

**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 __6__ TO MEMORANDUM IN SUPPORT
OF ITS MOTION FOR CONTEMPT AGAINST LIFELOCK, INC.**

UNITED STATES DISTRICT COURT
DISTRICT OF ARIZONA

FEDERAL TRADE COMMISSION,)
)
)
 Plaintiff,)
)
 v.)
)
 LIFELOCK INC., et al.,)
) Civil No. 10-530-PHX-NVW
 Defendants.)

DECLARATION OF DAVID HENDRICKSON
PURSUANT TO 28 U.S.C. § 1746

I, David Hendrickson, hereby state that I have personal knowledge of the facts set forth below. If called as a witness, I could and would competently testify as follows:

1. My name is David Hendrickson. I am a United States citizen over 18 years of age. Since August 2013, I have been employed by the Federal Trade Commission (“FTC”) as an Investigator for the Bureau of Consumer Protection, Division of Enforcement (“the Enforcement Division”). My work address is Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington DC 20580. As an Investigator for the Enforcement Division, my duties include

investigating violations of federal court orders obtained by the FTC. Prior to my employment with the FTC, I was a Senior Federal Investigator for the U.S. Equal Employment Opportunity Commission. I served in that capacity from June 2009 until my transfer to the FTC during August 2013.

2. Since November 2013, I have investigated the advertising activities of LifeLock, Inc (“Contempt Defendants”). Specifically, I have investigated the claims that Contempt Defendants have made about their services to consumers through Contempt Defendants’ website (“lifelock.com”) and online videos believed to have been produced by Contempt Defendants.

3. On November 5, 2013 I captured images and text from lifelock.com with computer program (Adobe Acrobat Pro). I preserved those captures as portable document files (“PDFs”). I performed all of the foregoing again on August 18, 2014. True and accurate copies of the PDFs are attached as Exhibits A and B, respectively.

4. On November 15, 2013 I visited what is believed to be Contempt Defendants’ youtube.com page. I recorded the videos contained therein by way of a computer program (Camptasia) and I preserved those captures as a Windows Media Video (“WMV”). I performed a similar task on August 26, 2014 when I recorded various websites and internet videos that the FTC had been

made aware of as the result of a submission from Contempt Defendants.
True and accurate copies of the WMVs are attached as Exhibits C and D,
respectively.

I declare under penalty of perjury that the foregoing is true and correct.

Executed this 16th day of September 2014, in Washington, DC.



David Hendrickson
Federal Trade Investigator



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How LifeLock Works

Identity Theft 101

Plans and Pricing



LifeLock Identity Theft Protection

We do more to protect you and your good name.

**SEE PLANS AND PRICING
SIGN UP IN UNDER 3 MINUTES**

Intuitive threat detection.

- ✓ Advanced Internet surveillance.
- ✓ Proactive alert system.
- ✓ 24/7 live personal service.

**SEE PLANS AND PRICING
SIGN UP IN UNDER 3 MINUTES**

How LifeLock Works

Points of Protection

Our mission is to provide relentless protection for members.

LifeLock is more than just a credit monitoring service. We help protect your personal information using a combination of data surveillance techniques and outstanding member service, 24 hours a day, seven days a weeks, 365 days a year.

LEARN MORE

We do more to help protect your identity.

At LifeLock, we help protect you against more than just credit fraud and identity theft. We alert you whenever we detect your personal information being used to apply for wireless services, retail credit, utilities, and

Types of protection	Proactive protection	Advanced Internet Monitoring	Credit Alerts	Non-Credit Alerts	Address Monitoring	Lost Wallet Protection
LifeLock	✓	✓	✓	✓	✓	✓
Credit Monitoring			✓		✓	

FTC-000004

mortgage loans within our extensive network. If you become a victim of identity theft while you are a LifeLock member we will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery. Restrictions Apply. See our Terms & Conditions for more details.*

Do It Yourself						
Credit Card Protection			✓			

LifeLock Acquires ID Analytics
 LifeLock strengthens market position through acquisition of ID Analytics
[▶ Learn more](#)



How LifeLock Works
 See why LifeLock is a leader in Identity Theft Protection.
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Enroll Today!
 It only takes a few minutes to start protecting you and your family
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LifeLock, the LockMan Logo and "Relentlessly Protecting Your Identity" are trademarks or registered trademarks of LifeLock, Inc.

* 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.



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

Our mission is to provide relentless protection for our members.

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Monitoring
Your Identity



Scanning
For Identity Threats



Responding
to Identity Theft



Guarantee
For Our Services



Tracking
Your Credit Score

LifeLock is more than just a credit monitoring service. We help protect your personal information using a combination of data surveillance techniques and outstanding member service, 24 hours a day, seven days a week, 365 days a year.

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

► Learn more





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Our Services

LifeLock

LifeLock Ultimate

LifeLock Junior

Why LifeLock

Choosing the Right Protection

Testimonials



LifeLock Individual Plans: Identity Theft Protection Services

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

[Choose the Right Protection](#)

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

[Learn more](#)



LifeLock Ultimate™ protection is our most advanced line of defense against identity theft.

[Learn more](#)



LifeLock Junior™ helps safeguard your child's Social Security number and good name.

[Learn more](#)

LifeLock's monitoring services relentlessly protect your credit and personal information from **identity theft and fraud**, 24 hours a day, seven days a week, 365 days a year. Our services offer proactive identity theft protection and credit monitoring using innovative technologies that power not only LifeLock, but also the world's most sophisticated surveillance solutions - similar to the technology employed by government intelligence agencies and blue-chip corporations.

More than just a credit and identity theft monitoring service, LifeLock dives deep to **discover the schemes** today's thieves are using to steal personal information, from old-school collection techniques to sophisticated technologies. We continuously monitor vulnerable information for threats, alert you when we determine a risk, and work to help educate law enforcement to combat this growing trend. We also offer **LifeLock Command Center™** service, an additional Identity Theft Protection plan.

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Understanding identity theft and how it can affect you



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Choose the Right Level of Protection

Compare our products and see what's right for you



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Our Guarantee

Service Guarantee

Member Services

Identity Theft Insurance

Five Steps to Recovery

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LifeLock Identity Theft Service Guarantee

When you sign up for any of our identity theft protection services you are immediately backed by our Service Guarantee.* Plus you can access our member services, 24 hours a day, 7 days a week, 365 days a year.



Service Guarantee**

If you become a victim of identity theft while you are a LifeLock member we will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whoever else it takes to help your recovery. Benefits under the Service Guarantee are being provided under a zero deductible identity theft insurance policy.



Member Services

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

What we do for you:

- Monitor Your Identity
- Scan for Threats
- Respond to Identity Theft
- Our Guarantee
- Watch Your Credit Score



Identity Theft Insurance**

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

- Fraudulent withdrawals
- Lost Wages
- 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. A dedicated resolution specialist to serve as your single point of contact
2. Case assessment by your resolution specialist and a dedicated third-party recovery expert in some cases
3. A full explanation of your rights and what to expect during recovery
4. Step-by-step instructions for how to handle actions required for your recovery, such as filing police reports
5. A follow-up call, after your matter has been resolved, to make sure your identity has been recovered to your full satisfaction

* 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](#).

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Understanding identity theft and how it can affect you



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Identity Theft 101

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What is Identity Theft

Types of Identity Theft

Effects of Identity Theft

How to Protect Your Identity

Recent News

Recent Articles

National/State Data

Did you know...

11.6 million adult victims of identity fraud in 2011.†



What is Identity Theft?

What is Identity Theft? Identity theft remains one of the growing crimes in America

Stay current with updates and law enforcement news

LEARN MORE

What is Identity Theft?

Identity theft is the number one consumer complaint.¹ 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 more about the different types of identity theft](#) ►

Recent News

Stay current. We've got the latest updates in technology, schemes, law enforcement and

Recent Articles

Consult the experts. Find detailed research and reporting on everything identity theft.

National & State Data

Get the facts. Nationwide or state-to-state, we've got shocking identity theft statistics.

Types of Identity Theft

Defend yourself with knowledge. Learn the favorite plots and tricks used by identity thieves.

FTC-000012



† 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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Low 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 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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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 at LifeLock.com/legal/insurance-master-policy.

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 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 at LifeLock.com/legal/insurance-master-policy. 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 clicking [here](#).

<p>How LifeLock Works See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Identity Theft 101 Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>
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Meet Team Relentless

In 2005, LifeLock set out to provide proactive identity theft protection to a growing member base.

We've accomplished our goal—but we're not done with our mission. LifeLock continues our commitment to relentlessly protecting the identities of our members.

Member Services Team

From the beginning, LifeLock has known that in order to achieve our goals, we needed to provide a world-class member service experience. Now we have more than 350 agents at the ready, with the knowledge and determination to help our members keep their identities safe.

- LifeLock Identity Alert Team** Of course, we're not just waiting for you to call. We're proactive about your identity theft protection. As soon as we receive any indication that your personal information has been compromised, our Identity Alert Team will contact you via email or phone. What's more, 86 percent of our members would refer LifeLock® identity theft protection to a friend.*
- LifeLock Identity Resolution Team** In the event that your personal information is compromised, our Identity Recovery Team will be there to work with you until you're satisfied that your good name is once again secure. All of our agents are specially trained and have earned the distinction of Certified Identity Theft Risk Management Specialist by the Institute of Consumer Financial Education.

LifeLock Corporate Communications Team

LifeLock received an International Stevie® Award in 2010 for its ongoing work with the FBI Law Enforcement Executive Development Association (FBI-LEEDA) to educate law enforcement officials on the crime of identity theft. LifeLock is committed to providing law enforcement officials nationwide with the latest information on identity theft trends, new scams, and investigative methods. Since 2008, the LifeLock and FBI-LEEDA identity theft summits reached 30 different cities across the country—from San Francisco to Boston to New Orleans—reaching more than 3,000 law enforcement officials from 1,000 different agencies.

LifeLock Management Team

Davis is joined by Hilary Schneider, President; Chris Power, Chief Financial Officer; Clarissa Cerda, EVP, Chief Legal

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Officer and Secretary; Villi Iltchev, EVP, Corporate Development; Don Beck, SVP, Enterprise Sales and Alliances; Steve Seoane, Chief Product Officer; Seth Greenberg, Chief Marketing Officer; and Larry McIntosh, Chief Executive Officer, ID Analytics.

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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

1-480-457-4500

Fax:

1-888-244-9823

Mail:

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

Request a Speaker

LifeLock's educational presentations are customized to fit every need, whether it is for employees, senior citizens, students or businesses. Contact speakerrequest@lifelock.com or [download](#) the request form.

Marketing

Have a great marketing idea for LifeLock? Email your marketing or advertising proposals* to marketing@lifelock.com (TV, radio, and print) or 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.

Affiliations

To learn how to become a LifeLock affiliate, please visit www.lifelock.com/affiliates.

Opt Out

Receiving LifeLock email advertisements? Want them to stop? Email your request to unsubscribe@lifelock.com.

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

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Press Room Library

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.

For media inquiries, please contact media@lifelock.com.

2013 Press Releases

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Identity Theft 101

Understanding identity theft and how it can affect you



► Learn more

► 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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LifeLock in the Community

CALL US AT
1-800-607-7205

Send us an email



Secure login



LifeLock Privacy Policy

Effective Date: August 01, 2013

Our Mission

LifeLock, Inc. ("LifeLock", "we", "our" or "us") is committed to enriching lives by protecting what matters most. This includes safeguarding the Personal Information of our members and treating the information of any visitor to our Site 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 how we treat your 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 use in providing the Services (including through our mobile app). It also applies to the Personal Information of our members, users of our services (including free services), prospective members, other individual visitors to www.lifelock.com (our "Site"), Personal Information that we receive from you offline, and Personal Information that we receive from sources beyond the Site, such as from our third party partners and Affiliates, which we may append to other information we collect about you.

[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 [Membership Terms and Conditions Agreement](#), may apply based on the Services you select. In addition, if you choose to use other Services, such as LifeLock's mobile device app, additional privacy terms may be applicable. 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 members to obtain a fair resolution of any complaint or concern about privacy, 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 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 [HERE](#) OF OUR WEBSITE PRIOR TO THE MODIFICATIONS BECOMING EFFECTIVE. IF YOU HAVE PROVIDED US WITH AN EMAIL ADDRESS, WE WILL NOTIFY YOU OF MATERIAL MODIFICATIONS TO THIS PRIVACY POLICY PRIOR TO POSTING IT ON THE SITE. YOUR CONTINUED USE OF THE SITE OR OUR SERVICES AFTER ANY SUCH 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.

Membership

Before you can obtain a LifeLock® identity theft protection membership, you must agree to the [Membership Terms and Conditions Agreement](#), which incorporates this Privacy Policy.

Third Party Websites

Our Site contains links to other third party websites, including third-party referral websites or websites providing banner ads or "click-throughs." We do not control and are not responsible for their privacy practices.

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Information We Collect

We may collect information about you from a variety of sources, including information we gather from you directly when you become a member, use our services, 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 choose to become and register for the Services, otherwise agree to provide information directly to us, or another person enrolls you for our Services. Here are some of the kinds of Personal Information we may collect directly from you:

- Name
- Contact information (email address, postal address, phone number)
- Social Security Number
- Date of Birth, Age, Gender
- Email addresses and phone numbers
- 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 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

On 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.

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, data aggregators or public databases. Here are examples of this kind of Third Party Information.

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- 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

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 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.	Yes as follows: <ul style="list-style-type: none"> ▪ To other members registered under your account ▪ To our Affiliates ▪ 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 ▪ to Government agencies and law enforcement (in helping address identity theft) ▪ to consumer reporting agencies 	General Information Personal Information	No. This is necessary to provide the Services, including updates about features and functionalities of the products and services to which they subscribe. . The information requested may differ depending on the Service 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.
When we, or our Affiliates , send you marketing material to you about services, promotions or other material which may be	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	General Information. Personal Information such as Name, Address, Email	Yes, by opting out of communications in your preferences or by contacting us at unsubscribe.nonmember@lifelock.com or by regular mail at Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ

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of interest to you through e-mail, IVR, direct mail or other means.		Address, or Phone Number Third Party Information	
Behavioral or Interest-based Advertising (to send you focused advertising)	Yes, with network advertisers (as described under "Behavioral or Interest-based Advertising")	General Information Elements of your Personal Information such as Name, Address, Email Address, and Phone Number. Third Party Information	Yes, you may exercise your options to receive behavioral advertising at www.lifelock.com/advertising-choices/ , (NAI) and www.aboutads.info/choices (DAA).
To develop new products and services	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	General Information Third Party Information	No
As part of our thought leadership in reducing the risk of identity theft, education of law enforcement, regulators and other professionals	Yes, with our Affiliates and third parties but this information will not be used to identify any single individual	Aggregate information that is derived from your Personal Information, meaning general statistics, summaries and the like	No
As part of our thought leadership in reducing the risk of identity theft, education of law enforcement, regrtrators and other professionals.	Yes, but this information will not be used to identify any single individual.	Aggregate information that is derived from your Personal Information, meaning general statistics, summaries and the like.	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
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and procedural measures to help keep it safe. For example we keep Personal Information encrypted during transit and at rest using only 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 credit card data 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

Social Media.

Our Site includes 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 or by regular mail at Attn.: Marketing, 60 East Rio Salado Parkway, Suite 400, Tempe, AZ.

Behavioral or Interest-based Advertising

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 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 service. We do not provide them 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

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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_nonpii.asp (NAI) and www.aboutads.info/choices (DAA).

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 or DAA 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 share it with 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 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, 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. 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. 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 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

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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

Services refers to the services offered by LifeLock through www.LifeLock.com, under our mobile app(s), offline, and, unless we tell you otherwise, on-line promotions that are associated with our Services.

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.

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

LifeLock in the Community

CALL US AT
1-800-607-
7205

Send us an email



Secure login



LifeLock Membership Terms and Conditions Agreement

Effective Date: April 02, 2013

These LifeLock Membership Terms and Conditions ("Agreement") between LifeLock, Inc. ("LifeLock") and you, the person who will become or is a LifeLock member ("you," "your" or "yours"), describe the terms under which you agree to use the LifeLock® identity theft protection programs (the "Protection Programs") and credit monitoring product (the "Credit Monitoring Product") described in Exhibit A and enrolled as described below (the "Protection Programs" and the "Credit Monitoring Product" are collectively referred to herein as the "Services"), use the website www.LifeLock.com ("Website"), and/or use the Stolen Identity Event Insurance ("Insurance"). A copy of the Master Policy governing the Insurance (the "Insurance Policy") can be found at www.LifeLock.com/legal. Your use of the Services, the Website and/or the Insurance constitutes your acceptance of the terms of this Agreement.

YOU REPRESENT THAT YOU ARE A NATURAL PERSON OVER EIGHTEEN (18) YEARS OF AGE, THAT YOU RESIDE IN THE UNITED STATES, THAT YOU HAVE A VALID UNITED STATES SOCIAL SECURITY NUMBER, THAT YOU MAY LEGALLY ENTER INTO THIS AGREEMENT, AND THAT YOU AGREE WITH ALL THE TERMS OF THIS AGREEMENT. YOU FURTHER UNDERSTAND AND AGREE THAT THE SERVICES COVER ONLY YOUR PERSONAL AND BUSINESS ACCOUNTS THAT ARE DIRECTLY ASSOCIATED WITH YOUR VALID UNITED STATES SOCIAL SECURITY NUMBER.

IF YOU DO NOT AGREE TO THE TERMS OF THIS AGREEMENT OR DO NOT WISH TO BE A LIFELOCK MEMBER, YOU MUST NOT ENROLL FOR THE SERVICES OR USE THE SERVICES OR THE WEBSITE. UNLESS YOU CONTACT US, (1) IF A MEMBER WHO ENROLLED IN A PROTECTION PROGRAM AFTER NOVEMBER 30, 2011, 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, OR (2) IF A MEMBER WHO ENROLLED IN A PROTECTION PROGRAM PRIOR TO DECEMBER 1, 2011, BY JANUARY 15, 2012, AND REQUEST TO OPT OUT OF COVERAGE UNDER THE INSURANCE POLICY, YOUR ENROLLMENT WILL INCLUDE USE OF THE INSURANCE. TO TERMINATE YOUR SERVICE, YOU MUST CALL 1-800-LIFELOCK (543-3562) OR CANCEL THROUGH YOUR MEMBER PORTAL. YOUR USE OF THE SERVICES AND/OR WEBSITE SHALL CONSTITUTE YOUR ACCEPTANCE OF THE TERMS OF THIS AGREEMENT. LIFELOCK MAY CHANGE THIS AGREEMENT AND LIFELOCK'S PRIVACY POLICY FROM TIME TO TIME, AND POST THOSE CHANGES ON THE WEBSITE. YOUR CONTINUED USE OF THE WEBSITE OR USE OF THE SERVICES AFTER SUCH POSTING SHALL CONSTITUTE YOUR ACCEPTANCE OF SUCH CHANGES.

1. Becoming a LifeLock Member

To become a LifeLock member and to receive the Services, you must, in the course of the enrollment process, provide certain fully accurate personal information as LifeLock may reasonably require for the applicable Services, including 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 may enroll (i) by telephone, (ii) at the Website or (iii) by authorizing a third party to provide your Personal Information on your behalf, as applicable (collectively, the "Enrollment Process"). You agree to keep all Personal Information updated and accurate. In the event you (or a third-party on your behalf) fail to provide all the required Personal Information during your Enrollment Process, you agree that LifeLock may in its sole discretion utilize its data base, the data base of its subsidiaries and affiliates, or other resources in an attempt to complete the required Personal Information on your behalf. If LifeLock is unable to obtain the required Personal Information or you fail to authenticate your identity as may be required, the Services you are entitled to receive from LifeLock may be limited.

