

**ROCHESTER INSTITUTE OF TECHNOLOGY**  
**Summary of Identity Theft Protection Services-Identity Force**

CATEGORY	DESCRIPTION
<b>PREVENTION</b>	
<b>Fraud Monitoring</b>	Consumers are notified within seconds when their identity is being used to apply for a new credit card, wireless, retail, utility, check reorder, mortgage loan and auto loan applications. Gives consumers the power to stop fraud attempts rather than having to react after the damage is already done.
<b>Online Protection Tools</b>	Anti-phishing and anti-keylogging software protect you while shopping, banking and sharing online. Proactively prevents malware from stealing sensitive data such as username, password, credit card number, bank account details or other sensitive data that you type on your keyboard. Protects every keystroke as you enter it, and detects dangerous fake sites to prevent phishing attacks.
<b>Identity Threat Alerts</b>	Get alerts when your personal information is at increased risk due to data breaches.
<b>Fraud Alert Reminders</b>	Help place fraud alerts on your credit file if your identity is at risk to prevent identity thieves from opening new lines of credit in your name. Sends alerts every 90 days to remind you to reset your fraud alert.
<b>DETECTION</b>	
<b>Identity Monitoring</b>	Continuously scours thousands of websites, chat rooms, blogs and other data sources to detect illegal trading and selling of your personal information. Scans for your personal information including social security number, phone number, email addresses, bank account and routing numbers, credit and debit card numbers and medical identification numbers.
<b>Identity Health Score</b>	Measures your risk of identity theft and provides tips on how to reduce your risk. Your identity score is a number that predicts the likelihood of becoming a victim of identity theft.
<b>DeleteNow</b>	Scans the internet and provides a detailed report of your personal information which has been made public. Easily delete your information that violates your privacy or is inaccurate. Receive alerts when your personal information appears on the web whether you put it there or not.
<b>Change of Address Monitoring</b>	Monitors and alerts you if your mail has been redirected through USPS without your authorization. When criminals commit fraud they typically change the physical address to gain access to mail, bills, credit card statements and other financial documents.
<b>Court Record Monitoring</b>	Continuously search millions of criminal and court records to determine if your identity has been used by any unauthorized individuals.
<b>Sex Offender Report &amp; Monitoring</b>	In-depth search of sex offender registries to determine if a sex offender fraudulently used your personal data as their registration information. Alerts you if registered sex offenders are living in your neighborhood or move into your neighborhood.
<b>Pay Day Loan Monitoring</b>	Immediately alert you to any payday or quick cash loans that were obtained using your social security number.
<b>Medical ID Fraud Protection</b>	Help review your medical benefits statements to ensure that you and your family are the only ones using your medical benefits.
<b>Junk Mail Opt-Out</b>	Removes your name from the most frequently used marketing databases and stops pre-approved credit card offers.
<b>CREDIT</b>	
<b>Credit Report</b>	Free annual credit report.
<b>RESTORATION</b>	
<b>Lost Wallet Assistance</b>	Quickly cancel and replace credit, debit and ATM cards if your wallet is lost or stolen.
<b>Identity Restoration Specialists</b>	Complete, comprehensive recovery services from Certified Protection Experts available 24/7. Specialists do not just assist the consumer with identity restoration, they save the consumer hundreds of hours by completing all the paperwork, making calls and doing all the heavy lifting to make sure the consumer's identity is restored.
<b>\$1 Million Identity Theft Insurance</b>	Recover out-of-pocket expenses and up to \$5,000 in lost wages when your identity is stolen.