



PREPARED FOR:

Your Credit Union

www.yourcreditunionwebsite.com

HAVE YOU EVER?

- Worried about being a victim of identity theft
- Been concerned about your child's identity
- Lost your wallet
- Worried about entering personal information on-line
- Feared the security of your medical information
- Been pursued by a collection agency

IDENTITY THEFT ISSUES ARE MORE COMMON THAN YOU THINK...



30 new identity theft victims per minute*

Identity thieves are **hacking and stealing data** at a frightening rate—with 30 new victims of identity theft per minute.¹ Offer your employees coverage that will help protect against and resolve identity theft issues.



Just 15% of identity theft activity is discoverable

Only 15% of the identity theft complaints received in 2015 **would have created activity discoverable by credit report monitoring**, pointing to the importance of taking a dual approach to help protect employees.²

THE IDSHIELDSM MEMBERSHIP INCLUDES:



Privacy Monitoring

Monitoring your name, SSN, date of birth, email address (up to 10), phone numbers (up to 10), driver license & passport numbers, and medical ID numbers (up to 10) provides you with comprehensive identity protection service that leaves nothing to chance.



Security Monitoring

SSN, credit cards (up to 10), and bank accounts (up to 10) monitoring, sex offender search, financial activity alerts and quarterly credit score tracking keep you secure from every angle. With the family plan, Minor Identity Protection is included and provides monitoring for up to 8 children under the age of 18 for no additional cost.



Social Media Monitoring

Allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks. You will be alerted to privacy risks, like the exposure of personally identifying information, including street address, date of birth, or Social Security number, as well as reputational risks, like foul language, drug and alcohol references, or discriminatory terms.



Credit Monitoring

Members have access to continuous credit monitoring through Experian. Monitoring can be accessed immediately by the member via the service portal dashboard on myidshield.com or through the free IDShield mobile app. Credit activity will be reported promptly to the member via an email alert and mobile push notification.



Credit Inquiry Alerts

Members will be notified via email when a creditor requests their Experian credit file for the purposes of opening a new credit account. Alerts may also be triggered when a creditor requests a member's credit file for changes that would result in a new financial obligation, such as a new cell phone account, a lease for a new apartment, or even for an application for a new mortgage. Inquiry alerts can be helpful in determining when an identity thief is opening a new account without the member's authorization.



Monthly Score Tracker

VantageScore is a monthly credit score from Experian that plots the member's score month-by-month on a graph. Upon activation and monthly thereafter, members will be able to see how their credit scores have changed over time, along with score factors that provide insight into what events may have caused their specific credit score to change.



Consultation

Your identity protection plan includes 24/7/365 live support for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection.



Stay Connected

Members can download our free mobile app for help with 24/7 covered emergencies at the press of a button.



IDShield Vault

Members have access to a password manager as a part of their IDShield service. Members will be able to access a separate IDS Vault Dashboard where they will be able to store and manage their passwords as well as generate new, strong passwords. With a browser plugin installed (Chrome, Firefox, and Safari), IDShield Vault will also autofill known passwords when browsing on the web. IDShield Vault also syncs across devices and provides secure auto backup.



Full Service Restoration

Complete identity recovery services by Kroll Licensed Private Investigators and our \$5 million service guarantee ensure that if your identity is stolen, it will be restored to its pre-theft status.

IDShield plans are available at individual or family rates. A family rate covers the member, member's spouse and up to 8 dependents up to the age of 26.

This is a general overview and is for illustrative purposes only. Plans and services vary from state to state. See a plan contract for your state of residence for complete terms, coverage, amounts, conditions and exclusions.

Payroll Deduction: MONTHLY

IDShield

Family	\$18.95
Individual	\$ 8.95

For more information, please contact your Independent Associate:

Harvey Fox / Soaring Eagle Business Solutions LLC
harvey@soaringeaglesolutions.com
(717)467-4646
www.defendyouridentity.net



DID YOU KNOW?

10 MILLION AMERICANS HAVE THEIR IDENTITY STOLEN EACH YEAR

Equifax's breach is a reminder that your personally identifiable information can be stolen and used to steal your identity.

Protect Your Identity With IDShield

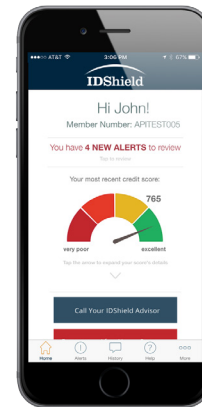
Your employer strives to provide you with the best in benefits, that is why they chose IDShield. IDShield is the only identity theft plan that provides direct access to licensed private investigators and shields your personally identifiable information from criminals.

IDShield Plan Benefits Include:

- Identity Consultation and Advice
- Identity and Credit Monitoring
- Identity Threat and Credit Inquiry Alerts
- Complete Identity Restoration
- Direct Access to Licensed Private Investigators
- Monthly Credit Score Tracker
- Social Media Monitoring
- Password Manager
- Mobile App
- \$5 Million Service Guarantee
- And More

We Have An APP For That!

With the IDShield mobile app you can track your identity and have on-the-go access, 24/7!



