



IFI Newsletter

A quarterly newsletter from Identity Fraud, Inc.

ISSUE #2 - October 1, 2002

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IFI will be partnering with Equifax

Currently IFI is partnered with True Credit to provide our members with credit solutions, which enable our members to receive upgrades on the amount of insurance provided under the base membership.

Our current set-up with True Credit requires new members to perform two and sometimes three separate transactions, which can be burdensome.

Our goal is to provide the best products and services available while keeping the purchasing process as simple as possible. That is why we will be terminating our agreement with True Credit as our credit solution partner and partnering with Equifax.

Our new partnership with Equifax allows us to provide our new members with important credit solutions directly from the source and the ability to make a single payment transaction to purchase the level of protection they desire.

For on-going protection, we allow our current members to receive additional credit solutions at a discounted price. (We recommend that a 3-in-1 credit report be obtained every six months) The discounted credit solutions will be available only in the members section of our website.

Prevention Tips

- Shred all mail before discarding
- Monitor Your Credit through Credit Watch (See Member Section)
- Only carry in your wallet the credit cards and ID information you need
- Do not carry pay-stubs in your wallet
- Do not have your checks pre-printed with your drivers license number on them

About Equifax

For over 103 years, Equifax has been a market leader in providing total information solutions to businesses and consumers. With a constant focus on product development, technology innovation and customer satisfaction.

Equifax is the largest of the three main credit reporting agencies (Equifax, Experian, Trans Union)

Equifax products enable consumers to better protect and manage their financial health. Throughout its business, Equifax maintains an unwavering commitment to the highest standards of corporate ethics, data security, and information privacy.

Opting-In and Opting-Out

In 1999 Congress passed the Gramm-Leach-Bliley Act, which requires companies to allow you to “opt-out” of marketing lists and other uses of your personal information. This law required many companies to send out opt-out notices.

The way the notices were sent out caused many people to not exercise their rights to opt-out. Under current Federal law you must actively opt-out, otherwise companies are allowed to buy and sell your name.

Some companies have voluntarily switched to opt-in policies, meaning they will only sell or use your name if you agree that they may, and many states are looking at laws that will require companies like financial institutions to convert to opt-in marketing requirements.

Until then, you should only allow those companies to remarket your name when this will result in you receiving offers you wish to receive and will help provide better service from the companies you do business with.

See the Appendix section of your risk protocol and resource guide for whom to contact to opt-out.

Shredders

Shredders are a valuable tool to help reduce the risk of identity fraud.

There is a wide selection of shredders to choose from. From very basic disposable shredders to heavy duty long lasting shredders.

Even though you may pay \$79 to over \$100 for a shredder, most shredders in this price range may last 1 to 2 years and are considered disposable.

The other option is to make an investment in a more expensive shredder that will last much longer and will usually have guarantees and service assistance available if it breaks down.

Identity fraud is not going to go away anytime soon so you will need a shredder for many years to come.

Identity Fraud, Inc. is currently in the process of negotiating with companies to bring our members discounts on shredders in both ranges. We hope to have these products and discounts in place shortly as another benefit of your Identity Fraud Credit RM membership. Refer to the members section where we will post these and other products when they become available.

IDENTITY FRAUD, INC.

Engaging Solutions for Identity Protection!

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