Upon completion of the Enrollment Process and payment to LifeLock of the proper fees (either directly by you or indirectly through an authorized third-party) for the level of Services for which you enrolled, as applicable, you will become eligible to receive such Services. Provision of the required enrollment information in the course of the Enrollment Process shall

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constitute "written instructions" to obtain your credit report pursuant to the Fair Credit Reporting Act.

A current selection of the various levels of Protection Programs and the Credit Monitoring Product and any additional terms applicable to any such Protection Program or Credit Monitoring Product is located in **EXHIBIT A (SERVICES)** to this Agreement which is hereby incorporated into this Agreement by reference. You must enroll in the level of Protection Program or select the Credit Monitoring Product you wish to receive as part of the Enrollment Process, unless such Protection Program level or Credit Monitoring Product is predetermined pursuant to the terms of the offering made available to you by the third party or by the promotional offer used at the time of your enrollment. As part of the Enrollment Process, you may also enroll a minor child if you are his or her parent or legal guardian. LifeLock may require you to provide such proper documentation to LifeLock as it deems necessary in its sole discretion, either directly or indirectly through the applicable third party, to prove your relationship with any such minor child. All terms of this Agreement will apply to such minor child in the same way they apply to an adult member, except that the Services for such minor child will only include those Services so designated in **EXHIBIT A (SERVICES)** as LifeLock for Minors or LifeLock Junior. Where LifeLock delivers to you or any such child, as a part of the Services, a credit report in electronic format, you will first be required to provide to LifeLock, either directly or indirectly through the applicable third party, a valid email address and other information LifeLock may require in its sole discretion to enable LifeLock to confirm your identity.

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 LIFELOCK, BUT NOT ALL TRANSACTIONS MAY BE COVERED AND THE SCOPE OF THE NETWORK MAY VARY. YOU ALSO UNDERSTAND AND AGREE THAT IT MAY TAKE UP TO FOUR (4) WEEKS FROM THE DATE YOU ACCEPT THIS AGREEMENT AND COMPLETE THE ENROLLMENT PROCESS FOR THE SERVICES TO BE ACTIVATED.

2. Insurance

As a Member 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 related to fraudulent withdrawals or purchases, childcare and elderly care and loss of income, as follows:

- (A) Cost of Replacing Documents - Up to \$2,000.00 for each Stolen Identity Event.
- (B) Traveling Expenses - Up to \$2,500.00 for each Stolen Identity Event.
- (C) Loss of Income - Up to \$200.00 per day, for a maximum benefit period of one (1) month, but not to exceed \$6,000.00 for any one Stolen Identity Event.
- (D) Childcare/Elderly Care - Up to \$200.00 per day, for a maximum benefit period of one (1) month, but not to exceed \$6,000.00 for any one Stolen Identity Event.
- (E) Fraudulent Withdrawals - Up to \$10,000.00 for all fraudulent withdrawals resulting from a Stolen Identity Event.
-

Plus, LifeLock will cover you for up to \$1 million in 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, 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, LifeLock will notify you of such termination and of any replacement Insurance.

3. Service Guarantee

The provisions of this Section 3 constitute the "Service Guarantee" under this Agreement. If you are a LifeLock member in good standing and enrolled in the Protection Programs, have paid LifeLock (or caused LifeLock to be paid) all proper fees for such Protection Programs, and have fully complied with this Agreement including, without limitations the provisions of Section 5, and you nevertheless become a victim of a fraud committed or attempted using your Personal Information without authority, LifeLock will, through the provision of Insurance described in Section 2 or otherwise, retain and pay for those third party professional services that are reasonably necessary in LifeLock's judgment to assist you in restoring

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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 the Service Guarantee and the Insurance per identity theft shall not exceed \$1 million in the aggregate; and
- You agree that LifeLock 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, LifeLock 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 IN THIS SECTION 3 (SERVICE GUARANTEE), 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.

THE SERVICE GUARANTEE APPLIES ONLY TO THE PROTECTION PROGRAMS AND DOES NOT APPLY TO THE CREDIT MONITORING PRODUCT.

4. Payment

By providing credit card or other payment information to LifeLock, or having such information provided on your behalf, you represent that you are authorized to request transactions using the form of payment 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 LifeLock to: (a) submit a transaction using the card information provided to LifeLock; (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 LifeLock. 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 LifeLock's 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 LifeLock may collect all applicable sales taxes.

5. Your Conduct

You understand and agree that perfect security does not exist anywhere, and 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 those that would 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 LifeLock, immediately remove from your computer any malicious or "peer-to-peer" software identified by LifeLock.

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6. Term

The term of this Agreement will continue until terminated by you or LifeLock. LifeLock may terminate this Agreement at any time upon notice to you with or without cause. If LifeLock terminates this Agreement without cause, LifeLock will promptly, refund to you a pro-rata portion of any fees you have already paid directly to LifeLock for the Services that have yet to be provided; however, any fees paid indirectly by you through a third party or fees paid on your behalf by a third party will not be refunded to you by LifeLock. You may terminate this Agreement at any time upon notice to LifeLock (or, if you obtained your membership through a third party, upon notice to such third party) with or without cause. If you terminate this Agreement, LifeLock will promptly, refund to you a pro-rata portion of any fees you have already paid directly to LifeLock for the Services that have yet to be provided; however, any fees paid indirectly by you through a third party or fees paid on your behalf by a third party will not be refunded to you by LifeLock. If this Agreement has not been terminated, it shall automatically continue indefinitely, and you shall pay (or cause to be paid) corresponding fees as published by LifeLock from time to time.

7. Privacy Policy

LifeLock's [Privacy Policy](#) is located on the Website, and is incorporated by reference into this Agreement. You authorize LifeLock, its agents, and its employees to obtain various information and reports about you (or about your minor child that you have enrolled) as LifeLock deems reasonably necessary or desirable in the course of performing the Services. LifeLock 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.

8. Mobile Alert Service

LifeLock's Mobile Alert Service enables a member to request and receive SMS text alerts (collectively, "Mobile Alerts", individually, a "Mobile Alert") from time to time, including but not limited to notifications generated by the Identity Threat Detection and Alerts feature, Credit Alerts (as defined below) or Bank Account Event (as defined below), and notifications and other matters relating to your Services for which you have enrolled. If you elect to enroll in LifeLock's Mobile Alert Service, you acknowledge and agree that LifeLock may continue to send you additional alerts and other notifications via the email address or telephone number you provided to LifeLock or through another method as expressly agreed to by LifeLock in writing.

THE FREQUENCY OF MOBILE ALERTS WILL VARY BASED ON THE NUMBER OF ALERTS AND OTHER NOTIFICATIONS SENT TO YOU PURSUANT TO YOUR SERVICES. STANDARD TEXT MESSAGING RATES APPLY, 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.

If you opt into LifeLock's Mobile Alert Service through the SMS Enrollment Process, you will receive a confirmation SMS text message. In order to activate the Mobile Alert Service, you must affirmatively reply "START" to that activation text.

To stop the Mobile Alerts from coming to your mobile phone, you can opt out of the Mobile Alert Service by (i) texting the word "STOP" to: 432578 [IDALRT]; (ii) calling 1-800-LifeLock (543-3562) or (iii) changing your notification preferences in your member portal. After you have opted out we may send you a SMS text message confirming the termination of your Mobile Alert Service. In limited circumstance you may still receive a Mobile Alert after you have opted-out of the Mobile Alert Service if we have sent you a Mobile Alert that has not reached you prior to you opting out. After that, you will not receive any future Mobile Alerts unless you re-subscribe to the Mobile Alert Service. Please note texting the word "STOP" to: 432578 [IDALRT] will not cancel your LifeLock Service and in order to cancel your LifeLock Service you must call 1-800-LIFELOCK (543-3562) or cancel through your member portal.

By enrolling for LifeLock's Mobile Alert Service through your member portal or over the telephone with our member services department (each "Mobile Alert Service Enrollment") to receive one or more of the Mobile Alerts, you acknowledge that you are aware of and agree that:

(A) LifeLock will send Mobile Alerts to the mobile phone number you provide to LifeLock during your Mobile Alert Service Enrollment. You hereby acknowledge and accept that each Mobile Alert will be sent to you without being encrypted and may include Personal Information.

(B) You may receive Mobile Alerts only through a SMS-enabled mobile phone. It is your responsibility to ensure the security of your mobile phone. It is your responsibility to determine if your mobile phone service provider supports text messaging and both your mobile phone and service plan are capable of receiving text messages. If your mobile phone is lost or stolen, or if you change your number or network operator, it is your responsibility to contact us to suspend your Mobile Alert Service as soon as possible. Otherwise LifeLock will continue to provide Mobile Alerts to the mobile number you have registered with the Mobile Alert Service. LifeLock's Mobile Alert Service may be subject to the terms and conditions of your agreement(s) with your mobile phone service provider.

(C) To receive Mobile Alerts when you travel, please ensure that your mobile service provider activates your roaming facility. Such activation may result in additional fees imposed by your mobile phone service provider.

(D) You acknowledge and agree that your receipt of any Mobile Alert may be delayed or prevented by factors affecting your mobile phone service provider and other factors outside LifeLock's control and as such we cannot guarantee the delivery of each Mobile Alert. LifeLock will not be liable if the Mobile Alerts are unavailable at any time for reasons that we cannot control or if you do not receive text notifications or alerts for reasons within your control, i.e., your mobile phone being switched off, there is no network coverage or you change your mobile phone.

(E) LifeLock reserves the right to terminate the Mobile Alert Service at any time without prior notice to you.

(F) You acknowledge and agree to the receipt of an SMS confirmation of any decision to STOP the Mobile Alert Service as this is, in some circumstances, one of the methods of confirming the termination of the Mobile Alert Service.

9. Disclaimer

IN NO EVENT SHALL LIFELOCK BE LIABLE TO YOU OR ANY PARTY YOU ENROLL OR CAUSE TO BE ENROLLED FOR SERVICES FOR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, HOWEVER AND WHEREVER ARISING. OTHER THAN PURSUANT TO THE SERVICE GUARANTEE, IN NO EVENT SHALL THE TOTAL LIABILITY OF LIFELOCK UNDER THIS AGREEMENT OR REGARDING THE SERVICES EXCEED THE GREATER OF ONE THOUSAND DOLLARS (\$1,000) OR THE TOTAL AMOUNT YOU HAVE PAID TO LIFELOCK FOR SERVICES. Some jurisdictions do not allow certain limitations of damages, so the foregoing may not apply to you.

10. Jurisdiction

This Agreement 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.

11. 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 this Agreement has been made by you as a convenience, and is not legally required.

12. General

Neither this Agreement, nor any rights hereunder, may be assigned by operation of law or otherwise, in whole or in part, by you without the prior written permission of LifeLock. Any purported assignment without such permission shall be void. Any waiver of any rights of LifeLock under this Agreement must be in writing, signed by LifeLock, and any such waiver shall not operate as a waiver of any future breach of this Agreement. In the event any portion of this Agreement is found to be illegal or unenforceable, such portion shall be severed from this Agreement, and the remaining terms shall be separately enforced. Your use of the Services and the Website shall at all times comply with all applicable laws, rules, and regulations. This Agreement is the entire agreement between the parties with respect to this subject matter, and supersedes any and all prior or contemporaneous or additional communications, negotiations, or agreements with respect thereto. You will indemnify and hold LifeLock (and LifeLock's 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 this Agreement, or your violation of any law or regulation, or the rights of any third party. This Agreement is 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 this Agreement, and (ii) no third party, including any third-party partner of LifeLock has any obligations or duties to you under this Agreement.

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Version 5.0 March, 2013

EXHIBIT A "SERVICES"

I. The Identity Theft Protection Programs:

A. **LifeLock® Service.** If you enroll for the LifeLock® service, LifeLock will do the following for you:

(i) Through Identity Threat Detection and Alerts, using your Personal Information, monitor your identity fraud risk level, based upon your credit and noncredit transaction history. In addition, when LifeLock determines that there has been a credit or noncredit application event in LifeLock's network using your Personal Information, LifeLock shall notify you via

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the email address or telephone number you provided to LifeLock or pursuant to the terms of the Mobile Alert Service (as defined above) or through another method as expressly agreed to by LifeLock in writing. You will provide LifeLock with your current email address and up to two (2) telephone numbers in order to contact you. LifeLock shall contact you at your email address or telephone number as determined by LifeLock or pursuant to the Mobile Alert Service;

(ii) Request, to the extent permitted by 15 U.S.C § 1681b (e), that your name be removed from preapproved credit card mailing lists. All consumers can opt out of preapproved credit card offers, free of charge, by logging on to www.optoutprescreen.com or by calling 1-888-5OPTOUT;

(iii) Through the Black Market Website Surveillance and Address Change Verification features, search Internet "black market" websites and national address databases for illegal selling or trading of your Personal Information, which may include your Social Security number, credit card numbers, debit card numbers, medical identification numbers, and driver's licenses, or unauthorized attempts to change your address, and in such case that LifeLock detects a match, LifeLock will notify you; and

(iv) Through Lost Wallet Protection, if your wallet is lost or stolen, help you identify your missing documents; contact each credit card, bank, or document issuing company; cancel your affected accounts; and LifeLock will help provide the paperwork and steps necessary to replace your lost documents (other than pictures, cash or cash equivalents). You will be responsible, however, for any applicable fees charged by any credit card, bank, or document issuing companies to replace lost or stolen documents.

B. LifeLock Command Center™ Service. If you enroll for the LifeLock Command Center™ service, you must successfully complete an additional authentication process within 30 days of enrollment in order to review your LifeLock Command Center alerts and report, and provide (or cause to be provided to) LifeLock an email address in order for LifeLock to notify you of new reports and alerts via email or certain alerts pursuant to the terms of the Mobile Alert Service (or another method expressly agreed to in writing by LifeLock) and communicate with you via the member portal, and in such case LifeLock will do the following for you:

(i) Through the Alias Name and Address Monitoring, Court Records Scanning, Unauthorized Payday Loan Notification and Sex Offender Registry Reports features, using your Personal Information detected in the electronic databases we monitor, deliver alerts and reports:

- (a) to find instances of your Personal Information in use by "payday loan" or "cash advance" short-term lenders;
- (b) to provide a list of registered sex offender records near you and alert you if a sex offender is using your home address on any registries in such databases;
- (c) to identify postal addresses associated with your identity which are found in public records;
- (d) to identify instances of your Personal Information which are found in online public court records; and
- (e) to identify alternate alias identities associated with your Personal Information.

(ii) Through the File-Sharing Network Searches feature, search "peer-to-peer" file-sharing networks on the Internet to detect if there is a match with certain of your Personal Information. In such case, LifeLock will notify you of the Personal Information found, whether the disclosure of your Personal Information appears to be from your personal computer or that of a third party, request removal of the Personal Information from the Internet site, and provide you with a recommended course of action.

LifeLock Command Center service includes the LifeLock service. LifeLock Command Center service may not be available through all third-party partners of LifeLock.

C. LifeLock Ultimate™ Service. If you enroll for the LifeLock Ultimate™ service, you must successfully complete an additional authentication process in order to receive all the benefits of your LifeLock Ultimate service, including the Credit Alerts and Credit Service (as each is defined below) and provide (or cause to be provided to) LifeLock an email address in order for LifeLock to notify you of new reports, scores and alerts via email or certain alerts pursuant to the terms of Mobile Alert Service (or another method expressly agreed to in writing by LifeLock) and communicate with you via the member portal, and in such case LifeLock shall using your Personal Information you have provided LifeLock:

(i) Notify you if LifeLock determines that (a) the name, address or other contact information on your checking or saving accounts has been changed, (b) your Personal Information has been added to a third party's checking or

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savings account, (c) your Personal Information has been used in a checking or savings account application event (each of the foregoing a "Bank Account Event") or (d) your Personal Information has been used in a credit application event (each a "Credit Alert").

(ii) Provide you:

(a) annually a copy of your tri-bureau credit reports online in the member portal;

(b) annually your tri-bureau credit scores online in the member portal; and

(c) monthly your single-bureau credit score update online in the member portal (collectively, the "Credit Service").

If LifeLock determines that there has been a Bank Account Event using, or Credit Alert based on, your Personal Information within LifeLock's network, LifeLock shall notify you via the email address you provided to LifeLock or pursuant to the term of Mobile Alert Service (or another method expressly agreed to in writing by LifeLock). You understand and agree that, if you fail to complete the additional authentication process, you will not receive Credit Alerts or the Credit Service.

LifeLock Ultimate service includes the LifeLock Command Center service. LifeLock Ultimate service may not be available through all third-party partners of LifeLock.

D. LifeLock for Minors Service. If you enroll a minor child for whom you are the parent or legal guardian for LifeLock for Minors, LifeLock will do the following on behalf of such child:

(i) Through the Identity Threat Detection and Alerts feature, using your child's Personal Information, monitor your child's identity fraud risk level, based upon your child's credit and noncredit transaction history, on an on-going basis. Based upon such monitoring, where LifeLock determines that there has been a credit or noncredit application event using your child's Personal Information, LifeLock shall notify you via the email address or telephone number you provided to LifeLock or pursuant to the terms of the Mobile Alert Service or through another method as expressly agreed to by LifeLock in writing. You will provide LifeLock with your current email address and up to two (2) telephone numbers in order for LifeLock to contact you. LifeLock shall contact you at your email address or telephone number as determined by LifeLock; and

(ii) Through Lost Wallet Protection, if your child's wallet is lost or stolen, help you identify your child's missing documents; contact each credit card, bank, or document issuing company; cancel your child's affected accounts; and help provide the necessary paperwork and steps necessary to replace your child's lost documents (other than pictures, cash or cash equivalents). You will be responsible, however, for any applicable fees charged by any credit card, bank, or document issuing companies to replace lost or stolen documents.

E. LifeLock Junior™ Service. On and after March 26th, 2013, If you enroll a minor child for whom you are the parent or legal guardian for LifeLock Junior, LifeLock will do the following on behalf of such child:

(i) Through the Identity Threat Detection and Alerts feature, using your child's Personal Information, monitor your child's identity fraud risk level, based upon your child's credit and noncredit transaction history, on an on-going basis. Based upon such monitoring, where LifeLock determines that there has been a credit or noncredit application event using your child's Personal Information, LifeLock shall notify you via the email address or telephone number you provided to LifeLock or pursuant to the terms of the Mobile Alert Service or through another method as expressly agreed to by LifeLock in writing. You will provide LifeLock with your current email address and telephone number in order for LifeLock to contact you. LifeLock shall contact you at your email address or telephone number as determined by LifeLock; and

(ii) Through the File-Sharing Network Searches feature, search "peer-to-peer" file-sharing networks on the Internet to detect if there is a match with certain of your child's Personal Information. In such case, LifeLock will notify you of the Personal Information found, whether the disclosure of your child's Personal Information appears to be from an Internet enabled device in your household or that of a third party, request removal of the your child's Personal Information from the Internet site, and provide you with a recommended course of action.

(iii) Through the Black Market Internet Surveillance feature, search Internet "black market" websites for illegal selling or trading of your child's Personal Information, which may include your child's Social Security number, and in such case that LifeLock detects a match, LifeLock will notify you; and

(iv) Through the Credit File Verification feature, LifeLock will monitor your child's Social Security number and alert you

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if we detect a credit header associated with your child's identity.

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.

