

Identity Theft:

America's Fastest Growing Crime Can Be A Nightmare If You're Not Protected

What today's sophisticated identity thieves steal in just seconds, can take what feels like an eternity to make right. But Todd Davis isn't afraid.

Davis is the CEO of LifeLock, the industry leader in proactive identity theft protection.

"I'm so confident we have built a system that can prevent anyone from becoming a victim of ID theft," Davis said, "I'm willing to give out my social security number right now."

And he did. It's 457-55-5462. He'd also like to give you one month for free.

To understand what a bold statement that is, one must first examine how wide spread and serious the threat of identity theft really is.

9.9 Million Victims

The Federal Trade Commission reported identity theft was the largest consumer complaint and the fastest growing crime in America for the seventh straight year.

The Financial Crimes Report to the Public, released by the FBI, says identity theft accounted for some \$52.6 billion of losses last year alone and affected more than 9.91 million Americans.

That's a new stolen identity every three seconds, but according to FTC reports the nightmare doesn't end there. That's because the average identity theft victim will then spend 300 to 600 frustrating hours talking to credit card companies, banks, police and credit bureaus repairing the damage.

When you factor in that thieves may hold onto information for six months before using it, and that a single stolen identity may be used up to 30 times, the full weight of the crime begins to take shape. The fact is, you may already be a victim many times over, though you might not know it for months.

One victim had two homes purchased and furnished using her name and personal information. Then, to add insult to injury, the thieves took out second mortgages on both homes as well. She was forced to quit her job and work full time on restoring her credit. It took her six months.

Another victim had his identity

stolen by a man who went on to commit rape and murders using the victim's name. "Even though he's sitting in prison, I sometimes feel like I'm the one serving the life sentence," says the victim.

And there's the Arizona woman who was turned down for public assistance because someone else was using the social security number of her 10-year old son and earning more money than her.

There are as many stories as there are victims, but the one thing all victims have in common is the fact they did nothing to deserve their fate but put their faith in the hands of those entrusted with their key information.

Are You Safe?

So where do identity thieves get your information? Sadly, in this information age, just about anywhere – your computer, your mailbox, the garbage, in line at the store or shopping online at home. And even if you don't do business online, the companies and businesses you share your information with most certainly do.

It seems like every week brings new stories of retail companies, financial institutions and government agencies losing the personal records of hundreds of thousands, in some cases even millions, of Americans. In many cases, these records contain all of the information a thief would ever need to assume someone's identity.

In fact, since January 2005, more than 150 million people have received letters notifying them their personal information has been stolen or lost. Among those affected were employees, students, consumers, veterans, soldiers, nurses, patients, teachers, homeowners, taxpayers and children.

Some laws are now in place to help you if you become a victim, but wouldn't it be better to prevent someone from becoming a victim in the first place?

Total Service Guarantee

That's why Davis and LifeLock take an entirely different approach, promoting a proactive, rather than reactive, solution to the problem. An approach that's made LifeLock

the #1 leader in proactive identity theft protection.

"You should never share your number like I do, but I give my social security number out because I'm that confident in LifeLock's service," says Davis.

The Arizona based LifeLock, provides a system that "locks

What's more, while credit monitoring services – and the credit bureaus themselves – don't maintain records of minors, LifeLock promises to help parents protect the information of their children as well.

"Everyone who has a social security number needs to take the necessary steps to make their

That's where LifeLock comes in."

Fraud Alerts and WalletLocks

LifeLock's proactive approach includes setting and maintaining alerts that require creditors to make reasonable efforts to contact LifeLock customers directly before they can issue new lines of credit. LifeLock also requests clients be removed from pre-approved credit card and junk mail lists, popular methods identity thieves use to commit their crime.

Thirty-eight percent of all identity crimes stem from a lost or stolen wallet. Enter WalletLock.

