



The Value of Kroll Consultation

Members don't have to be a victim of identity theft to benefit from consultation from one of Kroll's Fraud Investigators--any active member with a concern about his or her identity has access to consultation and assistance.

When providing consultation regarding a member's particular concern about a possible identity theft issue, Kroll Investigators go beyond the immediate situation to learn if there are other areas of potential exposure or damage that need to be addressed as well. For example: Consultation on a simple purse or wallet theft often provides more than members expect. They anticipate help with contacting their banks/credit card issuers, and perhaps placement of a fraud alert, but Kroll Investigators go further by giving insight into what other steps to take regarding the items stolen and how to be watchful for particular signs of possible identity theft.

When members call due to an event or indicator that their identity has been compromised, Kroll's Investigator thoroughly reviews the situation with them. This review determines the appropriate next steps to take--review of a skip-trace database, call to a creditor, placement of a fraud alert, etc. If a credit monitoring alert or a credit report review indicates an inquiry not initiated by the consumer, for example, the Investigator will help the member check with the creditor that reported the inquiry to determine if someone used the member's personal identifiers to apply for credit. If so, steps are taken to undo the damage through Kroll's comprehensive restoration services.

Here are some of the ways Kroll can assist and provide guidance to members:

- Discuss tactics on how to best safeguard the identity of a child who is a minor
 - Discuss best practices to effectively shield a recently deceased family member from identity theft
 - Assist members in the event of a stolen/lost wallet
 - Consult in the event the member receives a data breach notification letter indicating his or her information was compromised
 - Consult in the event the member receives abusive or harassing debt collection communication as a result of a stolen identity
 - Help with interpreting and analyzing the member's credit report and other consumer reports
- Consult on best practices for the use of a member's Social Security number and other personally identifiable information (PII)
 - Discuss best practices for secure financial transactions
 - Consult on best practice for consumer privacy
 - Discuss tactics and best practices while shopping and communicating online
 - Provide best practices information and insight for preventing identity theft
 - Review consumer rights under federal and state law in the United States