score, while allowing the vast majority of transactions to proceed towards checkout. By evaluating both the identity and the device behind a transaction, Transaction Protector is able to deliver a comprehensive perspective on transaction risk that allows online merchants to maximize sales conversion by reducing false positives generated by other fraud models, without increasing fraudulent chargebacks.

Transaction Advanced Intelligence 2.0 includes a set of attributes that provides online retailers with specific answers to crucial identity-related questions, including confirmed fraudulent behavior, demographics/mode of living, online profile, online shopping, pattern, relationship, velocity and validation. This critical information enables online retailers to develop more effective rules-based strategies that enhance custom models and improve the accuracy and efficiency of manual reviews. Both solutions harness the power of the ID Network®, one of the nation's largest networks of cross-industry online and offline consumer behavior data, to generate a greater level of insight into eCommerce transactions to improve conversion.

"Merchants are under attack by sophisticated cybercriminals, and the pace and sophistication will only increase as the U.S. migrates to EMV. In the face of these challenges, it's more important than ever for online retailers to be able to detect fraudulent transactions and at the same time improve conversion in new ways," said Julie Conroy, research director at Aite Group. "ID Analytics' transaction solutions tap into the power of the ID Network, whose cross-industry, consortium-based intelligence provides insight into consumer behavior to help merchants improve their ability to isolate fraudulent transactions, while improving the customer experience for the vast majority of customers who are good."

"In order to more effectively fight fraud, online retailers must take an identity-based approach and look for

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advanced methods to evaluate transaction risk and improve conversion beyond the use of legacy rules-based tools," said Aaron Kline, director of eCommerce, ID Analytics. "These new solutions provide online retailers with unprecedented granular insight into identity and device so they can make better decisions about transaction risk to enhance the bottom line."

Transaction Protector 2.0 evaluates the information consumers typically provide to online retailers, such as billing and shipping address, phone number and email, to determine whether a transaction can be automatically cleared for checkout or if it needs further screening for potential fraud. To determine device risk, ID Analytics has partnered with leading device authentication providers to enable cutting-edge risk assessments on billions of devices for hundreds-of-millions of credit-active U.S. consumers.

**About ID Analytics, Inc.**

ID Analytics is a leader in consumer risk management with patented analytics, proven expertise, and real-time insight into consumer behavior. By combining proprietary data from the ID Network®-one of the nation's largest networks of cross-industry consumer behavioral data-with advanced science, ID Analytics provides in-depth visibility into identity risk and creditworthiness. Every day, many of the largest U.S. companies and critical government agencies rely on ID Analytics to make risk-based decisions that enhance revenue, reduce fraud, drive cost savings, and protect consumers. ID Analytics is a wholly-owned subsidiary of LifeLock, Inc. Please visit us at [www.idanalytics.com](http://www.idanalytics.com).

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## LifeLock Announces 2013 Fourth Quarter and Year-End Results

Record quarterly revenue of \$102.3 million, up 30% year-over-year Q4 cumulative ending members of approximately 3.0 million, up 21% year-over-year Q4 monthly average revenue per member of \$10.72, up 11% year-over-year



**Feb. 19, 2014** - TEMPE, AZ (February 19, 2014) - **LifeLock, Inc.** (NYSE: LOCK), an industry leader in identity theft protection, today announced financial results for the fourth quarter and fiscal year ended December 31, 2013.

### Fourth Quarter 2013 Financial Highlights:

- Revenue:** Total revenue was \$102.3 million for the fourth quarter of 2013, up 30% from \$78.8 million for the fourth quarter of 2012. Consumer revenue was \$94.1 million for the fourth quarter of 2013, up 33% from \$70.8 million for the fourth quarter of 2012. Enterprise revenue was \$8.2 million for the fourth quarter of 2013, compared to \$8.0 million for the fourth quarter of 2012.
- Net Income:** Net income was \$53.2 million for the fourth quarter of 2013, compared to net income of \$4.1 million for the fourth quarter of 2012. Net income per diluted share was \$0.54 for the fourth quarter of 2013 based on 97.7 million weighted-average shares outstanding, compared with net income per diluted share of \$0.01 for the fourth quarter of 2012 based on 90.8 million weighted-average shares outstanding. Net income for the fourth quarter of 2013 included an income tax benefit of \$39.2 million, or \$0.40 per share, resulting from the release of the valuation allowance associated with our deferred tax assets.
- Adjusted Net Income:** Adjusted net income was \$21.5 million for the fourth quarter of 2013, up from \$8.9 million for the fourth quarter of 2012. Adjusted net income per diluted share was \$0.22 for the fourth quarter of 2013 based on 97.7 million weighted-average shares outstanding, compared with \$0.10 per diluted share for the fourth quarter of 2012 based on 92.2 million weighted-average shares outstanding.
- Adjusted EBITDA:** Adjusted EBITDA was \$22.9 million for the fourth quarter of 2013, compared with \$11.4 million for the fourth quarter of 2012.
- Cash Flow:** Cash flow from operations was \$25.5 million for the fourth quarter of 2013, leading to free cash flow of \$20.4 million after taking into consideration \$5.2 million of capital expenditures. This compares with cash flow from operations of \$7.7 million and free cash flow of \$3.7 million, after taking into consideration \$4.0 million of capital expenditures, for the fourth quarter of 2012.
- Balance Sheet:** Total cash and marketable securities at the end of the fourth quarter of 2013 was \$172.6 million, up from \$134.2 million at the end of the fourth quarter of 2012.

"We closed out 2013 on a strong note, posting solid results on both the top and bottom line," said Todd Davis, LifeLock's Chairman and CEO. "The combination of our leading brand and unique technology continue to drive our results. Our ongoing business momentum, along with the launch of the LifeLock Wallet mobile application, positions LifeLock well as we begin 2014. We are proud to help over 3 million consumers live freely in a connected world."

A reconciliation of GAAP to non-GAAP financial measures has been provided in the financial statement tables included in this press release. An explanation of these measures is also included below under the heading "Non-GAAP Financial Measures."

### Fourth Quarter 2013 & Recent Business Highlights:

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- Recorded the 35th consecutive quarter of sequential growth in revenue and cumulative ending members.
- Added approximately 246,000 gross new members in the fourth quarter of 2013 and ended the quarter with approximately 3.0 million members.
- Achieved a retention rate of 87.8% for the fourth quarter of 2013, compared with 87.1% for the fourth quarter of 2012.
- Achieved a retention rate of 87.8% for the fourth quarter of 2013, compared with 87.1% for the fourth quarter of 2012.
- Acquired mobile wallet innovator Lemon, Inc.

#### Fiscal Year 2013 Financial Highlights:

- **Revenue:** Total revenue was \$369.7 million for 2013, up 34% from \$276.4 million for 2012. Consumer revenue was \$340.1 million for 2013, up 34% from \$254.7 million for 2012. Enterprise revenue was \$29.5 million for 2013, compared to \$21.8 million in 2012.
- **Net Income:** Net income was \$52.5 million for 2013, up from \$23.5 million for 2012. Net income per diluted share was \$0.55 for 2013 based on 95.9 million weighted-average shares outstanding, compared with net income per diluted share of \$0.09 for 2012 based on 62.2 million weighted-average shares outstanding. Net income for 2013 included an income tax benefit of \$39.2 million, or \$0.41 per share, resulting from the release of the valuation allowance associated with our deferred tax assets.
- **Adjusted Net Income:** Adjusted net income was \$36.9 million for 2013, up from \$22.7 million for 2012. Adjusted net income per diluted share was \$0.38 for 2013 based on 95.9 million weighted-average shares outstanding, compared with \$0.31 per diluted share for 2012 based on 72.6 million weighted-average shares outstanding.
- **Adjusted EBITDA:** Adjusted EBITDA was \$42.2 million for 2013, up from \$31.0 million for 2012.
- **Cash Flow:** Cash flow from operations was \$77.4 million for 2013, leading to free cash flow of \$67.0 million after taking into consideration \$10.4 million of capital expenditures. This compares with cash flow from operations of \$48.4 million and free cash flow of \$40.9 million, after taking into consideration \$7.5 million of capital expenditures, for 2012.

#### Guidance:

As of February 19, 2014, we are initiating guidance for our first quarter of 2014 as well as the full year 2014.

- **First Quarter 2014 Guidance:** Total revenue is expected to be in the range of \$105.0 million to \$106.0 million. Adjusted net loss per share is expected to be in the range of \$(0.03) to \$(0.02) based on approximately 92.0 million basic weighted-average shares outstanding. Adjusted EBITDA is expected to be in the range of \$(2.0) million to \$(1.0) million.
- **Full Year 2014 Guidance:** Total revenue is expected to be in the range of \$455.0 million to \$465.0 million. Adjusted net income per share is expected to be in the range of \$0.42 to \$0.47 based on approximately 102.0 million fully diluted weighted-average shares outstanding and a cash tax rate of 5%. Adjusted EBITDA is expected to be in the range of \$50.0 million to \$55.0 million. Free cash flow is expected to be in the range of \$75.0 million to \$80.0 million.

#### Conference Call Details:

- **What:** LifeLock fourth quarter and full year 2013 financial results.
- **When:** Wednesday, February 19, 2014 at 2PM PT (5PM ET).
- **Dial in:** To access the call in the United States, please dial (877) 407-3982, and for international callers dial (201) 493-6780. Callers may provide confirmation number 13574392 to access the call more quickly, and are encouraged to dial into the call 10 to 15 minutes prior to the start to prevent any delay in joining.
- **Webcast:** <http://investor.lifelock.com/> (live and replay)
- **Replay:** A replay of the call will be available via telephone for seven days, beginning two hours after the  
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call. To listen to the telephone replay in the U.S., please dial (877) 870-5176, and for international callers dial (858) 384-5517 and enter access code 13574392.