"If your wallet is ever lost or stolen, simply give us a call – anytime, anywhere – and a WalletLock specialist will contact each credit card, bank or document issuing company, cancel your affected accounts and complete the paperwork and steps necessary to replace your credit/debit cards, driver's license, social security card, insurance cards, checkbook – even travelers checks – at no additional cost," Davis said.

Yes, That's His Real Number

So, not only does it turn out that 457-55-5462 is his real social security number, it turns out Davis gives it out a lot. On the internet and in print, radio and TV ads Davis shares it to demonstrate his confidence in LifeLock, but that's not the only reason.

"Again, you should never share your social security number the way I do, but I do it to make the point that everyone's information is already out there every bit as much as mine is," Davis said. "It may not be spread across your TV screen, but it's out there."

He points out how much we already share our personal information. "At the doctor's office, at banks, at schools and a million other places, we're trusting people with our personal and financial information every day. LifeLock gives me a comfort and peace of mind that everyone should have."

And now they can, because Davis is offering one free month to anyone who calls 800-736-9630 or visits www.lifelock.com – simply mention the promo code "NEWS24."

Things You Can Do:

1. Place Fraud Alerts On Your Credit Report.

Fraud alerts make it extremely difficult for thieves to open new credit lines under your name. While this won't help if your current credit information has been taken, it is proven 82% effective in stopping unauthorized use of personal information. You can place fraud alerts with all three major credit reporting agencies (Equifax, Experian, TransUnion), but alerts last only 90 days and must be renewed continuously to be effective.

2. Order ALL THREE Free Credit Reports.

Whether or not you are a victim of identity theft, take advantage of your free annual credit reports, which is now a requirement of federal law. Visit www.annualcreditreport.com.

3. Opt Out Of Unsolicited Credit Card Offers.

Opt out of pre-approved offers of credit at www.optoutprescreen.com. You may choose a five-year opt-out period or permanent opt-out status. This reduces the possibility of someone rifling through your mail and opening credit under your name.

4. Become Acquainted With A Shredder.

All read mail should go through the shredder before it goes to the trash. Though identity theft is steadily transferring to online forums, most identity theft is still done by trash digging. Using a shredder on all of your personal documents, makes the job for any would-be identity thief infinitely more difficult.

5. Let Experts Protect You.

While preventative measures can be done by anyone, many companies exist to provide consumers with expertise when it comes to the confusing ID theft issues. When selecting one of these companies, make sure that they provide the convenience, knowledge, support and guarantee to keep you safe. LifeLock backs their service with a \$1 million guarantee.

up" your personal information, rendering it useless if it gets in the wrong hands. LifeLock pledges to help stop anyone from using your personal information, and to help clients clean up the mess (to the tune of \$1 million) if they fail to make good on that pledge.

personal information useless to anyone but them," Davis says. "That is the only way to really remove the threat of becoming a victim of this crime. We still encourage people to shred and check credit reports, however, it's time to go a few steps further.

SSN:

457-55-5462

I'm Todd Davis, CEO of LifeLock,

and yes, 457-55-5462 is my real social security number.* I give it out just to prove how safe your identity is with LifeLock.

LifeLock, the industry leader in proactive identity theft protection, works to help stop identity theft before it happens. We take proven steps to help prevent identity thieves from destroying your credit and ruining your good name, and we back our service with a \$1 million total service guarantee. I'm so confident in LifeLock's ability to protect my identity I publish my social security number. To give you that same level of confidence and peace of mind, I'd like to give you LifeLock for 30 days, absolutely free.

Here's what you're getting with LifeLock:

- Proactive Identity Theft Protection.
- Reduced junk mail and credit card offers.
- Request Free Annual Credit Reports
- \$1 Million Total Service Guarantee.

30 DAYS FREE

USE PROMO CODE **NEWS24**
CALL OR GO ONLINE

800-736-9630
LIFELOCK.COM

*No payment, no obligation for 30 days. After 30 days your credit card will automatically be billed. You can cancel at any time without penalty.

 **LifeLock**[™]
Guarantee Your Good Name