II. Credit Monitoring Product

A. LifeLock Credit Score Manager™ Service. If you enroll for the LifeLock Credit Score Manager™ service, you must successfully complete an additional authentication process within 30 days of enrollment in order to activate your LifeLock Credit Score Manager service and provide (or cause to be provided to) LifeLock an email address in order for LifeLock to notify you of new reports, scores and alerts via email or certain alerts pursuant to the terms of the Mobile Alert Service. (or another method expressly agreed to in writing by LifeLock), and in such case LifeLock shall using your Personal Information you have provided LifeLock to provide you:

- (i) annually a copy of your tri-bureau credit report;
- (ii) annually your tri-bureau credit scores;
- (iii) daily credit monitoring and alerts from all three credit reporting agencies; and
- (iv) monthly single-bureau credit scores.

If you fail to complete the additional authentication process within 30 days of your enrollment in the LifeLock Credit Score Manager™ service, LifeLock may terminate your enrollment in the Credit Score Manager™ service without any further notice. LifeLock Credit Score Manager service may not be available through all third-party partners of LifeLock.

You understand that there are numerous credit scores and models available in the marketplace and lenders may use a different score when evaluating your creditworthiness. If you have questions regarding your credit score or would like to dispute information in your credit file, you may request an investigation by contacting the credit reporting company that supplied the information, as indicated in your credit report. You understand that you may obtain a copy of your credit score from a credit reporting agency for a statutorily set fee, pursuant to 609(f) of the Fair Credit Reporting Act.

THE SERVICE GUARANTEE CONTAINED IN SECTION 3 ABOVE DOES NOT APPLY TO LIFELOCK CREDIT SCORE MANAGER.

<p>How LifeLock Works</p> <p>See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Identity Theft 101</p> <p>Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself</p> <p>LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>
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Send us an email 

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Understanding identity theft
and how it can affect you



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See why LifeLock is a
leader in Identity Theft
Protection.



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LifeLock's protection for
Individuals is secure.



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Plans and Pricing

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



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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 Acquires ID Analytics

LifeLock strengthens market position through acquisition of ID Analytics

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Review Our Credentials

Trust LifeLock to provide proactive identity theft protection.

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Learn About Our Service Guarantee

LifeLock's \$1 Million Service Guarantee

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LifeLock Strengthens Market Position through Acquisition of ID Analytics

Award-Winning Identity Theft Protection Company Makes Strategic Move



Tempe, AZ – LifeLock, Inc. and ID Analytics, Inc. announced today the completion of a strategic acquisition that brings together a leader in consumer identity theft protection services with a leader in enterprise identity risk management. Together, LifeLock and ID Analytics will be able to help both consumers and enterprises manage their identity risk. [Click here](#) to view the full press release.

About ID Analytics

ID Analytics, Inc. is transforming 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 behavioral data — with advanced science, ID Analytics provides unprecedented visibility into identity risk and creditworthiness. Every day, 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.





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Responding to Identity Theft

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Tracking Your Credit Score

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Send us an email



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Monitoring Your Identity

Once you complete enrollment for LifeLock® identity theft protection, we immediately begin monitoring for threats* against your identity within our network.

Beyond Credit Monitoring

We also contact the major credit bureaus on your behalf and help remove your name from mailing lists for preapproved credit offers. And we provide you with anytime access to your alerts dashboard via the secure LifeLock Member Portal.



Ultimate Protection. Ultimate Peace of Mind.

LifeLock Ultimate™ protection expands upon the benefits you receive with LifeLock to include monitoring of public records and court records. We also track known alternate names, in addition to the name you currently use. And we deliver all of this information monthly in an aggregate report that's easy to review.

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* Not all transactions are covered and scope may vary.

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 Identity Threats

LifeLock® identity theft protection includes a comprehensive, proprietary method of scanning for identity threats.

Protecting Against Identity Theft

Not only do we monitor your personal information within our extensive network* for new credit and non-credit applications and address changes, but also we search known criminal websites for illegal selling of your personal information.



Extended Protection

LifeLock Ultimate™ protection - the most comprehensive protection available - includes all standard LifeLock® protection services to scan for identity threats, plus adds nationwide monitoring for payday loans and expanded surveillance for the opening of new checking and savings accounts.

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

[Next Point: Responding to Identity Theft](#) ▶

~~Next - Responding to Identity Theft~~

* Not all transactions are covered and scope may vary.

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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Secure login



Responding to Identity Theft

With LifeLock® identity theft protection, we alert you by e-mail, phone or text message if we detect that your personal information may have been used — meaning you will hear from us only when necessary.

Taking Fast Action

We review each attempt to misuse your identity, and proactively contact you anytime we detect an exposure or threat. LifeLock Ultimate™ protection goes one step further—if we detect a change to the contact information on your bank accounts, we'll contact you to help correct the situation fast.

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!



We're Always Here to Help

Both LifeLock and LifeLock Ultimate™ protection include stolen or lost wallet remediation services to help cancel and replace the contents of your wallet.* We'll help you contact your financial institutions and complete the necessary paperwork you need to get your life back in order. Plus, if you have a question or need help, you have access to phone support—24 hours a day, 7 days a week, 365 days a year.

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* 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.

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Trust Our Service Guarantee

When you complete enrollment for any of our identity theft protection services you are immediately backed by our comprehensive \$1. Million Total Service Guarantee* and have access to Member Services and our world-class remediation system.

Our service guarantee** includes:

- If you become a victim of identity theft while you are a LifeLock member we will spend up to \$1 million to hire experts, lawyers, investigators, consultants and whatever else it takes to help your recovery.
- A dedicated remediation specialist to personally assist you every step of the way in the recovery process.
- Benefits provided under a zero deductible identity theft insurance policy as described below.



Identity Theft Insurance**

Identity theft insurance included with your LifeLock membership — with zero deductible — reimburses you for certain out-of-pocket expenses, including:

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

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



Member Services

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

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

Next Point: Tracking Your Credit Score ▶

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](#).

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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.

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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.

We'll inform you.

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- 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.



<p>Choose the Right Level of Protection</p> <p>Compare our products and see what's right for you</p>  <p>▶ Learn more</p>	<p>Review Our Credentials</p> <p>Trust LifeLock to provide proactive identity theft protection.</p>  <p>▶ Learn more</p>	<p>Identity Theft 101</p> <p>Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>
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Need an answer? Just type your question below and Search All Answers.

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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.¹ 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®	LifeLock Ultimate™
	ENROLL NOW	ENROLL NOW
	ENROLL	ENROLL
LifeLock Protection Features		
Identity Threat Detection and Alerts [†]	✓	✓
Lost Wallet Protection	✓	✓
Address Change Verification	✓	✓
Black Market Website Surveillance	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
Award-Winning Member Service 24/7/365	✓	✓
\$1 Million Total Service Guarantee [‡]	✓	✓
Alias Name and Address Monitoring		✓
Court Records Scanning		✓
File-Sharing Network Searches		✓
Unauthorized Payday Loan Notification		✓
Sex Offender Registry Reports		✓
Checking and Savings Account Application Alerts [†]		✓
Bank Account Takeover Alerts [†]		✓
Enhanced Credit Application Alerts		✓
Online Annual Credit Reports and Scores		✓
Monthly Credit Score Tracking		✓
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†Network does not cover all transactions and scope may vary.

‡The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. As this is only a summary please see the actual policy for applicable terms and restrictions at LifeLock.com.

¹2012 Identity Fraud Survey Report. Javelin Strategy & Research. February 2012.

<p>Identity Theft 101 Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>Get the Answers You Need Read through our FAQs to get all the information you need</p>  <p>▶ Learn more</p>	<p>Learn About Our Service Guarantee LifeLock's \$1 Million Service Guarantee</p>  <p>▶ Learn more</p>
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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)



How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.

Learn more



Learn About Our Service Guarantee

LifeLock's \$1 Million Service Guarantee



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Meet Team Relentless

We commit to protecting members identities



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Effects of Identity Theft

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National/State Data

? Did you know...

Identity fraud cost Americans
\$18 billion in 2011.[†]



What is Identity Theft?

What is Identity Theft?

Identity theft is a crime that victimized over 8 million Americans in 2011 – that's more than the entire population of the state of Virginia!¹

Identity theft occurs whenever an identity thief, possibly a stranger or someone very close to you, uses your personal information, without your permission, to commit fraud or other crimes. Armed with information like your name, address, Social Security number or credit card numbers, thieves can cause damage that can cost you heavily in both time and money. In fact, you could already be a victim and not know it.

You may be a victim of identity theft if:

- Your credit score seems unusually low
- Banks or finance companies are denying you credit, or only offering you credit with very high interest rates
- Your credit report contains inaccurate or false personal information, or information about transactions or purchases you never made.
- You are being contacted by collection agencies for accounts you didn't open or merchandise you didn't buy
- You keep receiving credit cards you never applied for
- You are not receiving all your mail, specifically bills

Any or all of the above could be signs identity thieves have, or are in the process, of stealing your personal information.

¹ Javelin Strategy & Research. "2011 Identity Fraud Survey Report." February 2011.
 Virginia population: [http://www.google.com/publicdata/explore?
 ds=kf7tgg1uo9ude_&met_y=population&idim=state:51000&dl=en&hl=en&q=population+of+virginia](http://www.google.com/publicdata/explore?ds=kf7tgg1uo9ude_&met_y=population&idim=state:51000&dl=en&hl=en&q=population+of+virginia)

[†] 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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? Did you know...

Identity fraud cost Americans \$18 billion in 2011.†

Types of Identity Theft

When it comes to identity theft, the first step in protecting yourself is learning what thieves are doing to steal your personal information.

Our arsenal of knowledge explores the evolution of techniques from old-school to next-generation. Get the facts below:



Dumpster Diving: This method of identity theft is one of the most traditional—and most effective. Thieves search your trash for documents that contain your personal information and gain access to important numbers that help them commit identity theft.

[Learn More](#) ►



Youth at Risk: Complaints by victims' age points to an interesting statistic: incidents of fraud are low in consumers age 19 and younger, however complaints of identity theft are disproportionately higher*—ripe for future fraud activity.

[Learn More](#) ►



Stolen Wallet: When a thief steals your wallet, they gain instant access to the information they need to take the next step and steal your identity.

[Learn More](#) ►



P2P File Sharing: Music sharing sites and other peer-to-peer networks have helped high-tech thieves get all kinds of personal information via accidental disclosure—tax returns, password files, birth dates, and account numbers. Anything stored on the same hard drive as the shared library can inadvertently go public when you connect.

[Learn More](#) ►



Change of Address: This is a classic identity theft technique—thieves change the address where you receive mail and divert your personal information into the wrong hands.

[Learn More](#) ►



Phishing: These days, that email from your bank in your inbox could be real—or a phishing attempt. Today's thieves are busy impersonating legitimate businesses via email and websites in order to acquire

FTC-0000065



Mail Theft: “Old school” thieves scout for unlocked mailboxes and steal your mail—and your identity—right from your front

door.

[Learn More](#) ▶



Shoulder Surfing: The prevalence of cameras and recorders in today's mobile phones make this form of identity theft a real threat. Thieves position themselves within sight or earshot of your latest credit application, and record your information to commit future fraud.

[Learn More](#) ▶



ATM Skimmers/Handheld Skimmers: Today's thieves are innovating the way they steal your personal information, by swiping it—literally—when you are in the midst of a legitimate transaction such as paying for dinner bill at a restaurant, pumping gas, or using an ATM.

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Overlays: Hidden devices can be installed almost imperceptibly on any ATM, enabling thieves to swipe your account information when you insert your card, and then transmit your account information to a nearby computer for future fraudulent use.

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Data Breaches: According to Javelin Research, by the time financial institutions detect that a data breach has occurred, a fraud attempt has already been made in seven out of ten cases*—without you even knowing that your personal information has been compromised.

[Learn More](#) ▶

your personal information like PINs, credit card or bank account numbers, or Social Security info.

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SMSishing: Thieves are employing a sneaky new trend to get your personal info—sending text messages to your mobile device that impersonate a reputable contact and then direct you to a dangerous website with the goal of stealing your identity.

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Vishing: Email, texting, and websites are not the only way thieves are phishing for personal information. Vishing—voicecalls made to your landline or mobile phone—are an effective way for thieves to get your personal information.

[Learn More](#) ▶



Online Shopping: Thieves are experts at duplicating legitimate online storefronts. Before you know it, you've completed your transaction and inadvertently handed over the personal information they need to commit fraud.

[Learn More](#) ▶

Next Generation Identify Theft:



Malware, Malicious Software, Viruses, Worms, Trojan Horses, Spyware, and Rootkits:

Cyber thieves can install malicious software to exploit weaknesses in features of many popular software titles. Once installed, malware can run executable programs your computer without your consent, including transmitting personal information via the Internet to remote computers, where it is stored and sold at a later date to counterfeiters.

[Learn More >](#)



Keystroke Logging: Keystroke logging is one of the most advanced forms of malware criminals can use to register your passwords, login IDs, and account information—without you even knowing.

[Learn More >](#)

* Javelin Strategy & Research Newsletter. February 2010.

** Federal Trade Commission. "Consumer Sentinel Network Data Book for January – December 2009." February, 2010.

† 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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We do more to protect you and your good name.

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



We do more to protect you and your good name.

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

LifeLock Command Center

Identity thieves can use your personal information for even more sinister misuse beyond financial gain. They can use your name, address and Social Security number to create false court records that help them avoid arrest, open new credit accounts and utilities in your name or even falsify sex offender registries. LifeLock Command Center™ service provides you with peace of mind knowing the relentless protection from LifeLock goes well beyond financial identity theft and credit fraud.

LifeLock Command Center protection provides these important benefits:

Alias Name and Address Monitoring

Compares Social Security and street address information associated with your identity to confirm whether it is being used for fraudulent purposes such as obtaining a mortgage, a car loan or a credit card.



Court Records Scanning

Monthly court record checks for matches with criminal activity to help protect you from being falsely associated with arrests and convictions.

File-Sharing Network Searches

Actively monitors music, photo and data file-sharing networks for exposure of your personal information—whether intentionally or inadvertently.

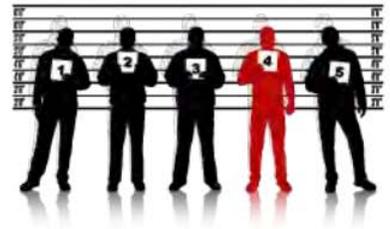


Unauthorized Payday Loan Notifications

Payday loans are some of the easiest loans to obtain. You'll be notified if LifeLock detects your personal information being used to secure payday loans.

Sex Offender Registry Reports

Compiles a report of registered sex offenders in your area and alerts you if a sex offender has listed your address to avoid detection.



LifeLock Command Center protection also provides these additional benefits included in other LifeLock services:

- Identity Threat Detection and Alerts[†]
- Lost Wallet Protection
- Reduced Pre-Approved Credit Card Offers
- Address Change Verification
- Award-Winning Member Service 24/7/365
- Black Market Website Surveillance
- \$1 Million Total Service Guarantee[‡]

**COMPREHENSIVE
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

FTC-000069

24/7 identity theft protection starts immediately.

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Understanding identity theft and how it can affect you



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Read through our FAQs to get all the information you need



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LifeLock's \$1 Million Service Guarantee



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† Network does not cover all transactions and scope may vary.

‡ 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.

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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,

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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 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



FTC-000072

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

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Understanding identity theft and how it can affect you



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Read through our FAQs to get all the information you need



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The Industry's Most Comprehensive Protection

For people looking for the ultimate in peace of mind from the leader in identity theft protection, you need look no further than LifeLock

The Industry's Most Comprehensive Protection

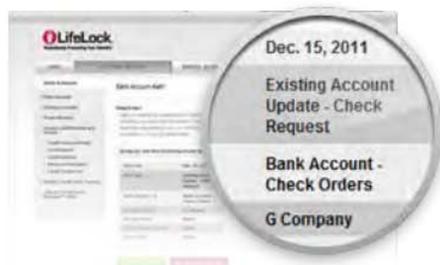
LifeLock Ultimate

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.†



Bank Account Takeover Alerts

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.†

Enhanced Credit Application Alerts



Issues alerts for new credit account applications being made against your credit file so you can act quickly to resolve fraudulent activity.



Online Annual Credit Reports and Scores

Unlimited, 24/7/365 online access to all three annual credit reports and scores so you can check to see if information is accurate and up to date to better manage your credit.

Monthly Credit Score Tracking

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



Priority Award-Winning Member Service 24/7/365

Get to the front of the line with our award-winning Member Services team, available to help you 24 hours a day, 7 days a week, 365 days a year.

LifeLock Ultimate protection also provides these additional benefits included in other LifeLock services:

- Identity Threat Detection and Alerts[†]
- Lost Wallet Protection
- Address Change Verification
- Black Market Website Surveillance
- File-Sharing Network Searches
- Reduced Pre-Approved Credit Card Offers
- Alias Name and Address Monitoring
- Court Records Scanning
- Unauthorized Payday Loan Notification
- Sex Offender Registry Reports
- \$1 Million Total Service Guarantee[‡]

FTC-000075

**COMPREHENSIVE
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.

[ENROLL NOW](#)

Identity Theft 101

Understanding identity theft and how it can affect you



[Learn more](#)

Get the Answers You Need

Read through our FAQs to get all the information you need



[Learn more](#)

Learn About Our Service Guarantee

LifeLock's \$1 Million Service Guarantee



[Learn more](#)

† Network does not cover all transactions and scope may vary.

‡ 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.

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Our Services

LifeLock

LifeLock Ultimate

▶ LifeLock Junior

Why LifeLock

Choosing the Right Protection

Testimonials

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We do more to protect your greatest assets

LifeLock Junior™ identity theft protection is a proactive defense system that helps keep your child's information safe.



LifeLock Junior

Your child's clean and unmonitored credit file is a gold mine for identity thieves. Critical misuse and damage could go completely undetected for years. That's why LifeLock now offers advanced monitoring of your child's personal information with proactive protection features 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:

Identity Threat Detection and Alerts

Your child's stolen information can be 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 child's personal data, and alerts you if suspicious activity is detected†



Credit File Verification

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

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associated 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—malicious or inadvertent.



Award-Winning Member Service 24/7/365

LifeLock is here 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 or call 1-800-LifeLock (543-3562)

\$1 Million Total Service Guarantee

As a LifeLock member, if your child becomes a victim of identity theft, LifeLock will spend up to \$1 million to hire experts to help your child's 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

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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† Network does not cover all transactions and scope may vary.

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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 up 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.

Review Our Credentials



How LifeLock Works



Help Protect Yourself



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<p>Trust LifeLock to provide proactive identity theft protection.</p>  <p>► Learn more</p>	<p>See why LifeLock is a leader in Identity Theft Protection.</p>  <p>► Learn more</p>	<p>LifeLock's protection for Individuals is secure.</p>  <p>► Learn more</p>
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? Did you know...

4.9% of U.S. adults fell victim to identity theft in 2011.†

Effects of Identity Theft

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

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

[Learn More ▶](#)



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.

[Learn More ▶](#)



Government Documents Fraud: From Social Security cards to birth certificates and drivers licenses, illegally obtaining and selling government documents is big



Employment-Related Fraud: New laws are making it difficult for illegal immigrants to gain employment, but entrepreneurial thieves are more than eager to sell your good name for the right price.

[Learn More ▶](#)



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.

[Learn More ▶](#)



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.

[Learn More ▶](#)

Tax and Wage Fraud: Enterprising thieves will try

FTC-0000082



anything for profit, even forging tax returns in your name to get your refund.

[Learn More >](#)

business for thieves.

[Learn More >](#)



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.

[Learn More >](#)



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.

[Learn More >](#)

† 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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? Did you know...

11.6 million adult victims of identity fraud in 2011.†

How to Protect Yourself

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.