### **About LifeLock**

LifeLock, Inc. (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and fraud and risk solutions for enterprises. LifeLock's threat detection, proactive identity alerts, and comprehensive remediation services provide peace of mind for consumers amid the growing threat of identity theft. The LifeLock mobile app helps consumers manage their identity and payment cards on the go and enables LifeLock members to receive alerts and services on their digital device. Leveraging unique data, science and patented technology from ID Analytics, Inc., a wholly-owned subsidiary, LifeLock offers identity theft protection that goes significantly beyond credit monitoring. As part of its commitment to help fight identity theft, LifeLock works to train law enforcement and partners with a variety of non-profit organizations to help consumers establish positive habits to combat this threat.

### **Forward-Looking Statements**

This press release contains "forward-looking" statements, as that term is defined under the federal securities laws, including statements regarding our leading brand and unique technology, the launch of the LifeLock Wallet mobile application, our position heading into 2014, our outlook for 2014, and our expected total revenue, adjusted net income per share, adjusted EBITDA, and free cash flow for the first quarter of 2014 and for fiscal year 2014. These forward-looking statements are based on our current assumptions, expectations, and beliefs and are subject to substantial risks, uncertainties, assumptions, and changes in circumstances that may cause our actual results, performance, or achievements to differ materially from those expressed or implied in any forward-looking statement.

The risks and uncertainties referred to above include, but are not limited to, risks associated with our ability to maintain profitability on an annual basis; our ability to protect our customers' confidential information; our ability to maintain and enhance our brand recognition and reputation; the competitive nature of the industries in which we conduct our business; our ability to maintain access to data sources; our ability to retain our existing customers and attract new customers; our ability to improve our services and develop and introduce new services with broad appeal; our ability to maintain existing and secure new relationships with strategic partners; the effects of laws, regulations, and enforcement; the outcome of any litigation or regulatory proceeding; our ability to protect our intellectual property and not infringe on the intellectual property of others; and other "Risk Factors" set forth in our most recent filings with the Securities and Exchange Commission (the "SEC").

Further information on these and other factors that could affect our financial results and the forward-looking statements in this press release is included in the filings we make with the SEC from time to time, including our Form 10-K for the year ended December 31, 2012, particularly under the captions "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations." Copies of these documents may be obtained by visiting our Investor Relations website at <http://investor.lifelock.com/> or the SEC's website at [www.sec.gov](http://www.sec.gov).

We assume no obligation and do not intend to update these forward-looking statements, except as required by law.

### **Non-GAAP Financial Measures**

Our reported results include certain non-GAAP financial measures, including adjusted net income, adjusted net income per share, adjusted EBITDA, and free cash flow. We define adjusted net income as net income (loss) excluding amortization of acquired intangible assets, change in fair value of warrant liabilities, change in fair value of embedded derivatives, share-based compensation, acquisition related expenses, and income tax benefits and expenses resulting from changes in our deferred tax assets. We define adjusted net income per share as adjusted net income per share of stock assuming all preferred stock converted into common stock at the later of the start of the period or the date of issuance and excluding the impact of warrants to purchase Series E and Series E-2 preferred stock. We define adjusted EBITDA as net income (loss) excluding depreciation and amortization, interest expense, interest income, change in fair value of warrant liabilities, change in fair value of embedded derivative, other income (expense), income taxes,

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acquisition related expenses, and share-based compensation. We define free cash flow as net cash provided by (used in) operating activities less net cash used in investing activities for acquisitions of property and equipment.

We have included adjusted net income, adjusted net income per share, and adjusted EBITDA in this press release because they are key measures used by us to understand and evaluate our core operating performance and trends, to prepare and approve our annual budget, and to develop short- and long-term operational plans. In particular, the exclusion of certain expenses in calculating adjusted net income and adjusted EBITDA can provide a useful measure for period-to-period comparisons of our core business. Additionally, adjusted EBITDA is a key financial measure used in determining management's incentive compensation.

In the fourth quarter of 2013, we modified our calculation of adjusted EBITDA and adjusted net income to also exclude acquisition related expense. For comparative purposes, we also modified our calculation of adjusted our adjusted EBITDA and adjusted net income for 2012 to exclude the acquisition related expenses incurred during our acquisition of ID Analytics.

We have included free cash flow in this press release because it typically presents a more conservative measure of cash flow as purchases of property and equipment are necessary components of ongoing operations. We believe that this non-GAAP financial measure is useful in evaluating our business because free cash flow reflects the cash surplus available to fund the expansion of our business after payment of capital expenditures relating to the necessary components of ongoing operations. We also believe that the use of free cash flow provides consistency and comparability with our past financial performance, facilitates period-to-period comparisons of operations, and also facilitates comparisons with other companies, many of which use similar non-GAAP financial measures to supplement their GAAP results.

Although adjusted net income, adjusted EBITDA, and free cash flow are frequently used by investors in their evaluations of companies, these non-GAAP financial measures have limitations as analytical tools and should not be considered in isolation or as a substitute for financial information presented in accordance with GAAP. Because of these limitations, these non-GAAP financial measures should be considered alongside other financial performance measures.

We have not reconciled adjusted net income per share guidance to net income per share guidance or adjusted EBITDA guidance to net income guidance because we do not provide guidance for share-based compensation expense, provision for income taxes, interest income, interest expense, change in fair value of warrant liabilities, change in fair value of embedded derivatives, other income and expenses, depreciation expense, amortization of intangible assets, acquisition expenses, or income tax (benefit) expense, which are reconciling items between net income (loss) and adjusted net income and net income (loss) and adjusted EBITDA. As items that impact net income (loss) are out of our control and/or cannot be reasonably predicted, we are unable to provide such guidance. Accordingly, reconciliation to net income (loss) is not available without unreasonable effort. For a reconciliation of historical non-GAAP financial measures to the nearest comparable GAAP measures, see the reconciliation tables included in this press release.

### Identity Theft 101

Understanding identity theft and how it can affect you

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### How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.

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## LifeLock chooses Lowe Campbell Ewald as agency of record

*New Approach and Tone for Brand Includes National Campaign That Encourages Consumers to Live Freely in an Always-Connected World*

**January 26, 2014** - Detroit, Marketing communications agency Lowe Campbell Ewald has created a new campaign for LifeLock, Inc., a leading provider of proactive identity theft protection services for consumers and identity risk assessment and fraud protection services for enterprises. This is the first piece of creative to come out of LifeLock since Lowe Campbell Ewald was named its agency of record (AOR) in October 2013.

The national campaign is a new approach and tone for LifeLock, shifting the communication platform to focus on empowering consumers to live freely and give them peace of mind. The campaign is part of the company's goal to expand its brand to a broader audience by showing how it understands consumers' desires to engage in an always-connected world.

The campaign spots created by Lowe Campbell Ewald show a wide range of online users, going about their daily lives online. The ads end by stating: "While you do your thing, we'll be here at LifeLock doing our thing - monitoring over a trillion data points, watching out for things your credit card alone can't, and relentlessly protecting your identity."

"Recent news headlines have brought the issue of exposure of personal information to the forefront, and now more than ever, consumers are searching for better solutions that protect them and complement their lives," said Mark Simon, Chief Creative Officer of Lowe Campbell Ewald. "As our lives become more intertwined with the Internet, LifeLock is there to allow people to enjoy fully-plugged and connected lives. We are thrilled to unveil this campaign that is based on freedom."

"This campaign marks a fundamental shift in our approach. Designed to educate consumers as well as showcase our patented alert technology, we believe a broader audience will be more receptive to a freedom based message," said Seth Greenberg, Chief Marketing Officer of LifeLock. "When consumers access everything the digital world has to offer, they're also opening themselves up to some of the risks of the digital world. That's where we come in. We want consumers to live life freely, knowing LifeLock is protecting their identity."

The "Do Your Thing" campaign debuts on Jan. 27 on several top-tier cable networks, as well as broadcast networks in the coming weeks.

With the launch of this new campaign, LifeLock is also revealing new branding which includes an evolution of its logo. The updated LifeLock logo features the word "Life" in bold font, a nod to the campaign's emphasis on the consumer and the human element of the product which offers 24/7/365 member support. Other small changes freshen the logo and give it more of a "tech" feel.

### About Lowe Campbell Ewald

Lowe Campbell Ewald is a full service, fully integrated advertising and marketing communications agency in the U.S. The agency provides both traditional and specialized capabilities including advertising; insights and strategic planning; integrated content strategy and development; digital; social, DM/CRM, retail and experiential marketing; and media planning and buying. As the U.S. hub for the Lowe and Partners global network, Lowe Campbell Ewald has offices in Detroit, Los Angeles, New York and San Antonio. Clients

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include Alltel Wireless, Atkins Nutritionals, Inc., Cadillac, Consumers Energy, Detroit Lions, Kaiser Permanente, LifeLock, Inc., Olympic Paints and Stains, OnStar, USAA, the United States Navy and Western Governors University

**About LifeLock**

LifeLock, Inc. (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and identity risk assessment and fraud protection services for enterprises. Since 2005, LifeLock has been relentlessly protecting identities by providing consumers with the tools and confidence they need to help protect themselves from identity theft and manage their credit. In October 2012, Javelin Strategy & Research named LifeLock Ultimate™ a “Best in Class Overall” identity theft protection solution and also named it “Best in Detection”. In March 2012, LifeLock further demonstrated its commitment to combating identity fraud with the purchase of ID Analytics, Inc., a leader in enterprise identity risk management that provides visibility into identity risk and credit worthiness. ID Analytics, Inc. currently operates as a wholly owned subsidiary of LifeLock, Inc.

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## ID Analytics Names George Gelly Chief Product Officer

*Intuit Executive Brings Product Development and Strategic Leadership to Consumer Risk Management Company*

**January 15, 2014** - ID Analytics, Inc., a leader in consumer risk management, today announced George Gelly has joined the company as Chief Product Officer. Gelly brings his financial services and enterprise solutions product delivery skills to ID Analytics as the company focuses on new product innovation. Gelly will be responsible for bringing new products to market, providing enterprise customers with new growth strategies and unmatched insight into identity and credit risk. He will report directly to ID Analytics' CEO Larry McIntosh.

