



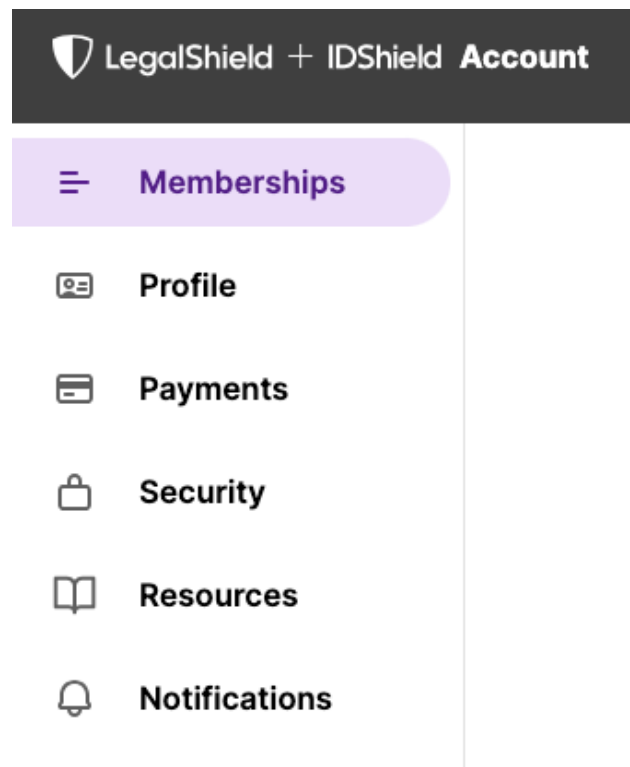
ID Shield Notes and Suggestions

When first setting up your new ID Shield account you can do it on your mobile device or on a desktop/laptop. You will be prompted for the usual stuff like a password. Then you will get several other security questions to more carefully validate your information. You'll probably be asked things like:

- *Which address is the correct address in the last 5 years?* Followed by a number of options, one of which will be something like "None of these".
- *You bought a house in 20xx. What was the address where you lived prior to buying this house?* Again, several options will follow.
- *Which one is closest to your current employer?* There will be a number of choices, one of which may be Chase or Chayce.

There will be several questions like this which are very specific to data that's publicly available, like mortgages, car purchases, changes of address, those sorts of things. Step through these questions carefully.

Once you have completed all the verification steps and logged into your account, you should see a screen much like that below:



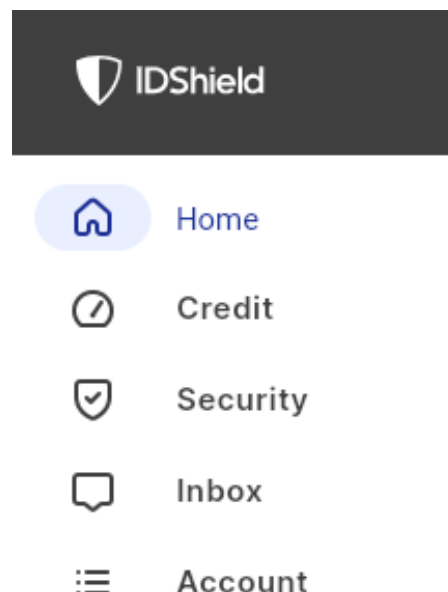
We are not currently using LegalShield, so don't worry about that part. The screenshot above shows up on the left hand side of the screen in a web browser. I'm not sure what the mobile version looks like.

You should see something like this that links to your account . . .

Memberships



Click or tap on the little arrow up icon to go to your IDShield information. This will take you to your IDShield dashboard. Again, on the left side (in a web browser) you'll see this . . .



To the right you may see your credit score, any alerts, etc. Each of the categories shown above gives you lots of information regarding your personal data in each area. Clicking on **Credit** gives you your credit score, credit monitoring alerts, and also lets you set up a couple of things:

Monitoring



Financial Threshold Monitoring



Payday Loan Monitoring



Financial Threshold Monitoring is just what it says. It allows you to set any financial account and then set limits to alert you if there is activity on that account that goes above a setting or point (a 'threshold') that you set:

“These values control what types of activity on your monitored accounts will generate alerts. For example, if you want to be alerted if a credit card purchase over \$500 is made, set “Large Credit Card Purchase” to \$500.”

This can be really helpful if you have given access to your credit or debit cards to family members, or if you lose your cards or wallet.

Payday Loan Monitoring

I highly suggest taking advantage of this option. IDShield will monitor things like rent-to-own (RTO) activity and payday loans for fraudulent activity where someone may be using your name or information for getting a payday loan or trying to buy something from an RTO place.

All you have to do to activate is click the button that says **Activate**.

In the **Credit** section there is also information on how to read your credit score and how to apply for your free annual credit scores from all three major credit bureaus: Equifax, TransUnion, and Experian. IDShield monitors Experian already, but if anything should happen they will work with all three credit agencies to repair your identity-related issues.

Security

In the **Security** section you should see these icons at the top . . .

Security



Overview



Internet



Monitoring



Tips

In *Overview* you just need to scroll through the page to see everything. By clicking on each of the icons you can go directly to that part without scrolling to find it.

