What is Identity Theft? And why is it Important?

The fastest growing crime in the nation, identity theft occurs when someone uses your personal information without your consent to commit fraud or other crimes. Information including your Social Security number, birthdate, driver's license number, financial account details and more can be used to steal your identity. Identity thieves then often wait years to sell or misuse the stolen data. Though you cannot prevent identity theft, you can implement specific measures to safeguard your personal information.

It's not if, but when to expect your identity to be stolen. With news of data breaches making headlines daily and technology continuing to change the way we live and work, monitoring your identity and your peace of mind with ProtectMyID® from AAA, fueled by Experian®. With three levels of coverage from which to choose, ProtectMyID® proactively monitors your credit and identity!

So, what are the warning signs that you have fallen victim to identity theft? Some warning signs include household bills not being delivered, credit or loan applications being denied, receiving statements for purchases you didn't make, fraudulent transactions appearing on your accounts, your tax return being declined, and small charges appearing on your credit card statements.

To minimize your risk of identity theft, don't share your personal information, create strong passwords, and use two-factor authentication, only sign on to secure Wi-Fi sites, update your social media settings to "private", set up credit card and financial alerts, track your credit score, and avoid using debit cards while shopping online.

If you become a victim of identity theft, place a fraud alert on your credit reports, freeze your credit, review your credit reports, contact the Federal Trade Commission, make a list of all stolen items, keep records, contact your creditors and key agencies, and change your account passwords.

Your data is at risk every day. Protect yourself by enrolling in ProtectMyID®, you'll get the peace of mind you deserve as a valued AAA member.



Activate your FREE member benefit today. AAA.com/IDTheft

5 Tips to Take Control of Your Identity

- 1. Check Your credit reports.
- 2. Monitor your bank accounts.
- 3. Secure your accounts.
- 4. Prioritize privacy on social media.
- 5. Enroll in ProtectMyID® from AAA.



Which level of coverage is right for you?

All ProtectMyID® accounts feature Lost Wallet Protection and U.S.-based Fraud Resolution Support.

ProtectMyID® ESSENTIAL

FREE for AAA Members

Includes all of the following features:

- Credit Monitoring from Experian®
- Experian Credit Report (upon enrollment)
- Lost Wallet Protection
- Fraud Resolution Support
- Up to \$10,000 in Identity Theft Insurance⁴ (AAA Premier members only)

ProtectMyID® DELUXE \$10.95*/month

Includes all the features of ProtectMyID® ESSENTIAL plus:

- Credit Monitoring from Experian®, Equifax®, and TransUnion®
- VantageScore®3
- VantageScore Tracker
- VantageScore Variance Alerts
- Real-Time Credit Inquiry Alerts
- Real-Time Identity Alerts
- Social Security Number Monitoring
- Bank Account & Credit Card Takeovers
- Up to \$1 Million in Identity Theft Insurance⁴
- Dark Web Surveillance
- Change of Address Alerts
- Court Records Monitoring
- Child Identity Monitoring⁵ (+\$3.95/month* for up to 10 children)

ProtectMyID® PLATINUM \$15.95*/month

Our highest level of protection includes all the features in ProtectMyID* Essential and Deluxe, plus:

- Experian CreditLock
- Dormant Credit Card Monitoring
- Child Identity Monitoring⁵
- Social Media Monitoring
- Alternative Loan Monitoring
- Sex Offender Monitoring
- Positive Credit Activity Alerts
- Credit Limit and Usage Alerts
- * Plus, sales tax where applicable. **Credit card required at enrollment.