Prior to joining ID Analytics, Gelly served as Director of Product Development for the Consumer Group at Intuit. In that role he initiated and led a multi-year effort that developed a new analytic system to help the company expand its line of consumer products. Gelly also led product development for Intuit's Health Group, where his team was responsible for expanding the company's provider-to-patient offerings through the development of patient portal and bill pay systems.

Earlier in his career, Gelly served as Director of Information Technology at United Health Group and as a technology consultant. He holds a degree in electrical engineering from the Georgia Institute of Technology.

"George's experience in product development across a wide variety of industries such as e-commerce and personal finance gives him a unique perspective and the ability to explore unmet customer needs," said McIntosh. "His proven ability to identify new client opportunities and galvanize the organization to focus on best-of-breed capabilities to meet industry challenges aligns well with our growth strategies and business objectives."

### About ID Analytics, Inc.

ID Analytics is a leader in consumer risk management with patented analytics, proven expertise, and real-time insight into consumer behavior. By combining proprietary data from the ID Network®-one of the nation's largest networks of cross-industry consumer behavioral data-with advanced science, ID Analytics provides in-depth visibility into identity risk and creditworthiness. Every day, many of the largest U.S. companies and critical government agencies rely on ID Analytics to make risk-based decisions that enhance revenue, reduce fraud, drive cost savings, and protect consumers. ID Analytics is a wholly-owned subsidiary of LifeLock, Inc. Please visit us at [www.idanalytics.com](http://www.idanalytics.com).

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Understanding identity theft and how it can affect you

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## LifeLock Sponsors Identity Theft Resource Center White Paper on the Paradox of Declining Property Crime Despite Increasing Identity Theft Crime

*Following the recent release of a Bureau of Justice's report Victims of Identity Theft, 2012, 7% of all Americans 16 or older have experienced one or more incidents of identity theft with total direct and indirect losses totaling \$24.7 billion*

**December 19, 2013** - Today, in light of the vast media attention being given to a large retail breach, identity theft is on the mind of many Americans. Following the recent release of a Bureau of Justice's report Victims of Identity Theft, 2012, the Identity Theft Resource Center today released a white paper on [The Paradox of Declining Property Crime Despite Increasing Identity Theft Crime](#). This paper, which seeks to further examine the identity theft statistics reflected in the report, was sponsored by LifeLock, Inc.

According to the Bureau of Justice Statistics' Victims of Identity Theft, 2012, 7% of all Americans 16 or older have experienced one or more incidents of identity theft with total direct and indirect losses totaling \$24.7 billion. Other highlights noted in the BJS study include:

- Only 9.3% of the identity theft victims reported the incident to the police. There were a wide variety of reasons why victims did not report the crime to the police. Of the remaining 90%, nearly 60% of the victims indicated they handled it a different way, while 35.4% failed to report the crime because they either did not think the police could help, did not know they could report the incident, or did not know what agency was responsible for identity theft crimes.
- Overall, age and gender did not seem to have a significant impact on your chances of becoming a victim. However, households with incomes over \$75,000 (highest bracket) had a higher prevalence of identity theft than other income brackets. This should not be taken as a reason for those in the lower income brackets to ignore the dangers of identity theft. There were still nearly 1.9 million victims with confirmed household incomes of less than \$24,999 annually. This statistic alone should debunk the myth that identity thieves will not steal your identity if you don't have good credit or a high income.
- Approximately 45% of victims discovered their identity theft after being alerted by a financial institution of suspicious activity on their account. Financial institutions are continuing to collaborate and create new innovative technologies to help detect and prevent identity theft. This is very encouraging because financial institutions and consumers are on the same side in this war and both the institutions and consumers must work together to cut down on the rate of identity theft. Consumers are doing their part as well, with the second most common way victims discovered their identity theft issue was by noticing fraudulent charges on their own accounts. Nearly 65% of all incidents of identity theft were discovered as a direct result of consumers and financial institutions remaining vigilant in monitoring for any sign of the crime.
- 16.6 million victims of identity theft compared to 8.9 million victims of property crime.

"The statistics in the BJS report are in direct contrast to other crime rate data. Reports from the FBI, which exclude identity theft rates, make the argument that property crime in the U.S. has been decreasing precipitously across the board, all while identity theft rates soar," said Eva Velasquez, ITRC President/CEO. "The BJS statistics truly demonstrate that we do not have less crime in the United States, rather there has been a shift in the types of crime that are being committed."

LifeLock, CEO Todd Davis said, "Today's breach news reminds us that there is a lot of work needed to help educate consumers about the risks of identity theft. As the Bureau of Justice Statistics data reflects, identity theft incidents continue to increase and severely impact the lives of individuals." Davis continued, "LifeLock commends the Identity Theft Resource Center for its strong focus on helping consumers understand how to protect their personal information so that they can take action to help protect against identity theft."

This white paper reviews the recently released BJS statics as well as sheds light on the reasons why these statistics do not correlate with the FBI crime rate statistics in the Crime in the United States report. The paper raises questions about the effectiveness of existing nationwide education campaigns developed to heighten awareness on identifying types of identity theft, detecting, reporting, and measuring the crime, as well as mitigating a case. In addition, the paper concludes that more needs to be done to look at what is and isn't working in the area of education surrounding identity theft and related issues, and consumers need more tools to detect and mitigate an identity theft case.

"The ITRC is pleased to be working with LifeLock on this important educational project which seeks to greater inform all stakeholders involved in addressing identity theft and related issues," said Velasquez. "Only by working together with other stakeholders in this space can we hope to achieve some measurable degree of success dealing with the growth of identity theft."

### About the ITRC

The Identity Theft Resource Center® (ITRC) is a nationally recognized non-profit organization established to support victims of identity theft in resolving their cases, and to broaden public education and awareness in the understanding of identity theft. Visit [www.idtheftcenter.org](http://www.idtheftcenter.org). Victims may contact the ITRC at 888-400-5530.

### About LifeLock

**LifeLock, Inc.** (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and identity risk assessment and fraud protection services for enterprises. Since 2005, LifeLock has been relentlessly protecting identities by providing consumers with the tools and confidence they need to help protect themselves from identity theft and manage their credit. In October 2012, Javelin Strategy & Research named LifeLock Ultimate™ a "Best in Class Overall" identity theft protection solution and also named it "Best in Detection". In March 2012, LifeLock further demonstrated its commitment to combating identity fraud with the purchase of **ID Analytics, Inc.**, a leader in enterprise identity risk management that provides visibility into identity risk and credit worthiness. ID Analytics, Inc. currently operates as a wholly owned subsidiary of LifeLock, Inc.

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Understanding identity theft and how it can affect you

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## Leading Identity Theft Protection Company LifeLock Acquires Mobile Wallet Innovator Lemon, Inc.

Leverages Lemon Technology to Launch Free LifeLock Wallet™ App

**Tempe, AZ. (December 12, 2013)** - LifeLock, Inc. (NYSE: LOCK), the leading provider of identity theft protection services, today announced the acquisition of mobile wallet innovator **Lemon** for approximately \$42.6 million in cash. In addition, in connection with the transaction, LifeLock has agreed to issue equity customary for a transaction of this size that will vest over the next three years.

In conjunction with the acquisition, LifeLock also launched a new app that utilizes Lemon technology to help consumers manage and protect their digital identity. This transaction marks the next step in LifeLock's evolution by adding a comprehensive mobile platform to the company's integrated identity protection services for consumers.

Downloaded more than 3.6 million times, the Lemon Wallet app allows consumers to easily replicate and store a complete digital copy of their personal wallet contents in one location on their smart device for records backup as well as mobile use of items including credit cards, identification, ATM, insurance, and loyalty cards.

LifeLock CEO Todd Davis said, "The acquisition of Lemon dramatically expands our mobile capabilities, enabling us to launch a robust consumer wallet app in the marketplace on day one. The innovation and expertise from a mobile-first company like Lemon gives us powerful new ways to engage with current and future members."

The new LifeLock Wallet, available for both iOS and Android devices, offers the same capabilities as Lemon Wallet Plus, at no charge, plus one-touch access to LifeLock's paid identity protection services. Free features include:

- A digital copy of credit cards, identification, ATM, insurance, loyalty cards and more so they can be accessed from anywhere
- A credit card cancellation service in case of wallet loss or theft
- Credit card balance updates, spending by category and credit card purchase tracking at a transaction level - all in one place to help monitor for fraud

With the addition of a paid LifeLock subscription, members can also view identity fraud alerts on their smart device; utilize LifeLock's proprietary Not Me® technology to respond in the event of fraudulent activity; receive LifeLock's Total Service Guarantee providing up to \$1 million in professional recovery assistance in the event of identity theft; access LifeLock's member services team 24/7/365; and, with LifeLock Ultimate® membership, access their monthly credit score.

"At Lemon, we've built our business around digitizing everything in your physical wallet and making it available anywhere and anytime on your smartphone," said Wences Casares, founder and CEO of Lemon. "Joining forces with LifeLock makes tremendous strategic sense and provides something completely new in the market: a digital wallet combined with a way to help protect it. The new LifeLock Wallet is a big step forward in helping consumers navigate today's mobile world safely."

"Whether used for communications, entertainment or commerce, your smart device has become an  
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extension of your personal identity," said Hilary Schneider, President of LifeLock. "By acquiring Lemon, LifeLock now has a powerful mobile solution to help manage and protect your digital identity, allowing you to live freely in a connected world."

To download LifeLock Wallet: [LifeLock.com/mobile](http://LifeLock.com/mobile)

Share this news on [Twitter](#) with [#lifelockwallet](#)

#### Analyst call:

For more financial details for the investment community, there will be a conference call TODAY. The conference call may include forward-looking statements.

When: TODAY, Thursday, December 12, 2013 at 5AM PT (8AM ET).