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Watch your credit score: If a thief got a hold of your personal information, how would you know? One way is to keep a close eye on your credit report and watch for changes in your score.

www.annualcreditreport.com



Shop smart: Online shopping provides many conveniences, but be sure to look for a security seal and https in the URL when it comes time to enter any personal information. This quick check can help stop you from being phished and disclosing your identity on a counterfeit website.



Don't share your personal information: Before providing any personal information, especially at doctors' offices and other places of business, ask why the information is needed. Accidental disclosures on the business end can put you at risk for identity theft.



Strengthen your passwords: Changing your passwords often and using numbers, symbols, and uppercase letters can help protect you and your accounts from being hacked.



Lock up your government IDs: Lost or stolen identification are increasingly difficult to replace. When not in use, store your government-issued identification (Social Security Card, Passport) in a safe place,



Stay alert (Skimming, Shoulder Surfers, Strange ATMs, Phishing, SMSishing, Vishing): High-tech thieves are busy coming up with inventive ways to get at your personal information, including skimming your credit card during check

preferably not on your person.



Shred and destroy your documents: Dumpster diving is a proven method for thieves to gain access to your personal information by stealing discarded information. Shred it and forget it.



Guard your mail: Protect your mailbox from thieves by replacing unlocked versions with a secure model. This simple task helps to reduce the chances of mail theft. As an added precaution, place your mail on hold while you travel.

out, shoulder surfing to snap a picture of your account, and phishing for your identity via email, websites, texting, or phone calls.



Protect your children's information: These days, you are not the only person in your family at risk. More and more youth identities are being stolen so that thieves can commit employment or benefit-related fraud and get away with it for years before you even realize 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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? Did you know...

Identity fraud cost Americans \$18 billion in 2011.†



Recent News

Recent News

Stay informed on the latest identity theft stories and news of what advocates like LifeLock, law enforcement and elected officials are doing to protect consumers from becoming victims of identity theft.

2013 | Jan | 2012 Archive



IRS Battling Rising Identity Theft

With the start of the tax filing season just around the corner, the IRS is on alert for rising cases of identity theft and tax fraud. Many taxpayers can become victims if they are not careful about protecting their... [Read More](#) ▶



Identity Theft's Taxing New Trend: Scammers Are After Your Tax Refund

Along with the rapid rise in identity theft has come the explosion of a specialized and sophisticated form of theft: tax identity theft. During the 2011 tax processing year, roughly 940,000 tax returns were filed... [Read More](#) ▶



How to Protect Your Bank Account When an Identity Thief Steals Your SSN

More than 9 million Americans have their identities stolen each year, according to the Federal Trade Commission, and with advancements in banking and web technology, those numbers are growing. [Read More](#) ▶



Beware of ID thieves filing your tax return

Identity theft is the type of crime that's easy to dismiss. Until it happens to you. Just imagine, you have filed your tax return and are eagerly awaiting your refund. It's money you desperately need to pay some... [Read More](#) ▶



ID Theft: 2013 Top Trends

2013 will also be a year when consumers and organizations face other challenges, such as addressing growing concerns surrounding medical ID theft, government ID theft and the links to financial fraud, as well as... [Read More](#) ▶

Displaying 5 of 50 Results. [Show More Results](#) ▶

† 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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? Did you know...

11.6 million adult victims of identity fraud in 2011.†



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Recent Articles

The following articles and information will help keep you informed on what advocates like LifeLock, law enforcement and elected officials are doing to protect consumers from becoming victims of identity theft, along with information about what you can do, as well.

[All](#) | [ID Theft](#) | [Children](#) | [Credit](#) | [Social Media](#) | [Technology](#)



Malware Infographic

Malware is technology's monster under the bed: an unseen menace developed to damage computer systems and steal private information. 32% of the world's computers are now infected with malware, causing billions of... [Read More ▶](#)



Data Breach Infographic

In 2012, government agencies, banking institutions and businesses around the world leaked millions of personal records. These records include social security numbers, addresses, medical details and other sensitive... [Read More ▶](#)



Fish Out of Water

Let's try to have some compassion; identity thieves are people, too. True, they're often looking to steal your money, use your health insurance, gain employment or start a new small business with your name and SSN... [Read More ▶](#)



New Account Fraud: The Cost of Remediation

There's a major difference in receiving a pre-approved credit card in the mail and receiving an actual credit card in the mail. The former implies a creditor wants your business. You can shred the card, remove yourself... [Read More ▶](#)



Phishing With Bait

Phishing is a way identity thieves steal your information by pretending to be a company, organization, or entity that you know and trust. Phishing generally begins with an electronic communication, including email. [Read More ▶](#)

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† 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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? Did you know...

Identity fraud cost Americans \$18 billion in 2011.[†]



National & State Data

National & State Data

Identity theft is one of the fastest growing crimes in the nation.¹ In 2010, over 8 million Americans fell victim to identity theft – that’s more than the entire population of the state of Virginia!^{2,3}

Click below to see how your state ranks and what identity thieves are up to in your area.



1. Alabama
2. Alaska
3. Arizona
4. Arkansas
5. California
6. Colorado
7. Connecticut
8. Delaware
9. Florida
0. Georgia

1. Hawaii
2. Idaho
3. Illinois
4. Indiana
5. Iowa
6. Kansas
7. Kentucky
8. Louisiana
9. Maine
10. Maryland
11. Massachusetts
12. Michigan
13. Minnesota
14. Mississippi
15. Missouri

16. Montana
17. Nebraska
18. Nevada
19. New Hampshire
20. New Jersey
21. New Mexico
22. New York
23. North Carolina
24. North Dakota
25. Ohio
26. Oklahoma
27. Oregon
28. Pennsylvania
29. Rhode Island
30. South Carolina
31. South Dakota
32. Tennessee
33. Texas
34. Utah
35. Vermont
36. Virginia
37. Washington
38. West Virginia
39. Wisconsin
40. Wyoming

Nationwide Facts

The most common form of reported identity theft in America in 2011 was government documents/benefits fraud, followed by credit card fraud, phone or utilities fraud, and bank fraud.

The top five states for identity theft complaints per capita in 2011:⁴

- Florida
- Georgia
- California
- Arizona
- Texas

The top five metropolitan areas for identity theft complaints per capita in 2011:⁴

- Miami-Fort Lauderdale-Miami Beach, FL
- Montgomery, AL
- Greeley, CO
- Columbus, GA-AL
- Dunn, NC

Consumers ages 20-29 are most affected, according to CSN report, accounting for 23% of the total identity theft complaints filed with the FTC in 2011.⁴

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Eleven states showed increases in fraud in 2010:²

- Alabama
 - Alaska
 - Arizona
 - Florida
 - Kansas
 - Michigan
 - Nebraska
 - New Jersey
 - North Carolina
 - Utah
 - West Virginia
-
-

Consumers ages 20-29 are most affected, according to CSN report, accounting for 23% of the total identity theft complaints filed with the FTC in 2011.⁴

¹ Social Security Administration. "Identity Theft And Your Social Security Number." SSA Publication No. 05-10064. August 2009.

² Javelin Strategy & Research. "2011 Identity Fraud Survey Report." February 2011.

³ <http://www.google.com/publicdata?ds=uspopulation&met=population&idim=state:51000&dl=en&hl=en&q=population+of+virginia>

⁴ FTC. "Consumer Sentinel Network Data Book for January - December 2011." February 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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At LifeLock, our commitment to relentlessly protecting members' identity starts at the top. Meet the people who couple the expertise in their respective fields with a passion for protecting the personal information of our members.

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LifeLock, Inc.

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David Cowan

Partner, Bessemer Venture Partners

Director

Chini Krishnan

Founder and CEO Vimo, Inc.

Director

Tom Ridge

Former United States Secretary of Homeland Security

Director

Gary Briggs

Facebook Chief Marketing Officer

Director

Roy A. Guthrie

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

Director

Albert "Rocky" Pimentel

Executive Vice President, Chief Sales and Marketing Officer - Seagate

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.

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

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

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 as 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 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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Management

At LifeLock, our commitment to relentlessly protecting members' identity starts at the top. Meet the people who couple the expertise in their respective fields with a passion for protecting the personal information of our members.

LifeLock Executive Leadership Team

Chairman and Chief Executive Officer
Todd Davis

President
Hilary Schneider

Chief Financial Officer
Chris Power

EVP, Chief Legal Officer and Secretary
Clarissa Cerda

EVP, Corporate Development
Villi Iltchev

SVP, Enterprise Sales and Alliances
Don Beck

Chief Product Officer
Steve Seoane

Chief Marketing Officer
Seth Greenberg

Chief Executive Officer, ID Analytics
Larry McIntosh

Todd Davis

Chief Executive Officer

As the Chairman and Chief Executive Officer, Davis has committed the last five 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 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.

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.

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 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.

Villi Ittchev

EVP, Corporate Development

Villi Ittchev 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

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recent key growth acquisitions such as ExactTarget, Edgespring, Heroku, Jigsaw, Rypple and GoInstant. 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.

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.

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.

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.

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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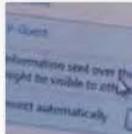
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Media Library

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 spots concerning identity theft protection.



WiFi Sniffing

In this video, learn how high tech crooks attack using public WiFi. Criminals are setting up wireless connections that look real but are not. In just seconds hackers can steal your identity without you even knowing. [Watch Now](#) ▶



LifeLock's Army of Lockmen Protecting You From Identity Thieves

Today is the day that we say to the world of identity thieves, enough. The LifeLock army of Lockmen is taking action. LifeLock, the industry leader in identity protection, now offers the most comprehensive identity theft... [Watch Now](#) ▶



LifeLock's Lockman Stops Bank Robber From Takeover Fraud

An identity thief isn't your average bank robber. But with your name and Social Security number, an identity thief can open a new bank account tied to your information—possibly racking up bills, debt and fraudulent... [Watch Now](#) ▶



LifeLock Testimonial Montage

Identity theft can happen to anyone at any time. With just one small amount of personal information, an identity thief can damage your finances, government records and good name. Age and financial status have nothing to... [Watch Now](#) ▶

Identity Theft 101

Understanding identity theft and how it can affect you



▶ [Learn more](#)

▶ [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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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.

Membership Terms and Conditions

Review the Terms and Conditions of LifeLock membership.

LifeLock Mobile Privacy Policy

Read the Privacy Policy that applies to your use of the LifeLock App.

License Agreement - LifeLock App for Apple

Read the License Agreement governing the use of the LifeLock App for Apple.

Master Policy Stolen Identity Event Insurance

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

License Agreement - LifeLock App for Android

Read the License Agreement governing the use of the LifeLock App for Android.

How LifeLock Works

See why LifeLock is a leader in Identity Theft Protection.



Identity Theft 101

Understanding identity theft and how it can affect you



▸ Learn more

Help Protect Yourself

LifeLock's protection for Individuals is secure.



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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.

Consumer Education

LifeLock offers two free educational programs for consumer groups:

Identity Theft Educational Presentation: Expert speakers present free 45-to-60-minute programs about identity theft, how consumers are victimized, and how they can help protect themselves. Educational presentations are customized to fit your group's needs, whether it is for professional organizations, neighborhood watch groups, parents organizations and much more. To host a presentation in your area or for more information [email us](#) or [download](#) the request form.

Identity Theft Guide: As part of our efforts to help educate our members about identity theft protection, we developed *Identity Smart: A Guide for Consumers to Help Protect Against Identity Theft*. [Download the guide](#).

For more information contact:

Cory Smith cory.smith@lifelock.com

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

Broken Arrow, OK

November 7, 2013

Long Beach, CA (Advanced)

Dec 10-11, 2013

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.

For more information contact:

Paige Hanson paige@lifelock.com

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

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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

- [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

Victims' Assistance

LifeLock partners with the nonprofit National Organization for Victim Assistance (NOVA) to present educational programs about identity theft across the United States. Summits are open to victim advocates and allied professionals as well as crime prevention specialists. The one-day training addresses a range of identity theft issues, including laws, new technologies, awareness and protection strategies and assistance tools to aid victims of identity theft.

For more information, visit <http://www.trynova.org/help-crime-victim/identity-theft>.

<p>Identity Theft 101 Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>	<p>Explore FBI-LEEDA FBI Law Enforcement Executive Development Association and LifeLock</p>  <p>▶ Learn more</p>
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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.

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 has been a victim of a Stolen Identity Event covered by this Policy, the following coverages are provided:

- A. Replacement of Documents. The 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.
- B. Traveling Expenses. The reasonable additional expenses (including, but not limited to, gas, parking, and airline tickets) 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 attend government departments or legal representatives, 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 partial or whole days, 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 discovery of a Stolen Identity Event.
- D. 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, attend government departments or legal representatives, or rectify records as a result of a Stolen Identity Event.
- E. Fraudulent Withdrawals from a Bank, Credit Card, or Brokerage Account. The cost to the Insured of a Stolen Funds Loss as a direct result of a Stolen Identity Event.
- F. 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

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arising from the actions of a third party using the personal identity of the Insured.

G. Remediation Services 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 the good name and identity of the Insured, or to recover Losses of the Insured in accordance with any Membership Program.

H. Case Management Services Costs. The amount of reasonable and necessary expenses paid to a third-party case management service provider retained by LifeLock as a result of a Stolen Identity Event, subject to the Limits of Insurance as provided in Section III of this Policy.

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 that 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

(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

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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(E) of this Policy for 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 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 reported to 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

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 below represent the maximum amount, in United States Dollars, we will pay you or a third party on your behalf in connection with each Stolen Identity Event that is discovered during the Policy period.

(A) Cost of Replacing Documents - Up to \$2,000.00 for each Stolen Identity Event.

(B) Traveling Expenses - Up to \$2,500.00 for each Stolen Identity Event.

(C) Loss of Income - Up to \$200.00 per day, for a maximum benefit period of one (1) month, but not to exceed \$6,000.00 for any one Stolen Identity Event.

(D) Childcare/Elderly Care - Up to \$200.00 per day, for a maximum benefit period of one (1) month, but not to exceed \$6,000.00 for any one Stolen Identity Event.

(E) Fraudulent Withdrawals - Up to \$10,000.00 for all fraudulent withdrawals resulting from a Stolen Identity Event.

(F) Legal Costs, Remediation Services Costs and Case Management Services Costs - Up to a total of \$1,000,000.00 for any one Stolen Identity Event.

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.

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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 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 the event of a Loss, you shall:

- i. Promptly, but no later than 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 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

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thereof, that may be used by the Insured to initiate a Funds Transfer.

B. **Account** means a 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.

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.

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 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.

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 any of the coverages described in Section I of this Policy.

O. **Master Policyholder** means LifeLock, Inc.

P. **Member** means a person who is enrolled in a Membership Program.

Q. **Membership Program** means those programs offered by LifeLock to its Members both presently and in the future, including without limitation LifeLock® services and LifeLock Command Center® services, and any future offerings.

R. **Policy** means this Policy and any endorsement attached hereto, together with any attachments or appendices hereto, as well as any evidence of coverage provided to an Insured.

S. **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.

T. **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 an Insured's personal information, including without limitation, the Insured's personal identification, social security number, or other method of identifying the Insured, 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 not include the fraudulent use of an Insured's Business name, or any other method of identifying any Business activity of an Insured.

U. **Suit** means a civil proceeding seeking money damages that is commenced by the service of a complaint or similar proceeding.

V. **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.

W. **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.

X. **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.

Y. **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

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Insured or any person acting in concert with the Insured, (iii) or by a Financial Institution or its employee(s). Unauthorized Funds Transfer is limited to withdrawals from, deposits to, or utilization of any U.S. regulated and domiciled bank account, brokerage account, savings account, credit/debit card account, or store charge card account.

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.
 - vi. A determination by the director of insurance 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.
 - vii. Acts or omissions by the Insured or his representative which materially increase the hazard insured against.

3. No cancellation under this Section is effective unless we mail a copy of the notice of cancellation to LifeLock as the Master Policyholder and written notice of the cancellation is mailed by certified mail 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 the named insured, 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 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 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 or the issuance of 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

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.

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, D. has been replaced in its entirety by the following:

D. 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, attend government departments or legal representatives, 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.

Z. **Remediation Services 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 the good name and identity of the Insured, or to recover Losses of the Insured in accordance with any Membership Program.

AA. **Case Management Services Costs.** The amount of reasonable and necessary expenses paid to a third-party case management service provider retained by LifeLock 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

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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 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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Press Releases - January 2013

January 08, 2013

LifeLock to Present at the 15th Annual Needham Growth Conference

January 15, 2013

LifeLock Announces Date of Fourth Quarter and Full Year Financial Results Conference Call

January 16, 2013

LifeLock Presents Free Identity Theft Summit to Bring Together Law Enforcement Officials in Virginia

January 31, 2013

LifeLock Presents Free Identity Theft Summit to Bring Together Law Enforcement Officials in Arizona

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Press Releases - February 2013

February 01, 2013

LifeLock Goes to Hollywood with the World Premiere of Universal Pictures' Comedy *Identity Thief*

February 08, 2013

LifeLock to Present at the Goldman Sachs Technology & Internet Conference

February 21, 2013

LifeLock and FBI-LEEDA Bring Identity Theft Education to Brevard County

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March 13, 2013

LifeLock Names Key Executives to Further the Fight against Identity Theft

March 19, 2013

Less Than One Quarter of Taxpayers Very Concerned about Identity Theft when Filing Returns

March 19, 2013

ID Analytics Introduces ID Network Attributes For Greater Insight Into Identity Risk

March 29, 2013

Designing Spaces™ on Lifetime TV Welcomes LifeLock, Inc. to Show

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April 09, 2013

LifeLock Announces Date of First Quarter 2013 Financial Results Conference Call

April 25, 2013

LifeLock to Present at the Bank of America Merrill Lynch 2013 Smid Cap Conference

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Press Releases - May 2013

May 14, 2013

ID Analytics to Host 11th Identity And Credit Risk Management Conference

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Press Releases - June 2013

June 10, 2013

Potential Wedding Crashers: Survey Finds Financial and Technology Surprises in Relationships

June 11, 2013

Dr. Stephen Coggeshall Named Chief Analytics and Science Officer of ID Analytics and LifeLock

June 13, 2013

ID Analytics and IdentityMind Partner to Reduce Online Fraud and Stop Merchant Account Creation Fraud

June 26, 2013

LifeLock Names Seth Greenberg as Chief Marketing Officer

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Press Releases - July 2013

July 09, 2013

ID Analytics Announces ID Score® Account Takeover 2.0 for Improved Risk Mitigation

July 23, 2013

Keynotes, Agenda Set for Advance 2013 Conference

July 24, 2013

LifeLock Announces Date of Second Quarter 2013 Financial Results Conference Call

July 24, 2013

ID Analytics Announces ID Score® 8.3 for Advanced Fraud Detection

July 24, 2013

LifeLock to Present at Upcoming Investor Conferences

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Press Releases - August 2013

August 01, 2013

LifeLock Names Villi Ilchev as Executive Vice President of Corporate Development

August 12, 2013

LifeLock Adds Marketing Leader Gary Briggs to Board of Directors

August 20, 2013

ID Analytics Names New Chief Scientist

August 26, 2013

75% of Teens Share Too Much Personal Data, a LifeLock Survey Finds

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Press Releases - October 2013

October 22, 2013

LifeLock Survey Finds Smartphone Users Alarminglly Unaware of Mobile Identity Theft Threats

October 22, 2013

Lowes Campbell Ewald Named Advertising Agency of Record for Lifelock

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Press Releases - January 2012

January 03, 2012

Texas Law Enforcement to Begin the New Year with Award-Winning Identity Theft Summit Presented by FBI-LEEDA & LifeLock

January 12, 2012

LifeLock's Clarissa Cerda Honored by Arizona Business Magazine and the Association of Corporate Counsel