Internet

Through IDShield you have no-cost access to an online Password Manager, VPN (Virtual Private Network), and Malware software. All these are provided through Trend Micro. Each of these options give you a serial number to use to claim your password manager, VPN, or malware options. Each option has an FAQ that explains the feature.

Again, all this doesn't cost you one cent. Highly recommended to take advantage of these online offerings to heighten your online security.

Monitoring

In this section you have access to:

- set alerts for sex offenders in your area
- Alerts for fraudulent use of your phone number or caller ID spoofing
- Social media monitoring for potential fraudulent activity under your name
- Privacy Check, which helps remove most traces of your personal information from widely used sites such as those that allow for 'reverse searches' online

Personally, I have activated the *Telecom* option (second on the list) and, the big one . . .

Privacy Check

Can't recommend this highly enough. Takes a few minutes to set up, but you may be astonished to see how much personal historical information is available online. For me there were:

- 4 different spelling variations of my name
- 6 different addresses going back to the 1990s
- 5 different email accounts, two going back to when I used dial-up internet
- 3 phone numbers, one of which I completely forgot

Scary? Not entirely. But it's all this kind of information that data brokers use to sell to companies. Many people think Facebook, Amazon, eBay, etc. are the products they use every day . . . truth is *YOU* are the product, these other services provide something you find convenience or entertainment in, but don't be fooled—the personal information you surrender as part of the terms of use for these (and many other) sites is what these companies want and make money from. My scan under Privacy Check turned up 10 different

sites, most of which had information not only on me but family members, some who have passed on, phone numbers, and addresses.

This honestly didn't scare me, but it is a touch unsettling to know that those basic types of information are so readily available in so many places. Privacy Check helps suppress a lot of that information from being presented to internet bots and other data seekers.

Do yourself a big favor and take the few minutes to set yourself up with Privacy Check.

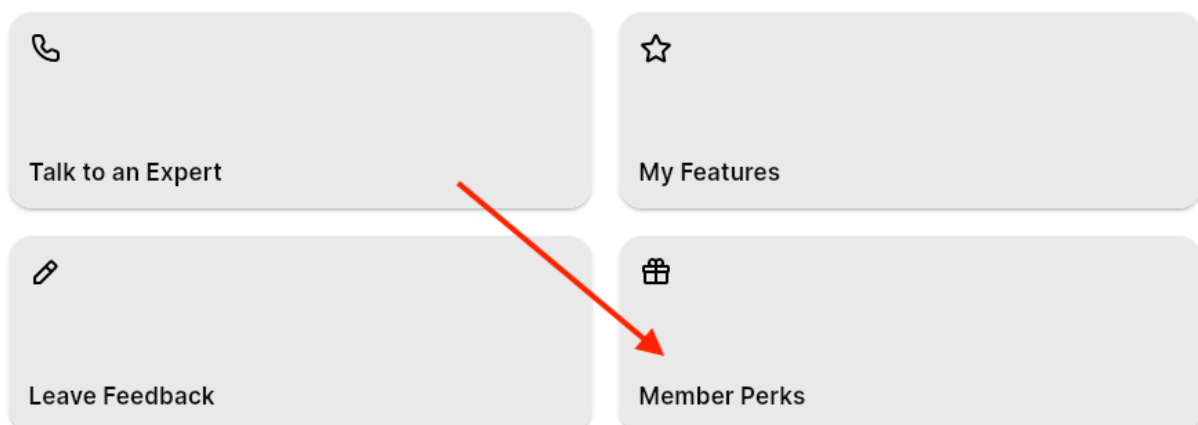
Once you have all your options set up, when you return to Home you'll see your credit score and any alerts that may need attention.

One last note: don't be lazy about entering in your data. Provide as much data to be monitored as possible. Add all your credit cards and debit cards, add your bank accounts, of course your SSN, passport information, phone numbers (especially if you have more than one phone), social media sites/profiles—the more information IDShield has to scan the more thorough your protection.

Also, do heavily consider making use of the free VPN, password manager, and malware options.

And finally, sign up for all the *Member Perks*. You can find these by clicking on Account on the left side (again, in a web browser) and clicking on the Member Perks tile as shown below.

Account



When you get to the Members Perks page, scroll down a little bit until you see this box . . .

It appears that your organization has already pre-registered an account for this email address.

To complete registration, please verify your account.

[Verify Account](#)

Click on **Verify Account**, then you'll get this screen . . .

LegalShield[®] | MEMBERPerks

Welcome to your LegalShield MEMBERPerks Program

Verify Your Account


























Enter the email address associated with your LegalShield account and we will email you a link within 30 minutes to verify your account.

Email Address

example@example.com

[Submit](#) or [Cancel](#)

You'll receive an email from PerkSpot, just click on the link in that email to verify your email address. Once verified you'll be able to see all the available discounts.

 Travel	 Electronics	 Tickets & Entertainment	 Cell Phones & Plans	 Health & Gyms
 Auto Buying	 Automotive	 Food	 Home & Garden	 Apparel
 Insurance & Protection Services	 Outdoors & Recreation	 Finance	 Beauty & Fragrance	 Books, Movies & Music
 Business Perks	 Education	 Flowers & Gifts	 Hobbies & Creative Arts	 Cable & Home Services
 Jewelry & Watches	 Office & Business	 Pets	 Real Estate & Moving Services	 Toys, Kids & Babies