Dial in: To access the call in the United States, please dial (877) 407-3982, and for international callers dial (201) 493-6780. Callers may provide confirmation number 13573224 to access the call more quickly, and are encouraged to dial into the call 10 to 15 minutes prior to the start to prevent any delay in joining.

Webcast: <http://investor.lifelock.com/> (live and replay)

Replay: A replay of the call will be available via telephone for seven days, beginning two hours after the call. To listen to the telephone replay in the U.S., please dial (877) 870-5176, and for international callers dial (858) 384-5517 and enter access code 13573224.

#### **About LifeLock**

**LifeLock, Inc.** (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and identity risk assessment and fraud protection services for enterprises. Since 2005, LifeLock has been relentlessly protecting identities by providing consumers with the tools and confidence they need to help protect themselves from identity theft and manage their credit. In October 2012, Javelin Strategy & Research named LifeLock Ultimate™ a "Best in Class Overall" identity theft protection solution and also named it "Best in Detection". In March 2012, LifeLock further demonstrated its commitment to combating identity fraud with the purchase of **ID Analytics, Inc.**, a leader in enterprise identity risk management that provides visibility into identity risk and credit worthiness. ID Analytics, Inc. currently operates as a wholly owned subsidiary of LifeLock, Inc.

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Direct: 646.291.6055

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## LifeLock Survey Finds Smartphone Users Alarming Unaware of Mobile Identity Theft Threats

**Tempe, AZ.** — **LifeLock, Inc.** our in ten (40%) smartphone users in the United States agree that they don't understand cyber security well enough to know how to protect themselves, according to the results of a survey released today by LifeLock, Inc. (NYSE: LOCK) a leader in identity theft protection.

The online survey, conducted in August by Harris Interactive, asked more than 2,000 smartphone users about their smartphone security habits and assessed their knowledge of and participation in potentially risky behavior.

Many smartphone users reported sharing data that can leave them susceptible to identity theft and other identity fraud dangers. Users are engaging in several compromising behaviors that may leave them at risk to fraudulent activity:

- 44% of smartphone users have a personal banking or finance app on their smartphone.
- 35% of those who have a social networking app on their smartphone allow the app to know the GPS location of their phone when downloading the app.
- 36% of those surveyed have not utilized protection such as a PIN, tracking software, and/or remote wiping capabilities for their smartphone.

"It's clear that the majority of those surveyed don't take simple steps to secure their devices," said Neil Chase, Vice President of Education with LifeLock. "And it varies with age. The survey found that people ages 18-34 are significantly more likely to use the same password for every app than those who are 35-54, and people 55 and over are even more careful."

Despite the prevalence of identity theft, users don't see their smartphones as the biggest risk. Seventy-one percent of users agree that losing their wallet is a bigger risk for identity theft than losing a smartphone. Further, 36% of participants believe they are more likely to have their car stolen than their identity stolen. However, based on an annual survey published by Javelin Strategy & Research, identity fraud affected 12.6 million adult consumers in 2012, while, according to the FBI, fewer than one million cars were stolen in 2012.

LifeLock recommends the following actions to secure a smartphone:

- Protect the device with a strong password. Do not use date of birth or banking PIN as a password.
- Do not allow downloaded apps to access GPS location.
- Ensure all apps use different usernames and passwords.
- Wipe all personal information from the device before replacing or upgrading.

You can find more information about identity theft and its impact at <http://www.lifelock.com/education>.

The online study was conducted August 12-30, 2013, by Harris Interactive on behalf of LifeLock, Inc. among 2,005 smartphone users.

### About LifeLock

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LifeLock, Inc. (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and identity risk assessment and fraud protection services for enterprises. Since 2005, LifeLock has been relentlessly protecting identities by providing consumers with the tools and confidence they need to help protect themselves from identity theft and manage their credit. In October 2012, Javelin Strategy & Research named LifeLock Ultimate™ a “Best in Class Overall” identity theft protection solution and also named it “Best in Detection”. In March 2012, LifeLock further demonstrated its commitment to combating identity fraud with the purchase of ID Analytics, Inc., a leader in enterprise identity risk management that provides visibility into identity risk and credit worthiness. ID Analytics, Inc. currently operates as a wholly owned subsidiary of LifeLock, Inc.

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## Lowe Campbell Ewald Named Advertising Agency of Record for LifeLock



**Detroit, MI.** — **LifeLock, Inc.** (NYSE:LOCK) Marketing communications agency Lowe Campbell Ewald announced today that it has been named Agency of Record for LifeLock, Inc., the industry leading provider of proactive identity theft protection services for consumers and identity risk assessment and fraud protection services for enterprises. The win, which followed a review, comes on the heels of a number of new business wins for the agency over the past two months, including Atkins Nutritionals, Inc. and the Detroit Lions.

Low Campbell Ewald will manage brand strategy and creative execution for broadcast television as well as strategic marcom brand leadership with LifeLock's internal teams and agency partners. The account will be led out of Lowe Campbell Ewald's Los Angeles office.

"LifeLock pioneered the identity theft protection industry and is a great partner," said Angela Zepeda, President, Managing Director at Lowe Campbell Ewald. "As technology advances, criminals are always looking for new ways to engage in identity theft. We look forward to working with LifeLock to educate consumers and raise awareness of its industry-leading service."

LifeLock's identity theft services relentlessly protect millions of consumers' personal information from identity fraud around the clock, 24 hours a day, 7 days a week, 365 days a year. Its services offer proactive identity theft protection and credit monitoring using innovative technologies.

"Identity theft is a rapidly growing problem," said Seth Greenberg, LifeLock's Chief Marketing Officer. "Our services can help a much broader consumer base, and Lowe Campbell Ewald has a proven track record of helping to evolve and transform other leading brands. We are very excited to partner with them strategically."

New work for LifeLock is slated to launch in December 2013.

### About Lowe Campbell Ewald

Low Campbell Ewald is a full service, fully integrated advertising and marketing communications agency in the U.S. The agency provides both traditional and specialized capabilities including advertising; insights and strategic planning; integrated content strategy and development; digital; social, DM/CRM, retail and experiential marketing; and media planning and buying. As the U.S. hub for the Lowe and Partners global network, Lowe Campbell Ewald has offices in Detroit, Los Angeles and San Antonio. Clients include Alltel Wireless, Atkins Nutritionals, Inc., Cadillac, Chicken of the Sea, Consumers Energy, Detroit Lions, Kaiser Permanente, LifeLock, Olympic Paints and Stains, OnStar, USAA, the United States Navy, University of Michigan and Western Governors University.

### About LifeLock

**LifeLock, Inc.** (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and identity risk assessment and fraud protection services for enterprises. Since 2005, LifeLock has been relentlessly protecting identities by providing consumers with the tools and confidence they need to help protect themselves from identity theft and manage their credit. In October 2012, Javelin Strategy & Research named LifeLock Ultimate™ a "Best in Class Overall" identity theft protection solution and also named it "Best in Detection". In March 2012, LifeLock further demonstrated its commitment to combating

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identity fraud with the purchase of **ID Analytics, Inc.**, a leader in enterprise identity risk management that provides visibility into identity risk and credit worthiness. ID Analytics, Inc. currently operates as a wholly owned subsidiary of LifeLock, Inc.

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## 75% of Teens Share Too Much Personal Data, a LifeLock Survey Finds



**Tempe, AZ.** — Three out of four teens overshare personal information that can make them more vulnerable to online crime, according to the results of a survey released today by LifeLock, Inc. (NYSE: LOCK), an industry leader in identity theft protection.

The recent survey asked more than 700 teens ages 13 to 17 about their online and social networking habits and assessed their awareness of, and engagement in, potentially risky behavior.

Many teens share data that can leave them susceptible to identity theft and other dangers. Several types of personal information are being shared too often:

- 29% of those surveyed said they display their full date of birth online; 33% said they display part of their birth date, such as the month and year
- 23% reveal part of their home address and 6% show the full address
- 63% share the name of the school they attend

While they're aware of the danger of oversharing, they don't think they're the worst offenders: Only 11% say they reveal too much about themselves, while 46% say their friends share too much.

"With 75% of teenagers including some type of personal information on their social media profiles, it's clear that they don't understand the potential danger of oversharing," said Hilary Schneider, President of LifeLock. "As parents we need to engage in regular conversations with our teens about online behavior and set boundaries."

Schneider suggests that parents explain identity theft and other online crimes to their teens, discuss the risks, and have thoughtful conversations about smart ways to be safe while being active in social media.

"With identity theft and other crimes increasingly aimed at teens, the time for parents and educators to take action is now," said Schneider, who herself is a parent of teenagers. "We can no longer avoid the problem. It's only likely to worsen in the months ahead."

One way for parents to begin that conversation about online behavior is to bring up the possibility that content posted today can be viewed in the future by potential employers and others. In the survey, 49% of the teens said they do not expect their current online activity to cause negative consequences later in life.

Parents and educators may find more information about identity theft and its impact at <http://www.lifelock.com/education>.

### About LifeLock

LifeLock, Inc. (NYSE: LOCK), is a leading provider of proactive identity theft protection services for consumers and identity risk assessment and fraud protection services for enterprises. Since 2005, LifeLock has been relentlessly protecting identities by providing consumers with the tools and confidence they need to help protect themselves from identity theft and manage their credit. In October 2012, Javelin Strategy & Research named LifeLock Ultimate™ a "Best in Class Overall" identity theft protection solution and also named it "Best in Detection". In March 2012, LifeLock further demonstrated its commitment to combating identity fraud with the purchase of ID Analytics, Inc., a leader in enterprise identity risk management that provides visibility into identity risk and credit worthiness. ID Analytics, Inc. currently operates as a wholly

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# Contact Preferences Center

## Take full advantage of your LifeLock membership

Identity theft is constantly evolving. As a LifeLock member you can stay up-to-date on the latest scams, receive tips for staying safe, and learn about the latest LifeLock news. Personalize your communications preferences below and start taking advantage of all your LifeLock member benefits.

