

The FTC estimates that as many as 13 million Americans have their identities stolen each year, and last year in the United States, someone was victimized by identity theft every two seconds.

Today's digital environment makes it nearly impossible to protect your credit and identity on your own.

Raccoon Valley Bank's Credit Monitoring and Identity Theft services continually monitor the ways your name and personal information are being used and shared online, and will alert you to any suspicious activity. However, our services don't stop with monitoring and early detection – we have trained experts standing by to answer questions, help you submit disputes, and support you in defending your credit and identity.



ABOUT RACCOON VALLEY BANK

With roots stretching back for generations in our communities, Raccoon Valley Bank has come to know the people we serve, the financial challenges they face and the services they need. Whether it is "traditional" banking products like personal or business accounts, mortgages, loans, trust services or newer bank technology such as online and mobile banking, you will find exactly what you need at Raccoon Valley Bank.

Visit RaccoonValleyBank.com for bank addresses and hours of operation.



**Just
Right**
FOR YOU

Credit Monitoring & Identity Theft Protection Services



CREDIT MONITORING

Monitors your online credit data.

Our Credit Monitoring service allows you to identify inaccuracies in credit data being reported by creditors and offers early detection of potentially fraudulent activity in your credit file. Once the service is activated, you will be notified of activity in your credit file when any one of the following activities is reported:

1. New account openings
2. Credit inquires
3. Payment delinquencies
4. Public record changes
5. Change of address

In addition, you have access to trained credit specialists 9am-5pm central time, Monday-Friday (excluding holidays), who will answer any data questions you have and submit disputes to credit reporting agencies on your behalf.

- Monitoring alerts can be delivered online or via the postal service
- Online activity alerts are provided daily
- Postal activity alerts are provided monthly

IDENTITY THEFT PROTECTION

Monitors your online personal and financial information.

idINTEGRITY SCAN regularly searches the Internet for your personal and financial information, notifying you immediately of suspicious activity.

24/7 Status Reports

Provides an easy-to-use, on-line Fraud Detection Dashboard with 24/7 status reports on your Social Security number, debit and credit cards, postal and e-mail addresses, and phone numbers.

Immediate Detection

idINTEGRITY SCAN scans billions of records – including Internet directories, hacker chat rooms, and public and private databases – looking for suspicious activity. Identity fraud detection begins within minutes. Alerts are sent to you by e-mail immediately, giving you a chance to stop identity theft before it has a chance to ruin your good name.

- Search and remove any address or credit card information at your discretion
- View the risk status of each tracked item on your personalized Fraud Detection Dashboard
- Receive email alerts immediately if there is any change in the status of a tracked item
- Licensed investigators available to answer questions and provide assistance

CHILD ID PROTECTION

Monitors your child's online personal information, which may be at even greater risk than yours.

School. The pediatrician's office. Your tax preparer. These are just some of the places that have your child's personally identifiable information (PII), including Social Security number (SSN). If this information is not properly secured, or if the organization experiences a data breach, your child may become more vulnerable to identity theft.

How Can My Child's Information Potentially Be At Greater Risk?

Children's PII is considered more valuable than that of adults because their identities offer a clean slate. Children do not have credit reports, so someone can use their identity for years without being detected.

Contact us to begin your monitoring services today.

- Credit Monitoring: \$5.00 per month per adult
- Credit Monitoring + idINTEGRITY: \$9.00 per month per adult
- Child Monitoring (add-on): \$4.00/month

For up to 4 children under the age of 18. Adult idINTEGRITY membership is required.