January 17, 2012

Georgia Law Enforcement Invited to Free Identity Theft Summit Presented by FBI-LEEDA and LifeLock

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Press Releases - February 2012

February 06, 2012

LifeLock Partners with Relativity Media on its Upcoming Navy SEALs Action Thriller Act of Valor, in theatres February 24th

February 14, 2012

Tennessee Law Enforcement Invited to Identity Theft Summits in Nashville and Chattanooga, Presented by FBI-LEEDA & LifeLock

February 28, 2012

California Shines Spotlight on Identity Thieves during Law Enforcement Training Presented by LifeLock and FBI-LEEDA

February 28, 2012

LifeLock and FBI-LEEDA Present Law Enforcement Training in Michigan

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Press Releases - March 2012

March 06, 2012

Virginia Welcomes Award-Winning Identity Theft Summit for Law Enforcement

March 08, 2012

LifeLock Wins Stevie® Award at the 2012 Stevie Awards For Sales & Customer ServiceSM

March 14, 2012

LifeLock Strengthens Market Position through Acquisition of ID Analytics

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Press Releases - April 2012

April 03, 2012

LifeLock and ProtectCell Announce Partnership to Further Protect Consumers

April 10, 2012

LifeLock Offers Identity Theft Protection through Transamerica Employee Benefits to Provide Employers and their Employees Peace of Mind

April 11, 2012

Louisiana Law Enforcement Invited to Free 2-Day Identity Theft Workshop Presented by FBI-LEEDA and LifeLock

April 17, 2012

Idaho Law Enforcement Invited to Free Identity Theft Summit Presented by FBI-LEEDA & LifeLock

April 19, 2012

Michigan Law Enforcement Officials Fight Back Against Identity Theft

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Press Releases - May 2012

May 08, 2012

LifeLock Wins Communitas Award for Excellence in Community Service

May 15, 2012

Colorado Law Enforcement Invited to Identity Theft Summit in Thornton, Presented by FBI-LEEDA & LifeLock

May 17, 2012

El Paso Law Enforcement Fight Back Against Identity Theft in Community

May 21, 2012

LifeLock Named Finalist in Several Categories at American Business Awards

May 31, 2012

Virginia Police Law Enforcement to Tackle Identity Theft Issues

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Press Releases - June 2012

June 05, 2012

LifeLock Presents: Secrets Identity Thieves Don't Want You to Know

June 14, 2012

LifeLock and FBI-LEEDA Reach Training Milestone: 100 Free Identity Theft Summits for Law Enforcement

June 18, 2012

California Law Enforcement Invited to Free Identity Theft Training in San Francisco and Galt Presented by FBI-LEEDA and LifeLock

June 20, 2012

LifeLock Wins Stevie® Awards in Annual American Business Awards for Sixth Consecutive Year

June 21, 2012

Summer Travel Schedules Create Opportunities for Identity Theft

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Press Releases - July 2012

July 09, 2012

LifeLock & FBI-LEEDA Award-Winning Identity Theft Summit Scheduled for Alaska

July 10, 2012

First Victoria National Bank; First in Nation to Make LifeLock Identity Theft Protection Seamlessly Available to its Customers

July 19, 2012

LifeLock's Award-Winning Solution Offered as Employee Benefit

July 23, 2012

Free Identity Theft Training Scheduled for July 24th in Auburn, Maine

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Press Releases - August 2012

August 01, 2012

LifeLock Brings Texas Law Enforcement Together for Identity Theft Training

August 28, 2012

LifeLock Files Registration Statement for Proposed Initial Public Offering

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Press Releases - September 2012

September 10, 2012

LifeLock names former Yahoo! Executive Hilary Schneider as President

September 12, 2012

LifeLock to Present Award-Winning Identity Theft Summit in Indiana

September 25, 2012

LifeLock Delivers Free Identity Theft Training for Oregon Law Enforcement

September 27, 2012

LifeLock to Present Award-Winning Identity Theft Summit in Utah

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Press Releases - October 2012

October 02, 2012

LifeLock Prices Initial Public Offering

October 10, 2012

Javelin Strategy & Research Names LifeLock Ultimate™ A "Best in Class Overall" Identity Theft Protection Solution

October 17, 2012

LifeLock Named Organization of the Year in The 2012 American Business Awards

October 18, 2012

LifeLock Announces Date of Third Quarter Financial Results Conference Call

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Press Releases - November 2012

November 12, 2012

LifeLock Unveils New Facebook App - 'LifeLock for Life'

November 20, 2012

Based on the Harris/LifeLock Survey More than 48% of Americans are Concerned About the Security of their Personal Information this Holiday Season

November 20, 2012

LifeLock Introduces 'America's Mayor' Rudy Giuliani As Strategic Advisor to Enhance Consumer Awareness of the Threat of Identity Theft

November 27, 2012

AltaOne Offers LifeLock Identity Protection Services

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Press Releases - December 2012

December 11, 2012

Council for Identity Protection Launches to Examine Key Challenges for the Identity Fraud, Cyber Security and Mobile Markets

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Press Releases - January 2011

January 05, 2011

More Than 11 Million Records Compromised by Data Breaches in 2010

January 06, 2011

LifeLock CEO Todd Davis Keynote Speaker at ASU

January 17, 2011

LifeLock Names Seasoned Executive Chris Power as CFO

January 19, 2011

LifeLock Announces Partnership with Aircraft Owners and Pilots Association to Better Protect Pilots

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Press Releases - February 2011

February 17, 2011

Miami Police Department to Host Award-Winning Identity Theft Summit

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Press Releases - March 2011

March 08, 2011

Identity Theft Costs Time and Money

March 15, 2011

Identity Theft Awareness Week

March 29, 2011

LifeLock Launches Upgraded Website

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Press Releases - April 2011

- April 01, 2011**
Millions of Names and Email Addresses Exposed in Epsilon Breach
- April 04, 2011**
LifeLock to Present Award-Winning Training for Law Enforcement
- April 06, 2011**
Tacoma Neighborhood Crime Prevention Program
- April 07, 2011**
LifeLock's Very Odd Case
- April 12, 2011**
Texas Comptroller Breach
- April 13, 2011**
Stolen OSDH Laptop May Contain Medical Data of 130,000
- April 14, 2011**
Data Breaches Soar in First Quarter. Consumers Often Left Wondering What to Do
- April 14, 2011**
LifeLock Aligns with 'America's Health Insurance Advocate®' Cary Hall to Protect Consumers from Identity Theft
- April 16, 2011**
How LifeLock Forced the Take-Down of a Malicious Website
- April 19, 2011**
Identity Theft Seminar to Aid Law Enforcement Officials
- April 21, 2011**
Identity Theft Seminar to Aid Law Enforcement
- April 27, 2011**
Sony PlayStation Network Breach Leaves Subscribers at Risk
- April 28, 2011**
LifeLock Named 2011 Communitas Leadership Winner for Consumer Education

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Press Releases - May 2011

May 11, 2011

LifeLock Receives Gold in Hermes Creative Awards

May 12, 2011

LifeLock Named Finalist in 14 American Business Awards

May 17, 2011

LifeLock's Award-Winning Identity Theft Summit Set for May 24 in North Dakota

May 26, 2011

Identity Theft a Growing Concern during National Internet Safety Month

May 26, 2011

Award-Winning Identity Theft Training Set for North Carolina Law Enforcement June 2

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Press Releases - June 2011

June 01, 2011

LifeLock Offers 5 Stay-Smart Tips for National Internet Safety Month

June 07, 2011

Understand Your Credit Identity with LifeLock Credit Score Manager

June 13, 2011

Reporting Identity Theft Can Pay Dividends

June 15, 2011

Nevada Attorney General to Host Advanced, Two-Day Identity Theft Training for Law Enforcement June 22 & 23

June 16, 2011

Citigroup Joins Sony, Epsilon, and Others in 2011 Data Breach List

June 20, 2011

Combat Sneaky Cyber Predators Wherever They May Lurk

June 21, 2011

LifeLock Wins Stevie® Awards in 9th Annual American Business Awards

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Press Releases - July 2011

July 13, 2011

Protection 1 Aligns with LifeLock to Help Protect Consumers against Identity Theft

July 14, 2011

Montana Law Enforcement Invited to Award-Winning Identity Theft Summit July 19 & July 21

July 19, 2011

ContentWatch and LifeLock Partner to Protect Children from Identity Theft and Inappropriate Web Content

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Press Releases - August 2011

August 03, 2011

LifeLock Wins International Stevie® Award in Eighth Annual International Business Awards

August 11, 2011

Albany Mayor Gerald Jennings Declares August 14 – 20 as Identity Theft Awareness Week

August 15, 2011

National Crime Prevention Council and LifeLock "Take a Bite out of Crime" with Law Enforcement Training

August 16, 2011

New York Stock Exchange to Host Identity Theft Training for Law Enforcement on August 16th

August 18, 2011

Boston Welcomes Award-Winning Identity Theft Summit for Law Enforcement

August 24, 2011

Florida Law Enforcement Learn How to Help Take Down Identity Thieves

August 24, 2011

Inc. Magazine Recognizes LifeLock as Fast Growing Private Company

August 31, 2011

Colorado Law Enforcement Invited to Join in the Battle Against Identity Theft

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Press Releases - September 2011

September 08, 2011

The Buckeye State Law Enforcement Invited To Free Identity Theft Summit

September 09, 2011

Free Identity Theft Summit Presented in the Great Lakes State

September 20, 2011

Illinois Governor Quinn Declares September 25 - October 1 "Identity Theft Awareness Week"

September 20, 2011

City of Brotherly Love Area Law Enforcement Scheduled To Receive Identity Theft Training

September 22, 2011

Stealing Identities in Steel City - Law Enforcement Training Scheduled to Help Combat Crime

September 28, 2011

LifeLock & FBI-LEEDA Provide Identity Theft Training for Arizona Law Enforcement

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Press Releases - October 2011

October 03, 2011

Mark Your Calendar: October is National Crime Prevention Month

October 13, 2011

LifeLock Command Center and LifeLock Credit Score Manager named Best in Class for Prevention

October 18, 2011

Utah Law Enforcement Invited to Free 2-Day Identity Theft Workshop Presented by FBI-LEEDA & LifeLock

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Press Releases - November 2011

November 02, 2011

LifeLock Named in Lead411 2nd Annual Technology 200 List

November 08, 2011

LifeLock Ultimate™ - Ultimate Protection, Ultimate Peace of Mind Consumers Now Offered the Ultimate in Proactive Identity Theft Protection

November 15, 2011

Kentucky Law Enforcement Learn How To Fight Identity Theft and Investigate Cases

November 17, 2011

Connecticut Law Enforcement Learn How To Fight Identity Theft

November 29, 2011

Florida Law Enforcement Invited to Advanced Two-Day Identity Theft Summit Presented by FBI-LEEDA & LifeLock

November 30, 2011

Report Demonstrates Increase in Identity Theft Results in Greater Cost to Victims

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Press Releases - December 2011

December 01, 2011

Governor O'Malley and Mayor Rawlings-Blake Declare this week (December 4-10) as Identity Theft Awareness Week

December 08, 2011

Law Enforcement Spend Day Learning How to Fight Identity Theft and Investigate Cases

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Press Releases - January 2010

January 01, 2010

Consumers Can Take Control Of Their Identities

January 01, 2010

LifeLock and FBI-LEEDA host training sessions in various cities across U.S.

January 01, 2010

National Financial Wellness Month

January 01, 2010

LifeLock, Inc. Names New Chief Technology Officer

January 01, 2010

Life Quotes, Inc. Works with LifeLock to Help Better Protect Users' Finances

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Press Releases - February 2010

February 01, 2010

Georgetown Savings Bank Helps Protect Customers From Identity Theft

February 01, 2010

LifeLock Helps Conserve Personal Information, National Wild Turkey Federation Conserves Wildlife

February 01, 2010

LifeLock Takes Aim at Cybercrime with Norton 360 Security Suite Offer for Members

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Press Releases - March 2010

March 01, 2010

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March 01, 2010

LifeLock Partners with Folds of Honor Foundation

March 01, 2010

National Consumer Protection Week Highlighted with Launch of Identity Smart Book

March 01, 2010

LifeLock Adds Senior Executive to Product and Technology Team

March 01, 2010

Louisiana Law Enforcement Training Summit

March 01, 2010

Tom Ridge Joins LifeLock Board of Directors

March 09, 2010

LifeLock, FTC and State Attorneys General Agree to Advertising Standards

March 24, 2010

Tax Season: An Identity Thief's Paradise

March 25, 2010

The Celebrity Apprentice Tackles Identity Theft

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Press Releases - April 2010

April 01, 2010

LifeLock Extends Personal Identity Protection With Enhanced LifeLock Identity Alert System

April 28, 2010

Help Keep Your Identity Safe this Spring

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Press Releases - May 2010

May 01, 2010

Leader in Identity Theft Protection Offers Free Nationwide Educational Seminars

May 01, 2010

LifeLock Receives a Best-in-Class 5-star Rating from TopConsumerReviews.com

May 17, 2010

LifeLock Named As Finalist in 2010 American Business Awards

May 19, 2010

LifeLock Ranks #1 by TopTenREVIEWS: Identity Theft Protection Leader Receives Gold Award

May 21, 2010

LifeLock Partners With Folds Of Honor Foundation

May 24, 2010

Right To Play Donation

May 25, 2010

Profiles of Honor: Lieutenant Colonel Greg Gadson

May 26, 2010

Profiles of Honor: Staff Sergeant Heath Calhoun

May 27, 2010

Profiles of Honor: Chief Warrant Officer Erik Mounsey

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Press Releases - June 2010

June 01, 2010

Profiles of Honor: Corporal Brock Bucklin

June 01, 2010

Profiles of Honor: Private First Class Zaneta Adams

June 03, 2010

National Internet Safety Month

June 07, 2010

LifeLock and Phoenix Mercury Launch Ultimate WNBA Road Trip Sweepstakes

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Press Releases - July 2010

July 01, 2010

QDI Wireless Brings LifeLock Identity Theft Protection to Customers

July 01, 2010

Reader's Digest Association Better Protects Customers with Leading Identity Theft Protection

July 12, 2010

LifeLock Wins International Stevie Award

July 23, 2010

FBI-LEEDA Welcomes LifeLock as DIAMOND Level Corporate Partner

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Press Releases - August 2010

August 09, 2010

Colleges Nationwide Breach Students' Sensitive Information

August 11, 2010

Governor Signs Identity Theft Awareness Week Proclamation

August 24, 2010

LifeLock Receives Top Ten Ranking on Inc. Magazine's Inc. 500 List

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Press Releases - September 2010

September 01, 2010

LifeLock LifeLock Honored as One of Arizona's Most Admired Companies

September 10, 2010

Credit Score Manager a New Service Offering

September 21, 2010

LifeLock Honored as Arizona's 7th Fastest Growing Private Company

September 27, 2010

LifeLock Raises Awareness During National Crime Prevention Month in October

September 30, 2010

LifeLock Presents Free Identity Theft Protection Classes

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Press Releases - October 2010

October 01, 2010

LifeLock Warns Consumers of Skimming

October 01, 2010

Law Enforcement Nationwide Discover Best Practices for Combating Identity Theft in the New Year

October 01, 2010

Free Identity Theft Training Summit to Louisiana Law Enforcement

October 01, 2010

Free Identity Theft Training Summit to Missouri Law Enforcement

October 06, 2010

National Cyber Security Awareness Month

October 11, 2010

Free Identity Theft Training Summit to Alabama Law Enforcement

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Press Releases - November 2010

November 10, 2010

Award-Winning Identity Theft Training Summit Set for Columbus Law Enforcement

November 15, 2010

Lead411 Announces LifeLock as a Hottest Southwest Company

November 22, 2010

LifeLock & FBI-LEEDA Present Award-Winning Identity Theft Training Summit

November 23, 2010

M2 Benefit Solutions and LifeLock Partner

November 30, 2010

LifeLock & FBI-LEEDA Present Advanced Two-Day Identity Theft Training Summit to Nevada Law Enforcement

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Press Releases - December 2010

December 02, 2010

LifeLock Recognized for Corporate Excellence in 2010

December 06, 2010

LifeLock Named As Best Place to Work in Valley

December 13, 2010

LifeLock's Educational Priorities Pay Dividends for Consumers, Law Enforcement in 2010

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Press Releases - August 2009

August 01, 2009

LifeLock and National Crime Prevention Council Form Strategic Alliance to Help Protect Consumers from Identity Theft

August 01, 2009

LifeLock Names New Chief Marketing Officer

August 30, 2009

LifeLock Announces Next Generation of Services That Help To Combat Identify Theft

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Press Releases - September 2009

September 01, 2009

LifeLock, Inc. Wins 2009 ACE Award

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Press Releases - October 2009

October 01, 2009

LifeLock, Inc and Arthritis Foundation Team Up

October 01, 2009

NOVA Launches Identity Theft Task Force

October 08, 2009

MENTOR Celebrates National Crime Prevention Month with Success of SafetyNET Program

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Press Releases - November 2009

November 01, 2009

LifeLock's Expanded Identity Theft Protection Service Launches Successfully

November 01, 2009

Phi Kappa Phi Aligns with LifeLock

November 03, 2009

Cabela's, Inc. Offers Customers Identity Protection from LifeLock

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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](#)*

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LifeLock Business Solutions.

Must-Have Protection for Your Customers and Employees.

THAT'S THE NEW BOTTOM LINE

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[The virtual world is convenient, but also vulnerable. With one in 20 US adults victimized by identity fraud in 2011,¹ safeguarding employee, member and customer identities can help secure their future—while increasing loyalty to your business. Industry-leading identity theft protection from LifeLock easily integrates with your benefits or services package to provide the protection everyone needs.](#)

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Learn how industry-leading identity theft protection from LifeLock protects and empowers the people who make your business what it is today—and what it can be tomorrow.

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[LifeLock Solutions For Business](#)

Choose from a range of identity theft protection services that can help boost the value of your benefits or services offering.

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[Resource Center](#)

Find the sales support, communications collateral and educational content you need to start offering LifeLock® identity theft protection.

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

The New Bottom Line

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LifeLock Strengthens Market Position through Acquisition of ID Analytics

Award-Winning Identity Theft Protection Company Makes Strategic Move

Tempe, Ariz. — LifeLock, Inc. (www.lifelock.com) and ID Analytics, Inc. announced today the completion of a strategic acquisition that brings together a leader in consumer identity theft protection services with a leader in enterprise identity risk management. Together, LifeLock and ID Analytics will be able to help both consumers and enterprises manage their identity risk.

"Today marks a significant milestone in the history of LifeLock as we announce our acquisition of ID Analytics," said Todd Davis, LifeLock Chairman and CEO. "This acquisition will further strengthen our core consumer identity theft protection business and gives us a unique opportunity to deliver the next generation of identity risk management solutions. We are more confident than ever that with the addition of ID Analytics to our portfolio we have reinforced our position as the premier identity theft protection solution available to consumers."

To complete the acquisition, LifeLock raised over \$100 million in new preferred equity. All of LifeLock's current significant insiders participated in the new round, including Bessemer Venture Partners, Goldman, Sachs & Co., Kleiner Perkins Caufield & Byers, Symantec Corporation and River Street Management. Other investors included Industry Ventures, Institutional Venture Partners, Keating Capital, Inc. and Wasatch Advisors' venture capital arm CrossCreek Capital. LifeLock and ID Analytics generated combined revenue in excess of \$200 million in 2011.

"This acquisition materially strengthens LifeLock's market positioning," said Davis. "By combining ID Analytics' enterprise solutions and proprietary data capabilities with LifeLock's brand leadership and consumer expertise, we see a company poised for significant long-term growth."