**PLEASE NOTE:** LifeLock will never spam you. Your personal information is governed by our [Privacy Policy](#).

### Your Email Preferences

Here is the email address we have on file for you:

Please enter this email address:

I would like to receive: (check the box to subscribe, uncheck to unsubscribe):

- New Product Announcements
- LifeLock Discounts & Special Offers
- Newsletter
- Scam Alerts
- Identity Alerts

**Please note:** if you are a LifeLock member, you will continue to receive email and/or postal mail related to your membership and identity, including Identity Alert notifications.

To unsubscribe from all electronic and postal mailings [click here](#)\*

To return to LifeLock, [click here](#), or visit [www.LifeLock.com](http://www.LifeLock.com).

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# Relentlessly protecting your identity from theft and credit fraud.

LifeLock® identity theft protection is a proactive defense system that helps keep your personal information safe.



## Relentlessly protecting your identity from theft and credit fraud.

LifeLock® identity theft protection is a proactive defense system that helps keep your personal information safe.

### LifeLock Identity Theft Protection

LifeLock® identity theft protection helps proactively safeguard your credit, your finances and your good name with vigilant services that alert you of potential threats before the damage is done. If identity thieves steal your personal information, they could take out a mortgage, commit tax fraud, open new credit accounts and a whole lot more.†

### LifeLock membership includes:

#### Identity Threat Detection and Alerts

Stolen identity information is used to apply for credit cards, wireless services, retail credit, utilities, mortgages or auto and payday loans. LifeLock actively monitors applications within an extensive network for attempts to use your personal information. Whenever suspicious activity is detected, you will receive an alert via email or phone.†



#### Lost Wallet Protection

A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call—anytime, anywhere—and LifeLock will help cancel or replace the contents, helping you stop fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks (pictures, cash and cash equivalents excluded).

### Address Change Verification

Identity thieves can redirect your mail, containing financial information, by impersonating you and providing a fraudulent new address. LifeLock monitors these requests and notifies you any time a change of address is requested in your name.



### Black Market Website Surveillance

Identity thieves illegally buy, sell and trade personal information on black market Internet sites around the world. LifeLock patrols over 10,000 criminal websites and notifies you if your private data is found.

### Reduced Pre-Approved Credit Card Offers

LifeLock requests that your name be removed from many pre-approved credit card mailing lists, an important information source for identity thieves.



### Award-Winning Member Service 24/7/365

LifeLock is available to help you 24 hours a day, 7 days a week, 365 days a year. If at any time you have questions, sign in to your secure member portal at LifeLock.com, email [Member.Services@LifeLock.com](mailto:Member.Services@LifeLock.com) or call 1-800-LifeLock (543-3562).



### \$1 Million Total Service Guarantee

As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts to help your recovery.‡



### \$1 Million Total Service Guarantee

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hire experts to help your recovery.‡

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PROTECTION**

**COMPREHENSIVE  
PROTECTION**

**ULTIMATE  
PEACE OF MIND**

**ULTIMATE  
PEACE OF MIND**

### Start Your LifeLock Membership Today!

Remember, LifeLock is the most comprehensive identity theft protection you can get. Enrollment takes just minutes and our 24/7 identity theft protection starts immediately.

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Read through our FAQs to get all the information you need



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† Network does not cover all transactions

‡ The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary please see the actual policy for applicable terms and restrictions at [LifeLock.com/legal](#).



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For people looking for the ultimate in peace of mind from the leader in identity theft protection, you need look no further than LifeLock

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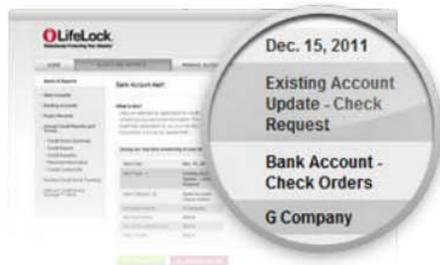
#### LifeLock Ultimate®

LifeLock Ultimate® is the most comprehensive identity theft protection service available which includes monitoring of bank accounts for takeover fraud.† You also get unlimited online access to your annual credit reports, a monthly credit score tracker and priority access to an award-winning Member Services team.

#### LifeLock Ultimate® protection provides these important benefits:

##### Checking and Savings Account Application Alerts

Continuously searches for your personal information in new bank account applications at national banks, local banks and credit unions from coast to coast.†



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Monitors existing checking and savings accounts for unauthorized changes to personal information. Informs of changes to account contact information or attempts to add new account holders to existing accounts.†



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## How Companies Protect Your Data

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### Maybe you're good at protecting your identity. But what about everyone else?

Have you ever left your home, turned the corner and suddenly wondered whether you left the garage door open or the back door unlocked? It's triggered by a natural desire to keep your home secure.

But when it comes to your identity, you trust your security more than you think—with the stores at the mall, hotels, airlines, restaurants and a lot of other places that process, store or transmit your personal information. How sure are you they're as committed to your protection as you are? Listen to this:

A 2011 Data Breach Investigations Report from Verizon and the U.S. Secret Service Agency found that **89% of companies** who had personal information data breaches in 2010 were not compliant with the Payment Card Industry Data Security Standard.<sup>1</sup>

Hacking accounted for half of all data breaches in 2010<sup>1</sup>, so this level of security leaves the door wide open to the theft and misuse of your sensitive data.

### But they're getting better, right?

With increasingly sophisticated technology, you would think these organizations are making a more concerted effort to protect your valuable information, but the results are pretty bleak. The Payment Card Industry Data Security Standard lists 12 requirements for breach security. For companies experiencing breaches, the **level of compliance actually declined** in eight of those requirements.<sup>1</sup>

### What can you do?

It's difficult for consumers to pressure organizations to be compliant, but there are steps you can take to minimize the impact of a potential breach.

- Frequently monitor online and monthly account statements to confirm transactions are accurate
- Regularly check your credit to confirm that no suspicious account applications or forms of credit have

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been applied for

Until more organizations enact effective proactive data protection against breaches, you'll have to do what you can to make sure you are protected.

<sup>1</sup> 2011 Verizon RISK Team Data Breach Investigations Report

<sup>†</sup> Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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## What is a Breach?

By Jamie White  
October 31, 2013

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### What is a data breach and why should you care?

A "breach" is defined as a gap, a crack or the result of a rupture. Breaches cause bad things to get in and good things to get out.

And so it is with a data breach. It occurs when confidential information, such as your Social Security number, bank account or credit card numbers, personal health information or even wireless phone and utilities accounts are released.

It isn't always crazed hackers or Internet madmen wreaking havoc on the world either. The breach doesn't even have to be intentional. Human error and carelessness also cause data breaches—but that doesn't eliminate the risk. Once the information is out there, it's probably out there for good.

### What can you do?

Unfortunately, not much.

Let's say you do everything right on your end: shred documents, use secure websites, only supply your Social Security number when absolutely required, and create strong, secure passwords. You're still only as safe as your weakest link.

That weak link could be anywhere your personal information resides: at your doctor's office, employer, bank, favorite restaurant or even the person who cut your hair last week. You may be doing a whole lot right, what about everyone else?

**You are 9.5 times more likely to be a victim of identity theft if you receive a breach notification, according to a 2012 Identity Fraud Survey Report by Javelin Strategy & Research.**

The odds are you'll be part of a breach sooner or later. The recently released Verizon 2013 Data Breach Investigations Report cites 44 million compromised records in 2012.

In addition, the report also discovered that only 30 percent of victims discover their own breaches. So 70 percent learn about it from a third party, which can take weeks or months. The longer your information is out there undetected, the higher your risk.

While companies try to keep up by continuously boosting security, here are a couple of ways you can strengthen your defense against data breaches.

1. Do not provide your Social Security number unless it is absolutely necessary. Ask.
2. Never use your name, or a child or pet's name in your passwords.
3. Create passwords with upper and lower case letters, non-sequential numbers and symbols. Change them at least quarterly.
4. Do not use the same password for multiple accounts; this will minimize the damage in case your information is compromised.
5. While our digital age has brought us a world of connectivity and convenience, it has also cultivated an entirely new breed of criminal. And although today's tactics may be different, the goal remains the same—take what's yours and make it theirs.

For more information and stories on data breaches, click below:

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*Jamie White is the managing editor of news content for LifeLock. As a journalist for the last 15 years, she has worked as a reporter and editor at news organizations throughout the San Francisco Bay Area, including The San Francisco Examiner. Most recently, she was a regional editor for Patch Media, a local news and information consortium of 900 websites nationwide. Jamie holds a master's degree from Columbia University's Graduate School of Journalism.*

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## Employment ID Theft

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### Employers, the IRS and you.

With a nationwide crackdown and numerous immigration laws pending, an anticipated side effect is an increase in the amount of employment identity theft. As employers more frequently check employee documentation, it is becoming more difficult for illegal immigrants to use their real name in combination with a stolen Social Security number. But now there are techniques and software that match names and Social Security numbers, so these thieves can use both the victim's name and Social Security number. Sure, this could help the thief land a job, but for the victim it results in changes to tax, credit and employment files.

### How it affects taxes and credit.

When an identity thief uses a victim's name and Social Security number to gain employment, the employer reports the wages to the IRS for income tax purposes. When the IRS discovers employer-reported wages from both the thief and victim, there is a mismatch with what the victim filed and it appears they didn't report all of their wages. That could lead to an unreported income notice from the IRS, and be subject to an audit, penalties or a long process to correct tax records. And of course if the criminal doesn't pay bills or taxes, it will have a negative impact on the victim's credit.

### Warning signs.

Your identity may have been stolen for employment purposes if you receive a letter from the IRS, or learn from your tax professional that you filed more than one tax return or you received wages from an employer you have not worked for.

### Notification is the best prevention.

If you believe your identity was stolen and has been used to gain employment, the Social Security Administration cannot resolve the problem for you. You should contact the Federal Trade Commission or call 1-877-IDTHEFT (1-877-438-4338). You should also contact the Internal Revenue Service's Identity Protection Unit at 1-800-908-4490 and notify the credit bureaus.

