

## ID THEFTSMART



First National Bank and Kroll Fraud Solutions, the leading provider of identity theft and fraud investigation services, have partnered together to introduce the ID TheftSmart™ service to you. If you are ever a victim of identity theft, it can be a very time-consuming and overwhelming process to repair the damage done. As a victim, you expect real solutions to help you restore confidence and your reputation.

**ID TheftSmart offers two solutions, Identity Theft Protection or Credit Monitoring, with Identity Theft Protection.**

## IDENTITY THEFT PROTECTION

Identity Theft Protection is your answer in the event your identity is ever compromised. Investigators will work on your behalf to restore and preserve your identity. Not only will you receive full-service identity restoration from a licensed experienced investigator should you become a victim, but you will also have a resource to help answer questions or provide guidance on security and fraud related concerns, to head off possible issues before they materialize.

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

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

The price of this service is only \$4 per household/per month for a full-service restoration solution.

## CREDIT MONITORING (INCLUDES IDENTITY THEFT PROTECTION)

ID TheftSmart Credit Monitoring is designed to provide alerts if you ever experience unusual activity on your credit report. Alerts are sent by email with additional details available within your online account. You will receive monthly notification by email when there is no activity on your credit report, or daily alerts when there has been activity on your credit report.

You will receive alerts when one of the following activities is detected on your credit report.

- New account opening
- Credit inquiries
- Payment delinquency
- Public record changes
- Change of address

The price of ID TheftSmart Credit Monitoring is only \$8 per person/per month. This fee also includes the Identity Theft Protection service for the entire household.

If you would like more information on how to add the security and protection of the ID TheftSmart program, please visit with a relationship banker at one of our First National Bank locations, or contact our Customer Service Center at 515-232-5561 or email [info@FNB247.com](mailto:info@FNB247.com). Once we receive your application you will be provided with a Member Number and can then create your online account using the Setting Up Credit Monitoring Online Account instruction on the opposite side of this flyer.

Once enrolled, if you have additional questions about an alert or potential fraud we are here to assist. You may also call Kroll directly at 866-355-1044, or if there is a fraud issue, you may contact a Kroll Investigator by calling 866-825-4605.



Member Number: \_\_\_\_\_

## SETTING UP CREDIT MONITORING ONLINE ACCOUNT

Using Google Chrome, Microsoft Edge, Firefox or Safari, visit: <https://enroll.idtheftsmart.com/create-account>

1. Enter the Member Number noted at the top or otherwise provided by an FNB representative
2. Enter your Last Name
3. Enter your Zip Code
4. Click Sign Up
5. Enter your Personal Data
  - First Name
  - Last Name
  - Email and Confirmation
  - If you are enrolling multiple members under one email address, those members will be asked to enter an email address not currently being used when first logging into the account. If you do not have access to an email address not currently being used when first logging into the account, there are instructions from Kroll under the section "Setting Your New Credentials" on how to get around this requirement, so all alert emails can be sent to the same email address.
  - SSN & Confirmation
  - Primary Telephone Number
  - Secondary Telephone Number (not required)
  - Date of Birth (MM/DD/YYYY)
6. Enter your Address (this may be prefilled by a bank representative)
  - Address
  - Address2 (not required)
  - City/Town
  - State
  - Zip Code
7. Review Account Details
  - Email Address (from previous entry)
  - Password (follow criteria noted)
  - Confirm Password
8. Consent
  - Check the box after reviewing the Terms of Use, End User Agreement, Privacy Policy and Cookies Policy
9. Click Create Account
10. Once you are logged in you will be within the Dashboard and you can view the following
  - Identity Theft Protection
    - Consultation/Restoration Information
  - ID TheftSmart Credit Monitoring with Identity Theft Protection
    - Alerts
    - Credit Services
    - Consultation/Restoration Information