ID Analytics will continue to operate independently as a wholly owned subsidiary of LifeLock and will continue to operate under the leadership of its current CEO, Bruce Hansen, who will report to Todd Davis.

"The capabilities and solutions we have developed and marketed since 2002 have made ID Analytics an attractive partner to many of the largest financial services and telecommunications companies. As we merge with LifeLock, we will remain single-mindedly focused on delivering solutions that help organizations manage risk and protect consumers from identity fraud," said Bruce Hansen, CEO of ID Analytics.

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.

About ID Analytics

ID Analytics, Inc. is transforming 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 behavioral data — with advanced science, ID Analytics provides unprecedented visibility into identity risk and creditworthiness. Every day, 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.

Forward-Looking Statements

This release contains forward-looking statements that relate to future events or performance, including, but not limited to, statements regarding market traction, long-term growth, and management structure. These statements reflect LifeLock's and ID Analytics' current expectations, and neither LifeLock nor ID Analytics undertakes to update or revise these forward-looking statements, even if experience or future changes make it clear that any projected results expressed or implied in this or other statements will not be realized. Furthermore, readers are cautioned that these statements involve risks and uncertainties, many of which are beyond LifeLock's and ID Analytics' control, which could cause actual results to differ materially from the forward-looking statements. These risks and uncertainties include, but are not limited to, risks related to the integration of ID Analytics into LifeLock, competition in the identity theft protection market, and the impact of the current economic environment.

<p>Identity Theft 101 Understanding identity theft and how it can affect you</p>  <p>▶ Learn more</p>	<p>How LifeLock Works See why LifeLock is a leader in Identity Theft Protection.</p>  <p>▶ Learn more</p>	<p>Help Protect Yourself LifeLock's protection for Individuals is secure.</p>  <p>▶ Learn more</p>
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Identity fraud cost Americans \$18 billion in 2011.[†]

Dumpster Diving

Despite all the high-tech innovations and advancements available to identity thieves, old-fashioned “dumpster diving” – literally digging through your trash – remains a popular method for stealing large amounts of your personal information.

Dumpster Diving

Despite all the high-tech innovations and advancements available to identity thieves, old-fashioned “dumpster diving” – literally digging through your trash – remains a popular method for stealing large amounts of your personal information.



Will thieves really go through your garbage?

Absolutely. Why? Because Americans receive over 4 million tons of junk mail each year¹, and much of this mail – such as pre-approved credit cards, credit card bills, and bank statements – includes your personal information. Dumpster-diving identity thieves root through your trash because they know the documents you discard as garbage contain personal identity information that can be spun into gold when used in a variety of illegal manners.

How big of a threat is Dumpster Diving?

Identity theft remains one of the fastest-growing crimes in America², and, based on the reports of identity theft victims, it was claimed that 88% of the information collected by thieves was obtained through dumpster diving.³

Information thieves can collect:

- Pre-approved credit card offers
- Street address
- Social Security number
- Telephone number
- Email address
- Bank account

What thieves can do with this information:

- Identity theft
- Employment-related fraud
- Loan fraud/payday loan fraud
- Bank fraud

information

- Employment history
- Other personal information

- Benefits fraud
- Tax fraud
- Other identity fraud

Dumpster Diving Statistics:

- Americans receive over 4 million tons of junk mail each year.¹
- Identity theft victims claim that 88% of the stolen information thieves obtained by dumpster diving.³

¹ <http://www.epa.state.oh.us/ocapp/consumer/junkmail.aspx>

² Social Security Administration. "Identity Theft And Your Social Security Number." SSA Publication No. 05-10064. August 2009.

³ http://www.shredexonline.com/dumpster_diving.php

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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Stolen Wallet

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.

Stolen Wallet

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.



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%).¹

? Did you know...

11.6 million adult victims of identity fraud in 2011.[†]

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.¹
- 26% of victims who experienced theft from their existing bank account said it was due to a lost or stolen wallet.¹
- 29% of victims who had multiple kinds of theft (bank, credit, other) indicated it was from a lost or stolen wallet.¹

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

[†] 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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Change of Address

Change of address theft is when thieves steal your personal information by literally changing your address to an address used by them. The end result is all of your personal identity information is forwarded directly into the hands of eagerly waiting thieves.

Change of Address

Change of address theft is when thieves steal your personal information by literally changing your address to an address used by them. The end result is all of your personal identity information is forwarded directly into the hands of eagerly waiting thieves.



How Does Change of Address Theft Occur?

The U.S. Postal Service processes over 563 million pieces of mail every day¹, giving identity thieves plenty of opportunity to capture your information using your mail. Typically, thieves first start by collecting addresses, either online, through the phone book, or driving by homes. Then they simply complete a change of address form, easily available online or at the local post office, and reroute all of your mail to their hands.

How Effective is Change of Address Theft?

The change of address theft method was the number one way identity thieves were able to take over existing accounts in 2010.²

Information thieves can collect:

- Pre-approved card and loan offers
- Social security number
- Telephone numbers
- Email address
- Bank account information
- Employment history and 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

- Other personal information

Change of Address Statistics:

- Over 584 million pieces of mail are processed daily by the US Post Office.¹
- Using change of address forms was the #1 method of account takeover.²

¹ <http://www.usps.com/communications/newsroom/postalfacts.htm>

² Javelin Strategy & Research. "2011 Identity Fraud Survey Report." February 2011.

[†] 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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? Did you know...

11.6 million adult victims of identity fraud in 2011.[†]

Mail Theft

Mail theft is one of the most basic methods available for stealing your personal identity: thieves simply steal your mail. Though many mail thieves are just looking for cash and valuables, identity thieves know your mail contains much more. It contains personal information about your identity and your financial accounts.

How Does Mail Theft Occur?

Whether it's taken from unlocked mailboxes, postal trucks, drop boxes, or mailbox panels, mail theft occurs whenever someone physically takes your mail without your permission. It doesn't matter whether they are stealing the contents (i.e., cash or consumer goods), or whether they're utilizing the personal information contained within to steal your identity—mail theft is a felony.



Information thieves can collect:

- Pre-approved card and other offers
- Social security number
- Telephone numbers
- Email address
- Credit card and bank account information
- Employment history
- Other personal 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

† 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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Youth at Risk

Identity theft can be a nightmare at any age, but it can be even more devastating for young people who discover their good name and credit history were destroyed while they were still children.

Why Are Children Attractive Targets for Identity Predators?

Children make prime targets for identity thieves specifically because they have no credit history and thus, clean credit reports. Also, because parents don't think to check their children's credit histories, the theft can continue unchecked for over a decade. How appealing are children's identities to identity thieves? According to a recent news article, police agencies are saying children are now the fastest growing segment of identity theft victims.¹



How Do Identity Thieves Abuse Young Victims?

Identity thieves will use children's identities to take out loans and lines of credit they never intend to repay and to establish an identity so they can obtain things like jobs or a driver's license. The end result is that children can later be denied loans for cars or college, employment, a drivers' license, or the ability to obtain housing or utilities. How early does it start? Some parents have reported that their children began being victimized at as early as 11-months old.¹

Information thieves can collect:

- Social Security number
- Other personal 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

¹ <http://www.businessweek.com/ap/financialnews/D9LNB7701.htm>

[†] 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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4.9% of U.S. adults fell victim to identity theft in 2011.[†]

P2P/File Sharing

P2P (or peer-to-peer) file-sharing allows users to share files, like music and photos, on their computers. The problem is, it can also open a huge hole into your computer that lets identity thieves see everything on your hard drive.

What exactly is the threat?

P2P file sharing was designed to allow a system of independent computers to communicate with each other via the Internet and specialized software or sites. Connected systems are able to search for files on other people's computers, and others can search for files on your computer. While P2P makes file sharing easy and convenient, if not set up correctly, it also enables identity thieves to access the personal information and files stored on your computer.



How Does P2P File Sharing Theft Occur?

Identity thieves on P2P networks, including music sharing sites, are able to access and download information from your computer, like tax returns and financial statements, onto their own computers as part of the shared library. Worst of all, because the user on the file-sharing site may be another member of the family, you may not even know others have access to your information.

Information thieves can collect:

- Tax returns
- Password files
- Birth dates
- Account 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

**Data BP2P/File-Sharing
Breach Statistics:**

- In any given second, nearly 22 million people around the globe are on peer-to-peer file-sharing networks downloading and swapping movies, software, and documents over the Internet.¹
- In 2009, The Today Show found 25,800 student loan applications, more than 150,000 tax returns, and nearly 626,000 credit on file-sharing networks.²

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

² Cnet.com. "Congress to Probe P2P Sites Over 'Inadvertent Sharing.'" April 21, 2009.

† 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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Identity fraud cost Americans \$18 billion in 2011.[†]

Phishing

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?

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.¹ It is also estimated that U.S. businesses lose an estimated \$2 billion per year as their clients become victims.²

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.¹

- \$3.2 billion lost by consumers.¹
- \$2 billion per year lost by U.S. businesses.²

¹ The Washington Post. "Soldiers' Data Still Being Downloaded Overseas, Firm Says." October 2, 2009.
² Cnet.com. "Congress to Probe P2P Sites Over 'Inadvertent Sharing.'" April 21, 2009.

[†] Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.
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? Did you know...

11.6 million adult victims of identity.fraud in 2011.[†]

Shoulder Surfing

Glancing over your shoulder for personal information, "Shoulder Surfing," has become a much greater threat due to the prevalence of mobile phones equipped with cameras and video recorders.

How Does Shoulder Surfing Theft Occur?

In times past, a "shoulder-surfer" would stand nearby while you were completing a purchase or filling out an application and try to steal personal information, like your name, address or credit card number, by glancing over your shoulder or eavesdropping on your conversation.



But with cell phones, thieves can snap pictures of credit cards, credit applications, or record entire conversations while appearing to be texting or talking on the phone.

Where Am I Most At Risk Of Shoulder Surfing Theft?

Shoulder surfing is most effective in crowded areas, where it can be much less obvious. While you are completing a credit application, employment application, medical paperwork, or some other activity that involves writing down your personal information, shoulder surfers are using some means to record the information. It can be as simple as memorizing what they hear, to recording it on their cell phone, and, at its extreme, can even involve binoculars or other magnification devices to make the thief's presence even less obvious.

Information thieves can collect:

- Street address
- Social Security number
- Telephone number
- Email address
- Bank account information
- Employment history
- Other personal 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

† 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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POS/Handheld Skimmers

Skimming, whether on a handheld device or on a point-of-sale device (like a credit card machine at the checkout line), involves the theft of your credit or debit card information while being used during an otherwise legitimate purchase or transaction.

How Does ATM/Handheld Skimmers Theft Occur?

Skimmers are small electronic devices that can be placed over the card slot of an ATM or handheld credit card device, like those used by waiters. Using a skimmer, a thief can collect your card number and information for later use, simply by having you swipe your card as you normally would. Everything appears normal, but your personal information has just been stolen.



What Is the Cost of ATM/Handheld Skimmers Theft?

With over 400,000 ATM's located throughout the United States, ATM skimming theft costs U.S. banks as much as \$1 billion in annual losses – and the problem is rising. From 2008 to 2010, the number of cases reported to the Secret Service grew by 10% a year.¹ Combining both ATM and credit card skimming, the US Secret Service estimates the annual cost to consumers and businesses is \$8 billion.²

Information thieves can collect:

- Bank or credit card account number
- Personal name
- PINs

What thieves can do with this information:

- Identity theft
- Bank fraud

ATM/Handheld Skimmers Statistics:

- Over 400,000 ATM's located in the U.S.¹
- ATM skimming costs U.S. banks almost \$1 billion annually.¹
- Cases reported to the Secret Service has grown 10% for the past 3 years.¹
- Total annual loss of ATM and credit card skimming is \$8 billion.²

¹ <http://www.time.com/time/magazine/article/0,9171,2041113,00.html>

² <http://www.informationweek.com/news/security/vulnerabilities/showArticle.jhtml?articleID=228000267>

[†] 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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ATM Overlays

An ATM overlay is a device that is placed over the keypad of an ATM. It is often disguised to look identical to the original keypad. Overlays allow thieves to capture your PIN number as you enter it, while still allowing the original keypad to receive the PIN number as well.

How Big a Threat are ATM Overlays?

By itself, an ATM overlay is not a tremendous source of identity theft. However, when combined with a mechanism that obtains your card information – such as a skimmer, loop, camera, or other device located at the ATM – a skimmer now allows the identity thief to have access to your bank account, including both your PIN and your debit or credit card number.



What does ATM Overlay Theft Cost Consumers?

As a component of ATM theft, ATM Overlay theft contributes to the estimated \$1 billion in annual losses banks experience from ATM skimming.¹

Information thieves can collect:

- PIN Number

What thieves can do with this information:

- Identity theft
- Bank fraud

ATM Overlay Statistics:

- Contributes to the estimated annual \$1 billion bank loss due to

1

FTC-0000239

ATM skimming.

[†] <http://www.time.com/time/magazine/article/0,9171,2041113,00.html>

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

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4.9% of U.S. adults fell victim to identity theft in 2011.[†]

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.

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.¹

Information thieves can collect:

- Email addresses
- Street addresses
- Social Security numbers
- Credit Card or bank account numbers
- Health 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

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: 662²
- 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.

[†] 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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? Did you know...

4.9% of U.S. adults fell victim to identity theft in 2011.[†]

SMSishing

What is SMSishing?

Similar to phishing, SMSishing (or SMS phishing) is when a potential identity thief sends you a text message asking for personal or account information. Because the text appears to be from a reputable contact, many people respond, and that's when the theft begins.

Trick or Text?

The problem is obvious, once you have either called the telephone number provided or gone to the listed fraudulent website, you are asked to provide personal information – such as your bank account, debit card, PIN, or other numbers – to verify your identity. But nobody is verifying your identity. They're stealing it.



Information thieves can collect:

- Personal information
- Account numbers and 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

[†] 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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? Did you know...

Identity fraud cost Americans
\$18 billion in 2011.[†]

Vishing

Vishing, (or voice phishing) happens when you receive a call on your home phone or mobile device, from someone pretending to be from a trusted source, like your bank. But is the voice on the other end really from your bank or is it just another identity thief fishing for your account information?

How Does Vishing Work?

When thieves go vishing, they'll call people using an automated system and leave messages saying there's a problem with your bank account or ATM card. The call will then direct you to a phone number or website that will ask for personal account information to verify your identity, but again, they're not verifying anything, they're stealing your account information. Then they're going to steal your money.



How Much Damage Can Vishing Cause?

According to an FBI scam alert, vishing victims reported having money illegally withdrawn from their accounts within 10 minutes of receiving the vishing call, and another of having "thousands of fraudulent withdrawals"¹ following a vishing call. If the transaction is done from a smartphone, it's also possible for thieves to gain access to all the information stored on the phone, as well.

Information thieves can collect:

- Personal information
- Account numbers and information
- PIN

What thieves can do with this information:

- Identity theft
- Bank fraud
- Other identity fraud

¹ www.fbi.gov/news/stories/2010/november/cyber.../cyber_11241

[†] 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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11.6 million adult victims of identity fraud in 2011.[†]

Online Shopping

Like phishing, online shopping identity theft involves thieves who are experts at duplicating legitimate and trusted online stores and websites. Their goal is to get you to believe that you are on the real version of the online store so you will shop as you normally would.

How Does Online Shopping Identity Theft Occur?

Because you are making transactions and purchases on a fake, but completely operational website, thieves are able to capture all your entered personal information when you check out. They are then able to use that information to commit fraud.



What Is the Cost of Online Shopping Identity Theft?

Retail/Service was the 6th most targeted industry sector for online shopping identity theft in the second quarter of 2010, accounting for 3.6% of all phishing during the period.¹

Information thieves can collect:

- Address
- Credit card or bank account numbers

What thieves can do with this information:

- Identity theft
- Loan fraud/payday loan fraud
- Bank fraud

- Other identity fraud

Online Shopping Theft Statistics:

- Websites in the retail/service industry sector accounted for 3.6% of all online site phishing.¹
- Retail/service was the 6th most targeted industry sector for online site phishing.¹

¹ http://www.antiphishing.org/reports/apwg_report_q2_2010.pdf

[†] 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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Malware and Crimeware

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.

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.¹ 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 2008.²

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.¹
- Banking Trojans/Password Stealers accounted for more than 17% of these infections.¹
- The total estimated cost of US identity theft from malware in 2008 was estimated at \$1.5 billion.²

¹ http://www.antiphishing.org/reports/apwg_report_q2_2010.pdf

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

[†] 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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Keystroke Logging

Keystroke logging is what identity thieves use to secretly track the keys on your computer keyboard as they are struck. Not a big deal if your daughter is typing a report on Spain, but much more so if you're typing in passwords, PINs, or other personal information thieves can then use to steal your identity.

How Does Keystroke Logging Theft Occur?

Software programs that execute keystroke logging, and then transmit the data to identity thieves for storage, can be downloaded onto your computer through email attachments, links, or fraudulent websites without you knowing they're there.



What Is the Cost of Keystroke Logging Theft?

In 2008, 76% of the confidential information threats used a keystroke-logging component to steal personal information from computers.¹

Information thieves can collect:

- Passwords
- Logon IDs
- Account information

What thieves can do with this information:

- Identity theft
- Bank fraud
- Other identity fraud

Keystroke Logging Statistics:

- 76% of information threats used a keystroke logging component in 2008.¹

¹ http://www.symantec.com/business/solutions/article.jsp?aid=20090512_what_the_latest_symc_threat_report_means_to_smbs

[†] 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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4.9% of U.S. adults fell victim to identity theft in 2011.[†]

Identity Theft

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.

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.¹

The impact:

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

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

How does loan fraud occur?

Many loaning agencies only require a small amount of information in their lending application process. This makes it easy for identity thieves to use your stolen information—anything from your Social Security number to your banking information—to get a quick loan. Payday loans make it easy for thieves to obtain cash in your name without much verification. Or worse, with enough stolen details, they could open up a legitimate car, home or business loan.



What are the effects of loan fraud?

Since it is typically easy to get a payday loan, many identity thieves choose to take out the maximum amount for their use—and they could even repeat this offense in multiple states. You may not detect the crime until payday loan collectors are aggressively demanding a payment. A larger loan could have an even greater impact—damaging your credit history and building debt.

The impact:

- At an average of \$4,687 in 2011, new loan identity theft cost consumers more than any other identity theft crime.¹

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

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

How does government documents fraud occur?

From illegal immigrants to criminals, there's a substantial customer base for fraudulent government documents. Identity thieves can steal your personal information, such as your Social Security number and address, to create and sell Social Security cards, driver's licenses, birth certificates, identification cards and more.



What are the effects of government documents fraud?

With your identification information, illegal immigrants, criminals or even terrorists can obtain licenses and other government documents. These documents could aid in the smuggling of drugs or illegal immigrants. Or they could use fraudulent identification to gain government benefits, travel state lines or commit crimes. No matter the offense, they could be doing it with your identity.

The impact:

- From April 2006 through July 2010, the Document and Benefit Fraud Task Forces (DBFTFs) generated \$22.6 million in seized assets.¹ Led by the U.S. Immigration and Customs Enforcement, the DBFTFs work towards fighting document and benefit fraud.

¹ U.S. Immigration and Customs Enforcement. "Fact Sheet: Document and Benefit Fraud Task Forces." February 24, 2010. <http://www.ice.gov/news/library/factsheets/doc-bene-fraud.htm>

[†] 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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11.6 million adult victims of identity fraud in 2011.[†]

Employment Related Fraud

New laws are making it difficult for illegal immigrants to gain employment—thus entrepreneurial thieves are after your good name to sell it for a high price.