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† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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## Online Rental Scams

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### Now crooks want to rent you an apartment that isn't theirs to rent.

You need an apartment and you need it now. So you look online and find one that looks like a real deal—reasonable rent, utilities included, maybe even free cable TV and Internet access. Even the photos are nice. Oh, your pets can move right in, too.

One word of advice. (OK, two actually) BE CAREFUL!

Online rental fraud is growing. These criminals are mostly found in Nigeria, the U.K. and the U.S. They'll take your information, your identity and then your money.

### They have it down to a science.

Online rental fraud starts with a listing, most often on a free listing site because it costs them ZERO and they don't have to provide their own credit card number. The address is probably real. And those beautiful photos? Probably boosted from somewhere on the Internet. They may even use an actual listing and just make it their own at about half the price.

Everything is done via email. You'll get a quick reply to your inquiry. Your "landlord" may say he's been assigned overseas or is doing volunteer work for a noble cause. He may even direct you to a legitimate website, although he really has nothing to do with the organization. He'll tell you about all the wonderful amenities that are included and how important it is to have a responsible tenant. He may email you a seemingly appropriate list of questions: Your name, address and phone. Any pets? Cars? Move in date? And because you've responded to the online listing, he already has your email address. He won't even ask for money. Yet.

### OK, here it comes.

Quicker than you can say, "I've been scammed" you'll get a reply saying you've been approved. All you need to do is send the first month's rent and a security deposit and he'll send you the keys, the lease

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documents and a receipt. He could ask for a credit card number or a check, and even your social security number.

**STOP!**

Let's list all the personal information you've given this complete stranger: your full name, address, email address, phone number, credit card or checking account number, and maybe even your social security number. In the end, you still won't have an apartment and the fraudster could be driving a brand new car—in your name.

Don't be a victim. Use your common sense. If they're from Nigeria it's a flag. If their English is grossly incorrect it's a flag. And if the deal is too good to be true, it probably isn't. Make sure you see the actual apartment and meet face to face with the landlord. Then move in, kick back and enjoy the cable TV, which you'll probably have to pay for on your own.

† Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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## Smartphone Data Theft

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### Be smarter than your smartphone.

According to comScore, 97.9 million Americans owned smartphones in the last quarter of 2011.<sup>1</sup> Smartphone proliferation, including the iPhone, Android, Windows and Blackberry platforms, has certainly attracted the interest of thieves seeking to steal personal identity information.

A 2012 study by Javelin Strategy & Research found that 6.6% of smartphone users were victims of identity fraud in 2011, and were almost a third more likely to be victimized than the average consumer.<sup>2</sup> If your phone is lost or stolen, others will have access to your data.

You'll also have to be more careful with free applications because they could have bad intentions. And while downloading from legitimate, well-known app stores lowers the risk, it doesn't eliminate it. So if your phone isn't secure and you love to download those free apps from who knows where, you may be more vulnerable. Then, if you use your phone to visit social network sites, especially through public Wi-Fi, the risk could be even higher.

### Tips to lower your likelihood of becoming an identity fraud victim.

- ▶ Use secure passwords to protect your mobile devices (do it on home devices, too)
- ▶ Don't post personal information on social networks, it can be used for identity verification by criminals
- ▶ Watch out for apps, no matter how good they sound; make sure they're from a trusted source
- ▶ Monitor your credit card use and check your statements

Smartphone operating system developers, including Apple, Android, Google, Microsoft, RIM and others, are working to patch security vulnerabilities. But the tenacity of identity thieves will continue to make the smartphone a major contributor to personal identity theft.

<sup>1</sup> comScore Press Release, 2/2/12

<sup>2</sup> Javelin Strategy & Research. "2012 Identity Fraud Survey Report." 2/12.

<sup>†</sup> Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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## Back to School: How to Keep Your Child's Identity Safe

By Genevieve Bookwalter  
July 22, 2014

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With Back-to-School time rapidly approaching, parents are soon to be inundated with forms to fill out, doctor's appointments to make and sports teams to sign up for. It's also high time for identity thieves, who often covet the clean credit records of kids. Children also make attractive targets as their crimes might not be discovered until they are adults, applying for their first credit cards.

Check out our list below for useful tips on ways to protect your kids' identities as they head back to school.

—If a daycare or preschool asks for your kids' Social Security numbers and birthdates, ask why they need that information and how important it really is, recommends [MSN Money](#). Could you give a birth month and year? Is there another identification number they could use?

—There's a good chance you'll wind up in a doctor's office or health clinic waiting room, in line for booster shots, check ups or required immunizations. Medical providers often assign identification numbers to patients, making Social Security numbers unnecessary, according to [MSN Money](#). If yours asks for your kids' Social Security numbers, ask if there's another number they could use instead.

—It's a common and easy way to collect parents' information — send a clipboard around the bleachers during practice. But do you know who will see the details you write down? Some organizations do background checks on their staff and volunteers, and others don't. [MSN Money](#) recommends writing "information to come" if you are uncomfortable answering any questions. Then check with the coach after practice.

—Never carry your children's Social Security cards with you. Store them in a safe place, and protect them as you do your own, recommends [The Dallas Morning News](#).

—If you receive a letter stating that your kid is the victim of a data breach, take advantage of any free identity theft protection services that are offered. Call the three major credit bureaus and ask for a fraud alert to be placed on your child's credit report, according to [The Dallas Morning News](#).

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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## What's the Difference Between Identity Theft Insurance and Credit Card Monitoring?

By Beatrice Karnes  
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Several years ago my husband received a call from **American Express** asking if he was in Rome. Nope, right here in the U.S.A.. Turns out that someone in Rome had used his company-issued credit card number to take out a large cash advance. We were not held responsible for the fraud and were grateful for the vigilance by the company.

Most bank and major credit card companies watch for fraud. In addition, many are now offering premium services at monthly or yearly subscription rates. So what do you get from identity theft insurance that you don't receive from credit card monitoring?

**BestIDTheftCompanys.com** ranks identity theft insurance companies and reports that banks and credit card companies are "limited in their resources in the identity industry." In fact, BestIDTheftCompanys.com went so far as to say that, "Many consumers are misled in what their bank, credit card or insurance company can do for them in regards to protecting their identity."

Credit card companies monitor spending habits and purchases, and fraud alert specialists might notify the cardholder if an expensive purchase is made or if the card is used in an unusual location.

The sooner a victim reports credit card fraud to a credit card company, the quicker the fraudulent charges can be resolved. Cardholders should always report a missing or stolen card as soon as they realize it has been misplaced.

Sometimes identity theft victims don't discover the dilemma they are in until months or years after the fact. Checking a credit report or applying for a loan or new job might lead to the first warnings of a problem.

Identity theft encompasses so much more than mere credit card fraud. Depending on the type of identity

theft insurance, some companies monitor for new accounts opened in your name, medical identity theft, tax fraud, criminal fraud, your child's identity and more. In addition, identity theft insurance companies provide the resources to undo the damage done by identity theft.

Beatrice Karnes is a freelance writer. She has many years of experience working behind the scenes at local TV stations in California, Colorado and Wyoming. Most recently, she was an editor for Patch Media, a local news and information consortium of 900 websites nationwide. Beatrice holds a bachelor's degree in journalism from San Jose State University.

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## Back to School: How College Students Can Protect their Identities

By Genevieve Bookwalter  
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So you, or your freshly-minted university student, are headed off to college for the first time. While it's an exciting transition, it's also a time to be aware of the safety and risks of your new surroundings — including those who might be after your identity.

College students are often easy, and highly-coveted, targets of identity theft. Scam artists seek the clean credit record that college students often carry. Meanwhile, students typically are not in the habit of locking up important papers or protecting electronic devices with security codes. Below are some tips to remember to protect yourself, or your loved one, from identity theft while away at school, courtesy of [MSN Money](#).

—Keep a safe or lock box in your dorm room. Use this to store your passport, student loan details, Social Security card and other important information. You will know where they are and keep them protected.

—Pack a cross-cut shredder, too. Don't be surprised if you are inundated with offers for credit cards. Shred these before you throw them away. Otherwise it's easy for a dumpster diver to find them and take out a credit card himself in your name.

—Go over your bank statements monthly, if not more often. This is the easiest way to see if you are a victim of identity fraud. Yet many people — both college students and everyday adults — neglect this simple task.

—Protect your computer, phone, tablet and other electronics with strong passwords. There's a good chance that many people will go in and out of your dorm room, along with you and your roommate. This includes your new friends, your roommate's new friends, and someone from down the hall who wants to return whatever it is she borrowed last week. You don't know that all these people are trustworthy. Lock up all of your electronics with strong passwords — ideally, those that use letters, numbers, capitalization and special characters — and save yourself the worry.

—Drop off your mail at official U.S. Post Office mail boxes, not in informal boxes or baskets where someone could walk off with your envelope before the postman comes.

—Don't store your passwords or login information on your cell phone. If your phone is lost or stolen, not only do you lose access to all of your accounts, but someone else can get into them. If your phone is missing, file a report immediately with local police.

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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## Moving? ID Theft Should Be The Last Thing on Your Mind

By Genevieve Bookwalter  
July 23, 2014

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Summer is the most popular time of year to move to a new home — whether to a different house, apartment or dorm room. With so much on your mind, it's easy to let some details slide. Make sure to remember these tips below, and keep identity theft off your list of things to worry about!

—Be careful as you pack and toss things you no longer need. Take time to shred those old documents and clean the hard drives of no-longer-needed electronics. Prevent those from becoming easy fodder for identity thieves, recommends [this article](#) in the [Washington Post](#).

—Keep your sensitive documents — birth certificates, passports and old tax returns, among other things — in a locked safe that you carry with you to your new home, the Post recommends. Don't risk losing them among the other boxes in the moving truck.

—Change your address, the Post advises. Piled-up mail in your old mailbox is easy pickings for identity thieves. Forward mail at [usps.com](#), and remember to contact your cell phone carrier, medical biller and others to make sure your new address is on file.

