

GE Money

# Identity Track<sup>SM</sup>

Detect potential fraud early.



# A solid identity theft plan puts a finger on the problem.

For companies of all sizes, offering Identity Track to employees makes smart business sense. By expanding your benefit portfolio with this much-needed plan, you can create a value-added differentiator that aids your ability to attract and retain top employees. An identity theft protection plan can also help put employees at ease and keep them focused on job responsibilities and productivity.

## Identity Track helps employees defend against fraud.

Every 3.5 seconds, someone falls victim to identity theft,\* making it one of the fastest growing and most personally devastating non-violent crimes committed in the U.S. Identity Track is part of the collection of Benefit Solutions that GE Money provides to help manage life's unplanned events. Identity Track gives employees the power to protect their good name while providing them with a safe and affordable way to routinely monitor and understand their credit.

## Why is Identity Track the right plan?

The reasons are clear. We provide services that not only aid after a problem occurs, but also provide tools to help with credit understanding and the early detection of identity fraud .

- Daily monitoring and alerts can help a member detect potential fraudulent activity early, minimizing loss caused by identity theft.
- The Credit Score and Credit Analyzer tools help members better understand their credit and credit score.
- Credit card registration relieves stress if a purse or wallet is lost or stolen.
- Our Identity Theft Recovery Unit is available to help members who become victims of identity theft.



## What are the features and benefits?

Features	Benefits
NOTIFY EXPRESS™ Monitoring & Alert Service	Continuous monitoring of a member's credit file. Alerts member to suspicious inquiries or certain changes to credit bureau activity.***
Valuable Credit Report	Receipt of current credit report upon enrollment.
Quarterly Credit Updates	Quarterly updates highlighting certain changes to credit file.
Credit Score	Credit score and information regarding general positive and negative factors that may influence a member's credit.
Credit Analyzer	Online interactive "what if?" tool that can be used to better understand how certain decisions may impact a member's credit.
Credit Card Registration	Ability to register credit cards, debit cards, and retail cards to enable quick cancellation and replacement in the event they are lost or stolen.
Identity Theft Recovery Unit	Toll-free access to resources that assist a victim with the resolution of fraudulent claims by walking the victim through the steps required to restore his/her identity and: <ul style="list-style-type: none"> <li>• Contact the three leading consumer reporting agencies (Equifax®, Experian®, and TransUnion®) on victim's behalf to place a Fraud Alert on his/her credit file.</li> <li>• Assist victim in contacting the affected creditors and law enforcement agencies.</li> <li>• Send victim a Fraud First Aid Kit containing important contact phone numbers and addresses, and a Contact List that can be used when trying to clear his/her credit and name.</li> </ul>
Credit Education Specialists	Toll-free access to experts trained to answer questions regarding a member's credit file.
Web Access	24/7 access to credit information, alerts, and tools for credit management.
ID Theft Expense Reimbursement	Coverage for certain expenses related to clearing fraudulent items up to a maximum of \$20,000.**

\* Federal Trade Commission, December, 2006.

\*\* Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations. Coverage not available for residents of New York.

\*\*\* Daily monitoring is every business day and does not include weekends or federally recognized holidays.

**Partner with GE to create flexible Benefit Solutions.**  
For more information on this or any of our other products,  
Visit [www.BenefitSolutionsbyGE.com](http://www.BenefitSolutionsbyGE.com)  
or call 1-888-788-9089.



061DT930