How does employment-related fraud occur?

A criminal background, an illegal status or even a bad work history can make it difficult to find employment. That's why identity thieves are often resorting to employment fraud. In order to pass a background check or employment requirements, a fraudster could use your Social Security number. Even if the employment process requires more than an SSN, employer background checks are often not very thorough. Identity thieves may only need a small amount of additional information.



How could employment related fraud affect my identity?

If an identity thief uses your information for employment purposes, there could be a devastating effect on your employment history and your name. Since incorrect employment will be reported to the Social Security Administration, you may face tax audits, lost tax refunds and errors on permanent government records. They could even use your identity for medical services, home utilities, credit and more. And if you apply for a new job, your employment history may be incorrect and misleading. The effects could take years to resolve.

Statistics

- Out of all identity theft complaints in 2011, 8% reported to be victims of employment-related fraud.¹
- Arizona, Colorado, New Mexico and Texas had the greatest percentage of employment-related fraud.¹

¹ Federal Trade Commission. "Consumer Sentinel Network Data Book for January – December 2011."

[†] 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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Bank Fraud

Nowadays thieves can do more than hold you up at gunpoint to take your money. They can pilfer your bank account information and clean out your savings, before you know it.

How does bank fraud occur?

What better way for identity crooks to get what they want than to go straight to your bank account? With your stolen login and contact information, thieves can break into your bank account, change your information and steal all of your money.



What are the effects of bank fraud?

If an identity thief is able to takeover your bank account, the effects could be extremely detrimental. They could not only clean out your finances, but they could use your stolen information for other banking crimes or open new accounts in your name. They could even wire transfer money overseas, making it extremely difficult to track. Many banks only reimburse up to a certain amount, and it can take months to get your accounts back in order.

The impact:

- Out of all identity theft complaints in 2011, 9% reported to be victims of bank fraud.¹
- Account takeovers cost Americans an average of \$3,692.²

¹ Federal Trade Commission. "Consumer Sentinel Network Data Book for January – December 2011." February 2012.

² Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 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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11.6 million adult victims of identity fraud in 2011.[†]

Phone and Utilities Fraud

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

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.¹



¹ Federal Trade Commission, "Consumer Sentinel Network Data Book For January – December 2011," February 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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Benefits Fraud

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

How does benefits fraud occur?

Identity thieves aren't always motivated by financial gain. They instead could gain access to your medical benefits by stealing your insurance information or through employment fraud. Once they've successfully stolen your identity, they could then rack up medical service bills and charges, and in turn, change your medical history.



What are the effects of benefits fraud?

If an identity thief commits benefits fraud, you could unknowingly obtain thousands of dollars in medical expenses. Often the crime goes undetected until you are in need of a legitimate medical service. This could affect your insurance, your taxes, premiums and credit. Even worse, if your medical history and details are changed—such as your blood type or allergies—you could be in physical danger.

The impact:

- The economic impact for medical benefits fraud is \$30.9 billion per year.¹

¹ Arevalo, Christina and Kam, Rick. "The \$234 Billion World Of Medical Id.Theft." View on Hospitals. Multiview Inc. February 13, 2012. <http://www.viewonhospitals.com/news/The-234-Billion-World-of-Medical-ID-Theft.html>

[†] 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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11.6 million adult victims of identity fraud in 2011.[†]

Other Identity Theft

Personal, 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.

How do other types of identity theft occur?

Identity thieves can use your personal information for a long list of crimes. They can subscribe to magazines, rent an apartment, obtain car insurance and a whole lot more. The crimes may seem small, but the effects can really add up. Anything tied to your personal information could be affected.



What are the effects of other types of identity theft?

Most cases of identity theft go unnoticed until you are notified by an outside source like a bank or credit union.¹ Until you catch the crime, identity thieves could be busy racking up debt and distorting your records. You could end up having to pay off large bills, and your credit could be negatively affected. With so many ways that an identity thief could use your information, the possible effects are endless.

The impact:

- Identity theft schemes classified as "other" make up 23% of identity theft complaints.²

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

² Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 2012.

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

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4.9% of U.S. adults fell victim to identity theft in 2011.[†]

Tax Fraud

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

How does tax fraud occur?

Identity thieves want your tax refund. They can steal bits of your personal information or even your prior year's tax documents, in order to file a fraudulent tax return. The crime may be undetected until you are missing a refund check or the Internal Revenue Service notifies you of a problem.



What are the effects of tax fraud?

Not only can tax fraud thieves steal your refund check, but they can also do serious damage to your good standing with the IRS. If a fraudulent tax return is filed, your official financial information would be wrecked, and you may be facing an audit. It could take years to fix your records with the IRS. Plus, with the stolen information, identity thieves could continue committing identity crimes long after tax season.

The impact:

- Out of all identity theft complaints in 2011, 24.1% reported to be victims of tax fraud.¹
- Tax fraud incidents increased by 11.4% in the last two years.¹

¹ Federal Trade Commission. "Consumer Sentinel Network Data Book For January – December 2011." February 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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Identity fraud cost Americans \$18 billion in 2011.[†]

Recent ID Theft Articles

The following articles and information will help keep you informed on what advocates like LifeLock, law enforcement and elected officials are doing to protect consumers from becoming victims of identity theft, along with information about what you can do, as well.



Data Breach Infographic

In 2012, government agencies, banking institutions and businesses around the world leaked millions of personal records. These records include social security numbers, addresses, medical details and other sensitive... [Read More](#)



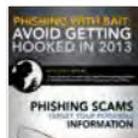
Fish Out of Water

Let's try to have some compassion; identity thieves are people, too. True, they're often looking to steal your money, use your health insurance, gain employment or start a new small business with your name and SSN... [Read More](#)



New Account Fraud: The Cost of Remediation

There's a major difference in receiving a pre-approved credit card in the mail and receiving an actual credit card in the mail. The former implies a creditor wants your business. You can shred the card, remove yourself... [Read More](#)



Phishing With Bait

Phishing is a way identity thieves steal your information by pretending to be a company, organization, or entity that you know and trust. Phishing generally begins with an electronic communication, including email. [Read More](#)



Laws & Attraction: Dating an Identity Thief

Most people have had their share of dating horror stories—bad breath, rude behavior, maybe a blind date gone wrong. But what about a date that ends up stealing thousands of dollars? [Read More](#)

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[†] 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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11.6 million adult victims of identity fraud in 2011.†

Recent Children Articles

The following articles and information will help keep you informed on what advocates like LifeLock, law enforcement and elected officials are doing to protect consumers from becoming victims of identity theft, along with information about what you can do, as well.



Protecting Kids from ID Thieves

Modern life has taken a lurch in recent years toward greater transparency. We share our locations, our desires, our likes and dislikes, who we are with and who we think about, day and night, live online. And this... [Read More ▶](#)



Children ID Theft Protection

A Carnegie Mellon CyLab study, the largest child ID theft report ever published, came to some sobering conclusions. First, 10.2% of children in the report had someone else using their Social Security number—that's 51.... [Read More ▶](#)

† 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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Recent Credit Articles

The following articles and information will help keep you informed on what advocates like LifeLock, law enforcement and elected officials are doing to protect consumers from becoming victims of identity theft, along with information about what you can do, as well.



Identity Theft and Your Credit Score

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... [Read More ▶](#)

? Did you know...

11.6 million adult victims of identity fraud in 2011.†

† 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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Recent Social Media Articles

The following articles and information will help keep you informed on what advocates like LifeLock, law enforcement and elected officials are doing to protect consumers from becoming victims of identity theft, along with information about what you can do, as well.



Social Networks and ID Theft

More than half of U.S. adults actively use social sites such as Facebook and Twitter.¹ Identity thieves are discovering the potential for financial gain by incorporating pieces of the everyday information... [Read More](#)

? Did you know...

4.9% of U.S. adults fell victim to identity theft in 2011.[†]

[†] 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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? Did you know...

11.6 million adult victims of identity fraud in 2011.[†]

Recent Technology Articles

The following articles and information will help keep you informed on what advocates like LifeLock, law enforcement and elected officials are doing to protect consumers from becoming victims of identity theft, along with information about what you can do, as well.



Malware Infographic

Malware is technology's monster under the bed: an unseen menace developed to damage computer systems and steal private information. 32% of the world's computers are now infected with malware, causing billions of... [Read More ▶](#)



Mobile Wallet

What's the difference between your smartphone and your wallet? Sooner than you think, not much. [Read More ▶](#)



File Sharing

Forget everything you've learned about the golden rule and sharing with others. When you're online, it's survival of the cautious. One of the most common ways identity thieves get a hold of information is through... [Read More ▶](#)



Protecting Your Password Infographic

Maintaining your online security is imperative in today's growing digital era. Over 8 million Americans were victims of identity theft in 2011. [Read More ▶](#)



Counterfeit Website ID Theft

These days, that email from your bank in your inbox could be real—or a phishing attempt. Today's thieves are busy impersonating legitimate businesses via email and websites in order to acquire your personal... [Read More ▶](#)

Displaying 5 of 12 Results. [Show More Results ▶](#)

[†] 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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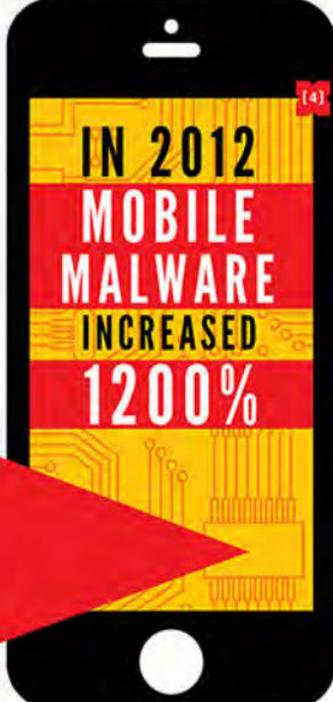
Malware Infographic

**muzzling the
MALWARE MENACE**



DEFINITION

mal-ware (n) software intended to damage a computer, mobile device, computer system, or computer network, or to take partial control over its operation.



**IN 2012
MOBILE
MALWARE
INCREASED
1200%**

TYPES OF MALWARE

TYPE	PERCENT CREATED IN 2012
1. TROJANS	76%
2. WORMS	11%
3. VIRUSES	9%



HOW CAN MALWARE INFECT MY COMPUTER?



TROJANS
infect by pretending to be a real program



WORMS
infect by overwriting data as it moves



VIRUSES
infect by replicating itself and spreading

IN THE PAST YEAR MORE THAN 27 MILLION MALWARE STRAINS WERE CREATED

FTC-0000275

THIS MEANS NEW MALWARE IS CREATED AT AN AVERAGE OF
74,000 PER DAY

COMMON WAYS TO BECOME INFECTED

THUMB DRIVES FACEBOOK
DOWNLOADS EMAIL
INSTALLATION SOFTWARE

32%
of worldwide PCs are **INFECTED**

WHAT DOES MALWARE DO?

STEALS DOCUMENTS **COPIES CONTACTS** **KILLS COMPUTERS**

HOW TO PROTECT YOURSELF

- Report suspicious emails
- Never share your password
- Enroll in identity theft programs
- Install malware protection
- Update current software
- Limit application installations
- Don't install unknown software

FTC-0000276

Sources:

- [1] <http://press.pandasecurity.com/wp-content/uploads/2013/02/PandaLabs-Annual-Report-2012.pdf>
- [2] <https://www.iusb.edu/uits/security/malware.php>
- [3] http://www.securelist.com/en/analysis/204792255/Kaspersky_Security_Bulletin_2012_The_overall_statistics_for_2012
- [4] <http://techcrunch.com/2012/05/23/mcafee-mobile-malware-explodes-increases-1200-in-q1-2012/>

For additional information about **Malware** and other forms of Crimeware, see LifeLock's **Identity Theft 101** page.

Share this on your site!

† 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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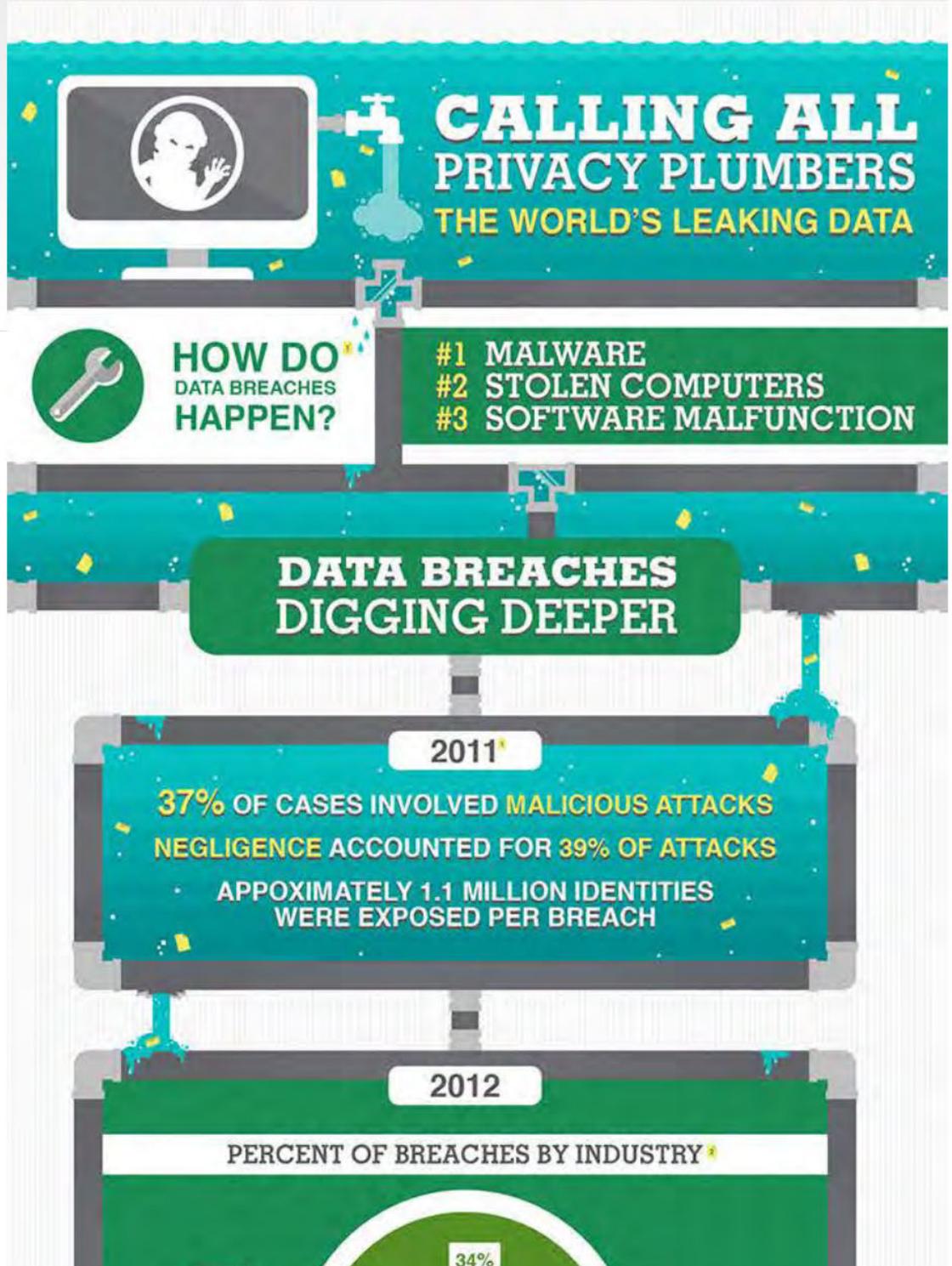
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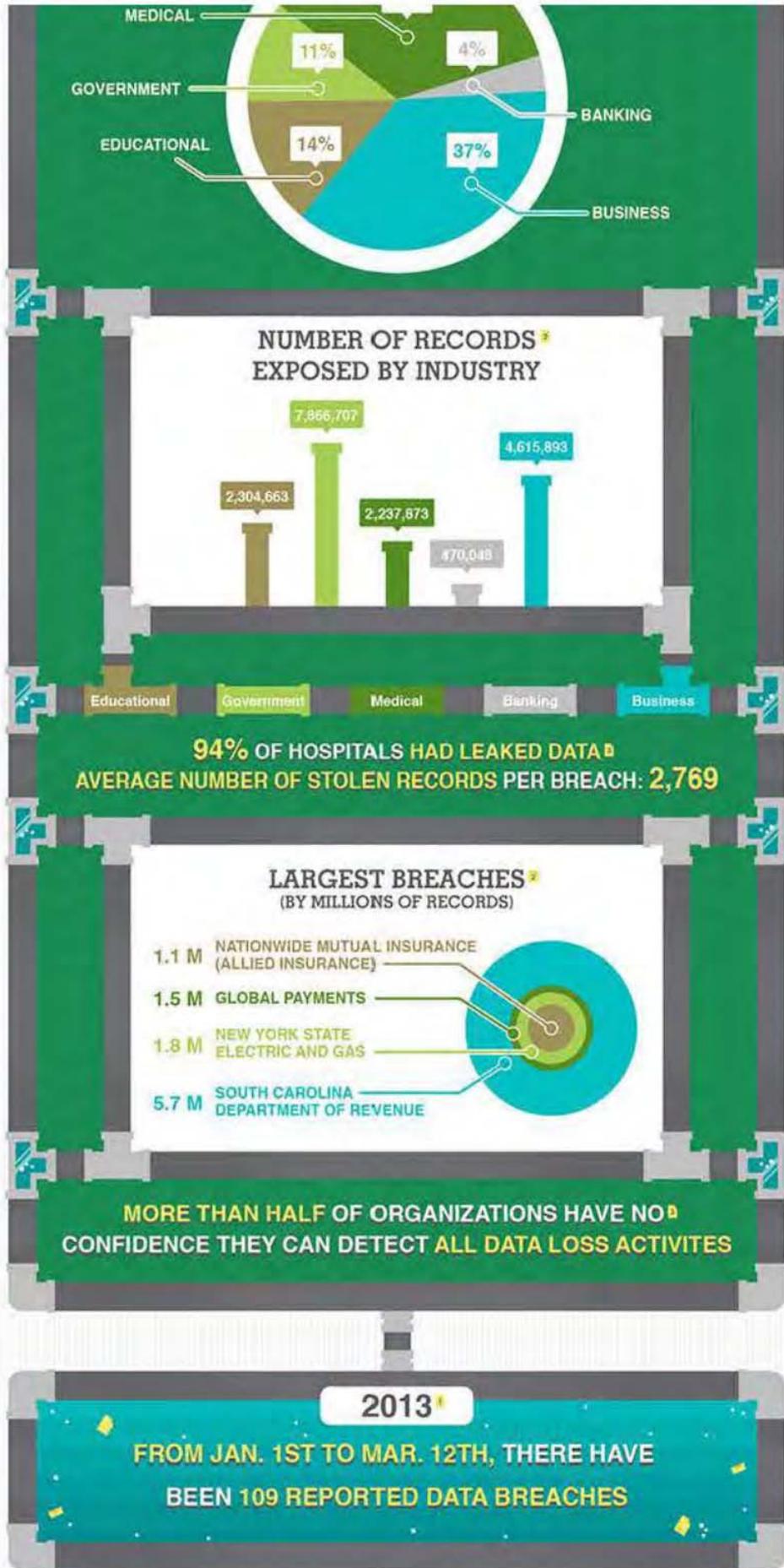
? Did you know...