—Investigate moving companies before you hire them. Otherwise, your identity might not be the only thing that's stolen, according to the Post. Make sure any companies you hire are bonded and insured. Ask for references. Read what past customers have to say on [Yelp](#) or another review website.

—Phones, laptops, tablets and other electronic gadgets can easily be misplaced or stolen during a move. Make sure they all are locked with security passwords, and can be remotely wiped clean if they go missing, advises the Post.

—Keep an eye on your credit report. This is good advice whether you are moving or not. Make sure there are no accounts listed that you didn't open, or other activity you didn't authorize. Request your free copy each year at [www.annualcreditreport.com](#).

*Genevieve Bookwalter is a freelance journalist based in the San Francisco Bay Area. She has worked as a writer, reporter and editor for more than a decade. Her work has appeared in The Los Angeles Times, WIRED, San Jose Mercury News and other newspapers nationwide. She is a graduate of the Science Communication program at University of California Santa Cruz, and holds bachelor's degrees in art and science from the University of Illinois at Urbana-Champaign.*

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## Why Teens Are at Risk for Identity Theft

By Renee Morad  
July 21, 2014

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Identity theft is more common among kids, teens and college students than any other age group. According to a [2011 Carnegie Mellon study](#) of more than 40,000 children, kids under age 18 were twice as likely as their parents to be victims of identity theft.

This doesn't come as a surprise. Many teens have clean credit reports and unused Social Security numbers. They are likely to share their personal information online and usually aren't cautious when it comes to protecting their data.

Here are some major missteps and characteristics that can cause teens to experience identity theft.

### They Share Personal Information Online

Teens routinely divulge personal information, including their home address, phone number or whereabouts, through online social networking sites like Facebook, Twitter and Instagram. These status updates are easily searchable and can lead to an identity thief gathering bits of personal data over time, including a teen's address, phone number or pet's name, which might just be the answer of a security question for an online banking account.

Online updates about a teen's whereabouts can also tip off a thief that the individual and his or her family is, say, on a vacation together or at a grandmother's birthday party. In other words, the thief suddenly knows that the teen's home is vacant and can be targeted.

### They Rarely Check Their Credit Reports

Teens — and their parents — rarely check their credit reports. As a result, identity thieves can go months or years without being suspected. In addition, since teens' credit reports are usually blank slates, they allow thieves easy access to first-time credit card offers or loans.

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## They Have Unused Social Security Numbers

Some teens have unused Social Security numbers. These are desirable among identity thieves because an individual can pair them with any name and birthdate. An identity thief can then use or sell the Social Security number so that an illegal immigrant, for example, can obtain a fake ID for employment.

## Some Teens Share Banking Info

Teens generally aren't shy about handing off their credit card number to a friend that is buying group tickets for a baseball game or pre-ordering movie theater passes. This can be problematic if a friend isn't trustworthy or if someone with ill intentions overhears the exchange of information.

## Smartphones Are Frequently Misplaced

Teens use their smartphones to transmit and store troves of personal data. Unfortunately, these devices can be easily lost or stolen and land in the wrong person's hands.

## They Use Public Wi-Fi

When teens use public Wi-Fi, it is easy for an identity thief to obtain personal information that is being transmitted online. Although teens often view themselves as experts in technology, they should be aware of the fact that hackers and other online predators are often even more advanced and can easily snatch their information.

## They Use the Same Password for Multiple Sites

When teens don't use complex passwords for their online sites or use the same password multiple times, it is easy for a thief to access their accounts. The answers to their security questions might also be easy for others to figure out.

## Teens Don't Understand Identity Theft

Teens are often targets for identity theft because the risk of becoming a victim isn't on their radar. They don't always understand that their actions are making them vulnerable, and they are unaware of the severe consequences.

Unfortunately, teens don't fully comprehend the negative impact of identity theft until it is too late. Identity theft can destroy or damage a teen's ability to qualify for student loans, acquire a cell phone, seek employment or secure a place to live. These teens can face a number of roadblocks during an already challenging time of applying to colleges, trying to land jobs and building credit. These obstacles can take a long time to clear up. In the meantime, teens could lose out on hitting important milestones and landing the opportunities they deserve.

*Renee Morad is a New Jersey-based freelance writer. Her work has been published in The New York Times, Smart Money Magazine, TheStreet.com, The National, Business Insider, The Huffington Post, MSN Money, Xfinity.com and other outlets. She was formerly a home page editor for Xfinity.com and a staff reporter for Smart Money Magazine.*

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## Identity Theft vs. Credit Card Fraud

By Renee Morad  
July 01, 2014

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While no one wants to become a victim of identity theft or credit card fraud, the latter is the lesser of two evils. Credit card fraud, a federal offense that is a type of identity theft, occurs when someone steals your credit card to make purchases. Full-blown identity theft is much more involved and can completely wreak havoc on your credit report, personal finances and life.

According to the Justice Department's Bureau of Justice Statistics, an estimated 16.6 million people experienced at least one incident of identity theft in 2012, the most current year for data. An estimated 7.7 million people within that group reported fraudulent use of a credit card.

When someone is a victim of identity theft, his or her name and personal information, such as Social Security number, address, health insurance information or job history, is compromised. The identity thief takes this information and applies for credit by taking out loans or opening new accounts in the victim's name. The thief might also use that information to fraudulently apply for a job or use the victim's health insurance plan to cover prescription drugs or see a doctor.

### How Consumers Become Victims

Credit card fraud occurs when someone steals your credit card or your credit card number and other information on your account. This can happen from a stolen wallet or through an unsecure Internet connection, hacking, phishing or a data breach, among others.

Identity theft occurs when someone steals pieces of your personal data and assumes your identity. This can also happen from a stolen wallet, smartphone or a home or auto burglary, as well as through an unsecure Internet connection, hacking, phishing or a data breach. It can also happen if a consumer fails to shred important documents, such as bank account statements, tax documents and new credit card offers.

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When it comes to credit card fraud, a credit card company is often the first to alert the victim. Credit card companies have units devoted to monitoring spending habits and purchases, and the company might notify the cardholder if purchases indicating an unusual amount, location or frequency transpire. If a cardholder is not alerted, he or she might eventually realize that a credit card is missing or a credit card bill is inaccurate.

Sometimes identity theft victims don't discover the dilemma they are in until months or years after the fact. Checking a credit report or applying for a loan or new job might lead to the first warnings of a problem.

### How Victims Recover

The sooner a victim reports credit card fraud to a credit card company, the quicker the fraudulent charges can be resolved. A cardholder should always report a missing or stolen card as soon as they realize it has been misplaced. Federal law limits liability if a credit card is stolen, but liability may depend on how quickly the loss or theft is reported.

It can take years to erase the damage from identity theft and usually requires a very time-consuming, arduous process that often involves credit bureaus, law enforcement, insurance agencies and financial institutions. In the meantime, the victim's access to credit may diminish, opened accounts may be slammed with high interest rates, late charges and delinquencies and necessities like finding a new job or maintaining health insurance may be negatively impacted.

*Renee Morad is a New Jersey-based freelance writer. Her work has been published in The New York Times, Smart Money Magazine, TheStreet.com, The National, Business Insider, The Huffington Post, MSN Money, Xfinity.com and other outlets. She was formerly a home page editor for Xfinity.com and a staff reporter for Smart Money Magazine.*

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1. **Use the highest security settings** — Lock down your information so that only friends can see it. Facebook has probably changed privacy options since you joined. If you haven't checked your security settings in the past month, look at them now. Opt for "Friends Only" wherever possible.
2. **Don't participate in quizzes** — This may seem like a fun, innocuous way to spend time but someone went to the trouble of creating the quiz. What do they plan to do with the information that you provide? Has a quiz ever asked for your favorite movie? This same information may also be a security question to gain access to your credit card, bank account, etc. Even if the originator of the quiz harbored no malicious intent, identity thieves using bots to troll for information can scoop up that nugget and match it with other information gleaned about you.
3. **Don't download apps for use on your profile** — Most of us are savvy about not clicking on files or links in email because of the potential for malware. The same holds true on social media. Don't download apps or click on links on Facebook, even those added by friends.
4. **Be wise about what you post** — Don't share vacation plans or photos until your return. Tell travel companions that you don't want to be tagged in photos until your trip is over. Don't show your signature or address. And be cautious about sharing too much about your children, such as where they attend school.
5. **Remove your birthdate** — This is a vital piece of information needed for identity theft. It's fun to get birthday greetings on your Facebook page, but at least remove the year of your birth. True friends know how old you are.

*Beatrice Karnes is a freelance writer. She has many years of experience working behind the scenes at local TV stations in California, Colorado and Wyoming. Most recently, she was an editor for Patch Media, a local news and information consortium of 900 websites nationwide. Beatrice holds a bachelor's degree in journalism from San Jose State University.*

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## ATMs Could be Vulnerable to Hackers

By Jamie White  
April 07, 2014

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If you often visit your nearby ATM to get cash, you may want to check with your bank to make sure its machines have been upgraded.

According to several media sources, 95 percent of the world's ATMs use Windows XP as their operating system. Microsoft has said it will end its support for that system -- including the updates that protect ATMs from potential hackers when security flaws are found -- on April 8.

While some machines have been upgraded, changing the operating system and hardware is expensive, and many may still be vulnerable to hackers, according to a [CBS News report](#).

According to [Reuters](#), many national banks have a plan in place to ensure a seamless transition:

- ▶ Bank of America told Reuters it would ask Microsoft to extend support for its machines still running on Windows XP.
- ▶ Citigroup, which has more than 12,000 ATMs worldwide, told Reuters it's in the process of upgrading its machines from XP and declined to give further details.
- ▶ JPMorgan Chase confirmed to FOXBusiness.com that it had purchased a custom technology support agreement from Microsoft.
- ▶ TD Bank confirmed it moved to upgrade with its own software provider.

But don't forget, in addition to banks there are thousands of stand-alone ATMs located inside small businesses such as convenience stores and malls.

