



Protecting Families - Alliance Bank's Resolve Behind New Checking Roll Out

Statistics show that right now, somebody with illicit intentions is probably stealing someone else's personal information... every 2 seconds someone is a victim of identity theft... how would you know if yours had been stolen!?

According to *Javelin Strategy and Research - Identity Fraud Survey Report, March 2015*, every 2 seconds, another American became a victim of identity fraud. In 2014, 12.7 million consumers suffered identity fraud – costing \$16 billion, up from 11 million in 2011. It's the fastest growing crime in the U.S.

Identity Theft happens when an imposter gains access to another's personal info (SSN, Credit Cards) as a result of a stolen wallet, stolen mail, information taken from your garbage, or a company data breach and use that information for personal gain. **No One is immune.** There are 7 Categories of Identity Fraud – financial (1/3 of all fraud), criminal, medical, Social Security, driver's license, synthetic and child... with medical and child being the fastest 2 growing categories. In contrast to credit monitoring services, a quality identity theft protection solution can do far more to safeguard your personal information from being hijacked. Alliance Bank's new service does just that.

Recouping losses and clearing your credit will take money and time. The protection of your identity, as well as your family, is tremendously important to Alliance Bank as a trusted financial partner. They already have procedures in place to detect warning signs of identity theft, such as unusual account activity, heightened security measures to protect your information online and take immediate action and the appropriate steps to prevent and mitigate any potential identity theft event. And now, they're doing even more!

Alliance Bank has rolled out 2 new checking accounts that each feature IDProtect®.

IDProtect® is a personal identity theft protection service available to personal checking account owners, their natural person joint account owners and their eligible family members. Eligible family members include: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. The service is provided at no additional charge.

IDProtect® provides:

- **Credit File Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports
- **Total Identity Monitoring** – continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others
- **3-in-1 Credit Report** - request a new report every 90 days or upon receipt of a credit alert
- **Credit Score** – receive a new single bureau credit score with every new credit report
- **Debit and Credit Card Registration** – facilitating card management in the event your payment cards are stolen
- **Online Identity Theft News Center and Valuable Phone and Web Resources**

Should you become a victim of fraud, you'll be provided with:

- **Fully Managed Identity Theft Resolution Services** – access to a dedicated fraud specialist assigned to manage your case who will work with you until your credit and identity are restored
- **Identity Theft Recovery Case Plan** – to inform you of the recovery process
- **Up to \$10,000 Identity Fraud Expense Reimbursement Coverage**

Alliance Bank is excited about this customer offering, "This was a critical decision for us. Elements of one's personal identity are now captured everywhere in digital records including medical, government, employer, school, financial service providers including banks, credit unions, insurance companies, brokerage firms. Identity Theft is expected to surpass traditional theft as the leading form of property crime," *stated Alliance Bank Electronic Banking Manager, Tanya Burton.* "Being in the financial services industry, seeing this statistical trend and witnessing a few cases close to home, I knew we were in a unique position to step in and help. We're offering a comprehensive product – real protection versus the mere perception of it. Identity Theft Protection adds value that credit monitoring alone just can't."

Contact your local Alliance Bank office for more information and details.

Alliance Bank is proud to be your local Real Community Bank® serving Francesville, Monon, Monticello, Otterbein, Oxford, Rensselaer, Winamac and surrounding communities.