Identity fraud cost Americans \$18 billion in 2011.[†]

Data Breach Infographic



FTC-0000278



FTC-0000279

PROTECT YOURSELF

- CHANGE YOUR PASSWORD FREQUENTLY
- ENROLL IN IDENTITY THEFT SERVICES
- LIMIT SHARING PERSONAL INFO
- FOLLOW NEWS ON DATA BREACHES

The infographic features a yellow and black striped banner at the top with the title 'PROTECT YOURSELF'. Below the banner is a list of four security tips. To the right of the list is an illustration of a grey trash can with blue liquid being poured into it from a black pipe. The background is white with grey horizontal bars at the top and bottom.

SOURCES:

- [1] <http://www.idtheftcenter.org/>
- [2] <http://www.symantec.com/threatreport/>
- [3] <http://nakedsecurity.sophos.com/2013/01/03/hospital-data-breaches/>



See LifeLock.com's page on [Data Breaches](#) for additional information. And for a list of all the different [types of identity theft](#), check out the [Identity Theft 101](#) page.

Share this on your site!

† 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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4.9% of U.S. adults fell victim to identity theft in 2011.†

Fish Out of Water



An Introduction to the Newest Trend in Identity Theft

Let's try to have some compassion; identity thieves are people, too. True, they're often looking to steal your money, use your health insurance, gain employment or start a new small business with your name and SSN. But sometimes, they're just looking to fall in love.

At least that's the basis of the term "catfish"—made popular by the recent Manti Te'o scandal, but first hitting

the media in the [2010 documentary](#) aptly titled, *Catfish*.

Catfish, Kind of Like *Catphish*

(Spoiler Alert)

The plot of *Catfish* seems simple: A couple falls in love online and spends countless hours talking on the phone. But as the lies unravel, things get complicated. By creating a fake Facebook profile and network of friends, the woman has tricked our protagonist into falling in love with a façade.

The film ends unexpectedly with the woman's *husband* recounting a tall tale about the sea-dwelling catfish's role in the transportation of cod from Alaska to China. In this ironic moment, the husband draws a metaphorical explanation of his wife's odd and manipulative behavior as a catfish.

And thus the term "catfish" was born.

Catfish: – noun |Kat – Fi – SH|

A person who steals someone's social media identity to create a fake persona—complete with a fully-functioning Facebook profile and a masterful masquerade of family members, friends and coworkers—with the end goal of seducing a partner into a long-term online relationship.

Sadly, every catfish has a catfishee—the person that fell in love with the façade.

The [MTV show](#) of the same name features a new lovelorn protagonist every week who is seeking to meet his/her long-distance lover. Almost every episode ends with a catfish exposed. As the season continues it becomes clear: there seems to be a lot of catfish out there.

Another Way to Say "Identity Thief"

Although the footage is entertaining, the facts are alarming. A catfish is just another kind of identity thief, and these thieves can steal personal information and photos from multiple victims to not only create a *fake* Facebook profile, but also a *fake* Facebook network of *fake* friends with *fake* profiles consisting of more stolen (*i.e.* *fake*) photos.

True, merely tricking someone into falling in love, although emotionally tolling, is relatively harmless. But what if an identity thief uses the fake profile to gain employment or scam people into giving money or more information? The consequences could be devastating.

As the term and trend gain popularity, it's likely that catfishing may become a more common form of identity theft. So it's smart to take some proactive steps. This unique crime requires that you protect yourself from both being catfished and having your identity stolen for the use of a catfish.

There Are Other Fish in the Sea

Tips to Avoid Being Catfished:

1. Use your webcam If you meet someone online, take advantage of video chat at the beginning of your interactions. There are several free options including Skype and Google Plus. If computer technology is a problem, set up a time where you can both be at a library or Kinkos with web camera capabilities. If your significant other makes excuses, you should consider this a red flag.
2. Save it for the first date Although things might seem intimate at first, be wary of getting too close too fast. Until you meet your new love interest in person, do not give out any personal information that could be used for identity theft.
3. Do your research There are plenty of ways to find out more information about your cyber sweetheart. Start by doing a simple online search of his/her name and city. There are also sites that offer free background checks. If you can't dig up any information, research the validity of some of your partner's closest social media friends. Consider even reaching out to those friends directly to get a personal reference.

Tips to Avoid Becoming a Catfish Resource Center:

1. Set up a Google alert for your name An easy, proactive way to ensure your social media profiles aren't being duplicated is to set up a Google Alert for your name. If someone creates a fully functioning profile with your name, you will get an alert.
2. Reverse photo search Set up a calendar or phone alert to remind yourself to do periodic reverse photo searches. Just drag your profile photo into the search bar, and Google will search for matches to this photo. This is a great way to find out if someone is using your profile picture for his/her own account.
3. Photo Privacy settings Make sure all of your photos online are set to private. That includes Facebook, Google Plus and Twitter. Many photo storage sites like Flickr can be easily viewed by the public if not set up properly so check the settings on those accounts, too.

As always, caution is key when it comes to security. To stay updated on current trends in identity theft, [click here](#).

† 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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New Account Fraud: The Cost of Remediation



Congratulations, You've Been Approved

There's a major difference in receiving a pre-approved credit card in the mail and receiving an actual credit card in the mail. The former implies a creditor wants your business. You can shred the card, remove yourself from the pre-approved credit card mailing list and get on with your life.

But receiving an actual, approved credit card in the mail is not the same thing. In fact, this could mean that an identity thief has opened credit in your name. By the time

that card lands in your mailbox, it may already be maxed out and accumulating interest. Merely cutting up the card and throwing it away isn't going to fix the problem.

In the event that you do receive a credit card in the mail—say from a credit union or popular retailer—it's important to quickly jump into action. Similar to any identity theft resolution process, the steps to clean your name can cost you a lot of time and a lot of cash.

The Most Expensive Type of Fraud

When it comes to identity theft, the resolution path can be tedious and expensive no matter what type of fraud has occurred. But new account fraud—including new credit cards—is the most expensive type of identity fraud for victims to resolve.¹

In a 2011 study done by Javelin Strategy & Research, victims were asked to provide a few details regarding the cost of resolution in their identity theft experiences. Here's what the numbers show:¹

Average resolution time for victims of all types of identity theft: **12 hours**

Average consumer cost of identity theft resolution: **\$354**

Average resolution time in new account fraud: **26 hours**

Average consumer cost of identity theft resolution in new account fraud: **\$1,205**

The Recovery Expense Report

The victims surveyed were not given specific examples of common resolution costs or tasks, but there are several steps to resolution that are crucial—no matter what the expense. Here are a few of these steps:

(These numbers are an approximate representation. Actual costs will vary.)

» Step 1: Contact the retailer where the fraudulent account was opened

If you receive a fraudulent credit card in the mail, immediately call the fraud department number on the back of the card. Have your information ready. In most cases, you will be asked to verify that the

account is linked to your name and Social Security number.

After you have verified that the card is indeed fraudulent, you must specifically ask the company to start a fraud investigation. This often requires some paperwork. To speed up the process as much as possible, comply with the creditors requirements and requests.

It's also important to specifically insist that the company removes the credit application from your credit report. This type of transaction affects your credit score, so this step is critical.

Once the company has all the information they need, they will give you a fraud investigation case number. Be sure to keep this number, and any other related information, in a safe place.

Possible Costs:

- Printing costs: 4 pages for \$.25²
- Certified mail: \$8.10³
- Lost 5 hours of work: \$36.25⁴

Possible Time:

- 1-3 hours on the phone
- 60 minutes of paperwork

» **Step 2: File a police report with your local police department**

Next, head to your local police department. You must file a report with the department located in the city where you lived when the fraud occurred.

Unfortunately, identity theft is still a widely unknown crime. Be prepared to be persistence and do some studying before you go. The *Identity Theft and Assumption Deterrence Act* states that as an identity theft victim, you have a right to file a police report. In many cases, there is a police report fee.

Possible Costs:

- Gas Money: \$2.04⁵
- Lost hour of work: \$10.86⁴
- Police report fee: \$7.58⁶

Possible Time:

- Driving: 30 minutes
- Filing report: 60 minutes

» **Step 3: Make an FTC complaint**

Head to FTC.gov and fill out the **complaint form**. The complaint form will also serve as an Affidavit form. Keep a copy of the Affidavit in a secure place.

Possible Costs:

- Print Affidavit: 7 cents²

Possible Time:

- 15 minutes

» **Step 4: Put a seven-year alert on your credit reports**

In order to set a seven-year credit freeze, you will need to contact each of the three credit bureaus separately and mail them the requested information. These requests usually include a copy of your Social Security number, Driver's license and proof of residence.

You will also need to send a copy of your police report and/or your Affidavit, plus any other information that the credit bureaus request. We recommend sending these confidential documents over certified mail rather than standard so that you have proof of delivery. With so much private information in one envelope, the more safety precautions you take, the better.

Possible Costs:

- 3 packets certified mail: \$24.30³
- Copies- 31 pages: \$2.00²

Possible Time:

- 60 minutes on phone
- 60 minutes for 3 packets

» **Step 5: Order credit reports**

You will want to verify that there is no other fraudulent information on your credit reports, so you will

FTC-0000284

need to request a credit report separately from each of the three bureaus. If this is the first time you are requesting reports within a year, then the service will be free. You can request your free credit reports by heading to AnnualCreditReport.com. Otherwise, you will have to pay full price.

Possible Costs:

- \$40* to order 3 from Experian⁷

Possible Time:

- 15 minutes to order
- 30 minutes to review each

» **Step 6: Request credit reports again, 90 days after resolution**

Once the investigation is over, you should receive a letter from the card issuer stating that the crime has been resolved and your identity has been removed from the debt. Ninety days after you receive this letter, you should request your credit reports again to ensure that this information has actually been removed from your credit reports.

Possible Costs:

- \$40* to order 3 from Experian⁷

Possible Time:

- 15 minutes to order
- 30 minutes to review each

By the end of this hypothetical situation, your total cost is **\$171.63** and the total time spent to resolve the issue is **9.25** hours. But if an identity thief was able to open one account, it's likely the crook may have opened another—meaning you're repeating many of these steps all over again. And these numbers only reflect some common expenses at national averages.

The Fine Print

Identity theft is a complex crime, and a victim's busy lifestyle only adds more obstacles. That means there's a long list of potential expenses and time-consuming tasks involved in resolving the crime. When considering an identity theft protection service, try to remember all the small costs and tasks that might add up if you don't have protection, such as:

- Time off work
- Babysitters
- Time spent on the phone
- Mail expenses
- Driving time (post office, police department, etc.)
- Gas money
- Faxing, scanning and/or copying
- Additional fraudulent accounts
- Complications due to credit deadlines and legality
- Delays due to holiday hours and scheduling

The Right Protection Offers Remediation

An identity theft alert system is a great feature for peace of mind. It can help consumers stay ahead of an identity thief. But what happens after the alert? What happens if an identity thief does cause damage to a member's identity?

Most identity theft services offer both an alert system and remediation services. And those remediation services may cover some or all of the above expenses, as well as facilitate the process.

Before you buy, be sure to ask what happens if you do become a victim. Comprehensive protection

FTC-0000285

should come with comprehensive remediation.

For more information about recovery steps, [click here](#).

* Consumers can order free credit reports once a year

¹ "2012 Identity Fraud Survey Report." Javelin Strategy & Research. February 2012.

² Average 6.37 cents a page. Dover-Sherborn Technology. hs.doversherborn.org. Accessed 11/19/2012.. <http://hs.doversherborn.org/technology/printing.htm>.

³ "Postal Price Calculator." United States Postal Service. Standard Priority envelope from LifeLock to Best Buy headquarters in Minneapolis.

⁴ National average for minimum wage: \$7.25. "Wage and Hour Division." United States Department of Labor. Accessed 11/19/12. http://www.dol.gov/whd/minimumwage.htm#UKVr5eOe_rg

⁵ Based off of the "Fuel Calculator" at <http://www.city-data.com/gas/gas.php>. Chevy Malibu is most popular car in US: <http://www.nytimes.com/interactive/2012/09/16/automobiles/contenders-for-americas-most-popular-car-the-latest-wave-of-midsize-family-sedans.html>. National gas price average is \$3.416. <http://fuelgaugereport.aaa.com/?redirectto=http://fuelgaugereport.opisnet.com/index.asp>

⁶ Hartley, Eric. "Fees for court and police records vary—and L.A. city and county agencies charge far more than most." 07/2/2012. Daily News Los Angeles. Accessed 11/19/2012. http://www.dailynews.com/news/ci_21180313

⁷ 3-Bureau Credit Report and Score. www.experian.com. Accessed 11/19/12.

† 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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Phishing With Bait

PHISHING WITH BAIT: AVOID GETTING HOOKED IN 2013



PHISHING [NOUN]

: a scam by which an e-mail user is duped into revealing personal or confidential information which the scammer can use illicitly.

PHISHING SCAMS TARGET YOUR PERSONAL INFORMATION



FTC-000287

OVER 50% OF INTERNET USERS GET AT LEAST 1 PHISHING EMAIL PER DAY ^[1]

51.6% OF ALL PHISHING WEBSITES ARE IN THE UNITED STATES ^[2]



**83,000
UNIQUE
PHISHING
DOMAINS
WORLDWIDE** ^[3]

1 IN 245 EMAILS IDENTIFIED AS PHISHING ^[2]

TRAITS OF A PHISHING EMAIL

Generic Greeting

The majority of phishing emails will start with a non-personalized greeting.



False Sense of Security and Urgency

FTC-0000288

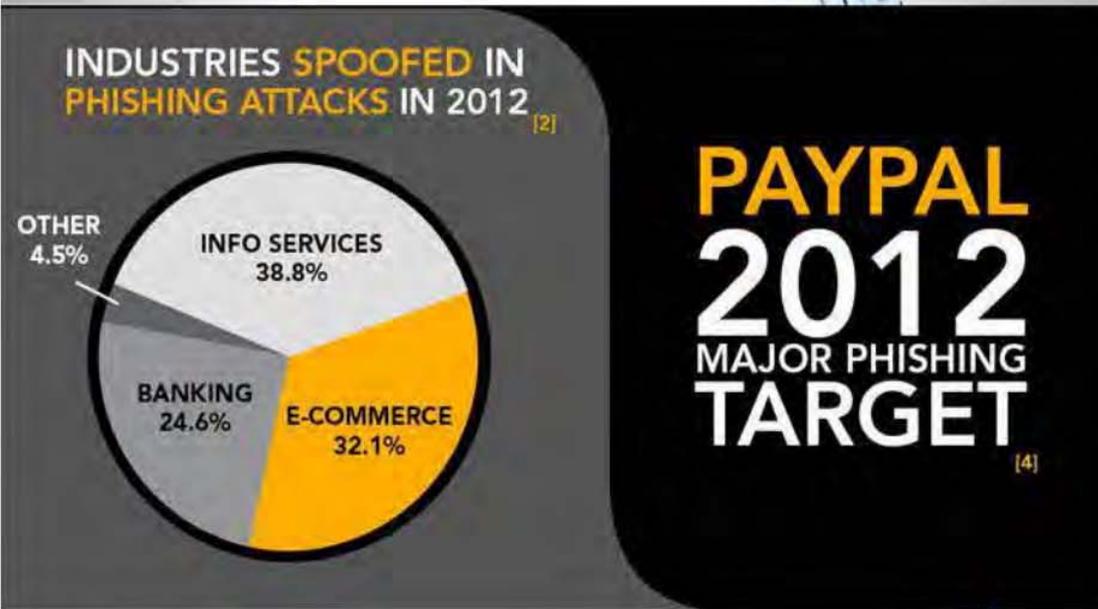


Scammers may claim recent fraudulent activity that requires your immediate attention.

Fake Links
Do not trust links in emails as they can be disguised by a clever use of subdomains.



Fake Images
Just because there is a Verified logo does not mean the email has actually been verified.



HOW TO PROTECT

FTC-0000289

HOW TO PROTECT YOURSELF



BE PROACTIVE ▶

Subscribe to identity theft protection and credit monitoring services.

LIMIT YOUR RISK ▶

Use a credit card with a small limit for online purchases vs. a debit card.

CREATE A BARRIER ▶

Look for a second form of site verification (phone call, text message, key fob).

INCREASE SECURITY ▶

Vary passwords by including upper and lower case letters and numbers.



Relentlessly Protecting Your Identity™

SOURCES:

- [1] <http://www.phishing.org/>
- [2] http://www.symantec.com/content/en/us/enterprise/other_resources/b-intelligence_report_09_2012.en-us.pdf
- [3] http://apwg.org/reports/APWG_GlobalPhishingSurvey_2H2011.pdf
- [4] <http://www.networkworld.com/news/2012/120712-paypal-phishing-scams-ramp-up-264895.html>
http://www.fbi.gov/news/news_blog/holiday-shopping-tips
<http://www.merriam-webster.com/dictionary/phishing>

Visit LifeLock.com's **Identity Theft 101** section for more information on the **Risks of Phishing and Spam**, **Online shopping**, **file sharing online**, and more as well as the **effects they have** on your identity.

Share this on your site!

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

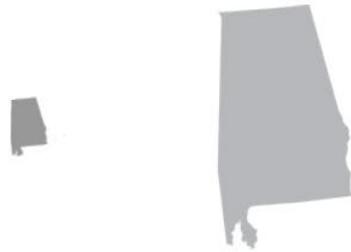
† Javelin Strategy & Research. "2012 Identity Fraud Report: Social Media and Mobile Forming the New Fraud Frontier." February 2012.

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Identity Theft &

Fraud in Alabama

National Rank for Identity Theft
Complaints

10th

Number of identity theft complaints in
2012.

5,060

Top three identity theft types:

- Government documents or benefits fraud
- Credit card fraud
- Phone or utilities fraud



Identity

Theft & Fraud in Alaska

National Rank for Identity Theft
Complaints

45th

Number of identity theft complaints in
2012.

378

Top three identity theft types:

- Government documents or benefits fraud
- Credit card fraud
- Phone or utilities fraud



Identity Theft &

Fraud in Arizona

National Rank for Identity Theft Complaints

8th

Number of identity theft complaints in 2012.

7,032

Top three identity theft types:

- Government documents or benefits fraud
- Employment-related fraud
- Phone or utilities fraud



Identity Theft &

Fraud in Arkansas

National Rank for Identity Theft
Complaints

28th

Number of identity theft complaints in
2012.

2,195

Top three identity theft types:

- Government documents or benefits fraud
- Credit card fraud
- Phone or utilities fraud



Identity Theft &

Fraud in California

National Rank for Identity Theft Complaints

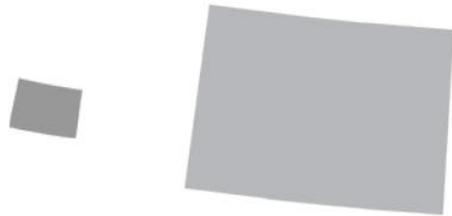
3rd

Number of identity theft complaints in 2012.

46,658

Top three identity theft types:

- Government documents or benefits fraud
- Credit card fraud
- Phone or utilities fraud



Identity Theft

& Fraud in Colorado

National Rank for Identity Theft
Complaints

15th

Number of identity theft complaints in
2012.

4,864

Top three identity theft types:

- Government documents or benefits fraud
- Credit card fraud
- Employment-related fraud



Identity Theft

& Fraud in Connecticut

National Rank for Identity Theft
Complaints

22nd

Number of identity theft complaints in
2012.

2,915

Top three identity theft types:

- Government documents or benefits fraud
- Credit card fraud
- Phone or utilities fraud



Identity Theft &

Fraud in Delaware

National Rank for Identity Theft Complaints

13th

Number of identity theft complaints in 2012.

902

Top three identity theft types:

- Government documents or benefits fraud
- Phone or utilities fraud
- Credit card fraud