And if you're still running Microsoft XP on your PC, it's time to either upgrade or buy a new  
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computer. Technical assistance and automatic updates that help protect your computer from security risks and viruses is also ending.

Your best bet is to probably start shopping for a new device, since "very few older computers will be able to run Windows 8.1," which is the latest version of Windows," according to Microsoft. The company offers an [online guide](#) to whether your PC can be upgraded to the newer system.

*Jamie White is the managing editor of news content for LifeLock. As a journalist for the last 15 years, she has worked as a reporter and editor at news organizations throughout the San Francisco Bay Area, including The San Francisco Examiner. Most recently, she was a regional editor for Patch Media, a local news and information consortium of 900 websites nationwide. Jamie holds a master's degree from Columbia University's Graduate School of Journalism.*

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## Beware of Fraud When Looking for Love Through Online Dating

By Jamie White  
February 13, 2014

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In love? Or think you may have met "the one" online?

Hopefully, all the stars are aligned and that's the case.

But while it may seem like common sense to avoid sending money to people you haven't met in person, the number of "romance scam" victims is growing.

In 2012, the Federal Trade Commission received 10,263 complaints about possible romance scams that cost victims an estimated \$105 million.

On Valentine's Day, and all year round as millions of people search for love and companionship online, the Better Business Bureau and Western Union have teamed up to promote online safety.

"Romance scams take many forms, but they usually start out with fraudsters quickly expressing feelings of affection," said Mary Power, president and CEO of the Council of Better Business Bureaus, in a [news release](#).

Scammers create fake profiles to build online relationships, often posting photos of attractive men or women to lure victims. The fraudsters eventually convince people to send money in the name of love, the [FTC](#) says.

The [FBI](#) notes that these criminals — who also troll social media sites and chat rooms in search of romantic victims — usually claim to be Americans traveling or working abroad. In reality, they often live overseas. Their most common targets are women over 40, who are divorced, widowed, and/or disabled, but every age group and demographic is at risk, the agency says.

Scammers use poetry, flowers, and other gifts to reel in victims, the entire time declaring their "undying love," according to the FBI's [Internet Crime Complaint Center \(IC3\)](#).

FTC-0001000

These criminals also use stories of severe life circumstances, tragedies, deaths in the family, injuries to themselves, or other hardships to keep their victims concerned and string them along. Scammers also ask victims to send money to help overcome a financial situation they claim to be experiencing. These are all lies intended to take money from unsuspecting victims, the IC3 says.

According to Power, "They may strike immediately, or they may lead their victim on for some time in order to build trust. No matter how much your relationship might seem like the real thing, you should be suspicious if someone you only know online asks you for money or personal information like credit card numbers."

Dr. Tim McGuinness, who runs a number of websites including one dedicated to **romance scams** and how to avoid them, told LifeLock that the number of scammers posting fake profiles to dating websites "has been escalating dramatically over the last five years, because of the complete ambivalence of the website operators to do anything about it."

McGuinness is an expert witness in a lawsuit against the dating site **Match.com** — the world's largest online dating site — which debuted in 1995 and boasts nearly 22 million members today.

McGuinness, who also launched an online dating site in 1995 — **Date.com** — and had a friend who fell victim to a scam artist on a dating website, is the CEO & publisher of **McGuinness Publishing**, which runs 4,000 websites.

"The incentive for the business model [of most online dating websites] is to have the most number of profiles on their sites," McGuinness said.

The \$1.5 billion class action lawsuit filed in November against Match.com alleges that the company has broken copyright laws and committed fraud by allowing fake profiles that include photos used without permission, according to an **ABC News report**.

"Online dating is reaching a point where it is a caustic business. People are being subjected to fraud and identity theft, in my humble opinion," McGuinness said. "It would be easy for the sites to eliminate these scammers — technology easily solves this problem."

The lawyer for a Florida model suing Match.com as part of the \$1.5 billion class action lawsuit agrees. The lawsuit says the company could weed out fake profiles if it used photo recognition software and checked the Internet addresses of its users' computers.

Officials at Match.com did not return calls or emails for comment.

An inventory of several popular online dating sites, including Match, found safety tips and privacy policies easily accessible to users. Match.com has **partnered with the National Cyber Security Alliance** in a "STOP. THINK. CONNECT." campaign to promote online safety and cyber-security awareness.

OkCupid.com, which is owned by Match.com, touts itself as "the best free dating site on Earth." It says it a math-based matching system to help get people dates and that it takes "harassment, spam, and other Terms & Conditions violations very, very seriously," and that if a user reports a spammer, someone at OkCupid "will deal swiftly with the problem."

While **Christian Mingle** takes precautions to enhance the safety and privacy of its community members, the site warns that "it's ultimately up to you to stay aware and employ common sense both online and offline." It then offers guidelines as you search for "The One."

California-based **eHarmony** has a 400-question compatibility survey given to its 15 million members, making it one of the "safest sites because it weeds out most scammers," McGuinness said.

FTC-0001001

With more and more people looking for love through their laptops, fraudsters from all over the world seem to be proliferating in the online dating industry.

"A dating scam is the perfect scam because people are so vulnerable," McGuinness said.

The FBI's Internet Crime Complaint Center received 4,467 romance scheme complaints in 2012. There was an average financial loss of between \$15,000 and \$20,000, with the victims' losses totaling more than \$55 million.

The annual revenue from the online dating industry is estimated at \$1.2 billion.

"The thing that is the most fearful to the scammers is losing their ability to scam," McGuinness said.

The Federal Trade Commission offers these tips on how to spot a scammer online:

- ▶ Wants to leave the dating site immediately and use personal email or instant messages
- ▶ Claims to be in love right away
- ▶ Claims to be from the United States but is traveling or working overseas
- ▶ Plans to visit, but is prevented by a traumatic event or a business deal gone sour

[Romancescams.org](http://Romancescams.org) is an information and advocacy organization that was formed in 2005 to create public awareness, provide accurate information and help victims of online scams get support.

While the FBI and other federal agencies work some of the romance scam cases—in particular those with a large number of victims or large dollar losses and/or those involving organized criminal groups—many are investigated by local and state authorities.

The FBI recommends that people who think they've been victimized by a dating scam, or any other online scam, file a complaint with the [Internet Crime Complaint Center](http://Internet Crime Complaint Center). Before forwarding the complaints to the appropriate agencies, IC3 analyzes the data, looking for common threads that could link complaints together and help identify the culprits.

*Jamie White is the managing editor of news content for LifeLock. As a journalist for the last 15 years, she has worked as a reporter and editor at news organizations throughout the San Francisco Bay Area, including The San Francisco Examiner. Most recently, she was a regional editor for Patch Media, a local news and information consortium of 900 websites nationwide. Jamie holds a master's degree from Columbia University's Graduate School of Journalism.*

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## What is Caller ID Spoofing?

By Beatrice Karnes  
June 04, 2014

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Your phone number plays a prominent role in identifying you to some banks and other financial institutions. A simple phone call to your credit card issuer can provide you with your available credit, payment information or the ability to make a balance transfer. The first identifying information for the bank is often your phone number —calling from the number that you registered when you set up your account.

But with a little electronic trickery, thieves can pretend to call from your phone and transfer a tidy sum of money from your credit card to themselves. Or, if they have your debit card number — empty your bank account.

The scam is called Caller ID Spoofing. It allows the thief to have your number appear when calling the credit card company or bank.

Caller ID Spoofing can also be used on you to obtain your sensitive information. Imagine this scenario: Your cell phone or landline rings. A check of the display shows that your bank is calling. A professional sounding person on the other end, with a bit of alarm in their voice, tells you that the bank has detected some possibly fraudulent activity on your account. She just needs to verify a few things before she can discuss it with you. You're agitated. Before you realize it, that helpful person has obtained your account number, Social Security number, date of birth, etc. She promises to take care of things for you. But instead of helping you, she helps herself to your money.

The problem is so widespread that Congress passed the Truth in Caller ID Act of 2009 to protect consumers. **The Federal Communications Commission (FCC)** adopted rules to implement the Act in June 2010. The major features:

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- ▶ Violators face a penalty of up to \$10,000 for each violation of the rules.
- ▶ Law enforcement agencies and situations where courts have authorized caller ID manipulation are exempted.

So how do you protect yourself? The FCC recommends these precautions:

- ▶ Don't give out personal information in response to an incoming call. Identity thieves are clever – they often pose as representatives of banks, credit card companies, creditors, or government agencies to get people to reveal their account numbers, Social Security numbers, mother's maiden names, passwords and other identifying information.
- ▶ If you get an inquiry from a company or government agency seeking personal information, don't provide it. Instead, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to find out if the entity that supposedly called you actually needs the requested information from you.
- ▶ Let the FCC know about ID spoofers by calling 1-888-CALL-FCC or by filing a complaint at [www.fcc.gov/complaints](http://www.fcc.gov/complaints). Remember, the fine is \$10,000 for each violation. Make them pay for trying to con you.

*Beatrice Karnes is a freelance writer. She has many years of experience working behind the scenes at local TV stations in California, Colorado and Wyoming. Most recently, she was an editor for Patch Media, a local news and information consortium of 900 websites nationwide. Beatrice holds a bachelor's degree in journalism from San Jose State University.*

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Service agreements for cellular service or utilities are common means for thieves to profit at your expense—using your personal information.

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### How does phone and utilities fraud occur?

Your phone and utilities accounts are an easy target for identity thieves. With a simple change of address form or your stolen name and credit information, they could open up multiple service accounts—possibly nationwide.

### What are the effects of phone and utilities fraud?

The time and effort it takes to repair fraudulent phone and utilities accounts could cause a major headache. And it could take a serious hit on your credit. Fraudsters could rack up unpaid bills and charges—potentially nationwide. Without your detection, the charges may become delinquent and hurt your credit score.

### The impact:

- ▶ Phone and utilities fraud contributed to 13% of identity theft complaints.<sup>1</sup>