If you are already enrolled in the IDShield plan: Use the IDShield app or login to myidshield.com to keep your account and monitored information up to date. As always, you have access to IDShield's licensed private investigators for identity consultation and restoration.

Affordable identity theft protection

INDIVIDUAL
\$8.95
MONTHLY

FAMILY
\$18.95
MONTHLY

For More Information Visit:

www.defendyouridentity.net

This comparison is based on information that is publicly available as of September 2017 and on plans at similar price points, without discounts. This is a summary only. Each company may have more plans available. As with all plans, some exclusions apply. Please see a plan contract for complete details. IDShield is a product of LegalShield, and provides access to identity theft protection and restoration services through an exclusive relationship with Kroll. Neither LegalShield nor its officers, employees, or sales associates directly or indirectly provide identity theft protection, restoration services, or advice.



IDShield's Licensed Private Investigators

Since 2003 IDShield is the ONLY identity theft plan that provides direct access to licensed private investigators.

IDShield's Licensed Private Investigators:

- Have credentials that matter including:
 - Certified Fraud Examiner (CFE)
 - Fair Credit Reporting Act Certified (FCRA)
 - Certified Identity Theft Risk Management Specialist (CITRMS)
 - Certified Information Privacy Professional (CIPP)
- Stay assigned to a case until the identity is restored to its pre-theft status
- Have unmatched experience with all types of identity theft including criminal and medical identity theft, credit, disability benefits and payday loan fraud
- Provide complete identity restoration
- Are available 24/7 for identity theft emergencies
- Are easily accessible through the IDShield mobile app



Tim O.

An IDShield licensed private investigator for over ten years.



IDShield's licensed private investigators will do whatever it takes for as long as it takes to restore a stolen identity to its pre-theft status.

Save With These Incredible MEMBERPERKS

Your LegalShield and IDShield memberships are simply amazing. And, in addition to the privileges that are already yours, we have added these **MEMBERPERKS** with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. Members have the opportunity to save, on average, over \$2,000 per year. **MEMBERPERKS** can save you enough to pay for your membership for years to come!



We hope you enjoy them, and please know how much we value you for being part of the LegalShield family.



APPAREL



AUTOMOTIVE



BOOKS, MOVIES & MUSIC



CELL PHONES



ELECTRONICS



FINANCE



FLOWERS & GIFTS



FOOD



HEALTH & WELLNESS



HOME SERVICES



INSURANCE & PROTECTION SERVICES



OFFICE & BUSINESS



REAL ESTATE & MOVING SERVICES



SPORTS & OUTDOORS



TICKETS & ENTERTAINMENT



TRAVEL

WHAT MEMBERS ARE SAYING:

"I used to think you had to be some special VIP insider to get these kinds of discounts. Now I get that same treatment because I'm a LegalShield member! I saved \$1,200 in 2014 and over \$2,400 last year. This one benefit alone makes being a member of LegalShield a no brainer!"

— Philip H.

"I saved 20% at Advance Auto and I also saved 30% on movie tickets on date night with my wife. This membership is it!"

— Andre E.

"I am receiving 8% off my Verizon cell phone monthly charge!!"

— Paulette M.

These benefits are for LegalShield and IDShield members. All offers or promotions are subject to change without notice.



And Many More!

Getting Started

To sign up, simply login at legalshield.com, click **MEMBERPERKS**. If you don't already have an account, click **MEMBERPERKS** to make an account with your personal or work email.

Soaring Eagle Business Solutions LLC

Harvey Fox
(717)467-4646

www.protectwithharvey.com

Credit Unions Offering IDShield

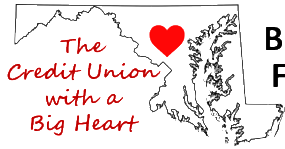
1. * Wyrope FCU in Williamsport PA	5,100 Members
2. ** Team First FCU in Lancaster PA	1,150 Members
3. ** CAMC FCU in Charleston, WV	5,428 Members
4. ** MAC FCU in Fairbanks AK	11,700 Members
5. ** Baltimore Washington FCU in Glen Burnie MD	2,000 Members
6. ** Police FCU in Upper Marlboro MD	11,300 Members
7. ** HEMA FCU in Silver Spring MD	2,400 Members
8. Money One FCU in Largo MD	12,471 Members
9. St. Agnes FCU in Baltimore MD	7,128 Members
10. NASA FCU in Upper Marlboro MD	142,359 Members
11. USX FCU in Cranberry TWP, PA	26,327 Members
12. Earthmover CU in Illinois	26,874 Members
13. First Financial CU in Chicago IL	8,597 Members
14. SnoCope CU in Everett WA	6,342 Members
15. Memorial CU in Houston TX	10,239 Members
16. Texas People FCU in Ft Worth TX	2,740 Members
17. Appalachian Community FCU in TN	14,872 Members
18. Loudoun CU in Leesburg VA	7,375 Members
19. Ravenswood FCU in Ravenswood WV	5,320 Members
20. West Virginia Central CU in Parkersburg WV	16,783 Members
21. United Educators CU in Minnesota	15,662 Members
22. Middlesex County Employees FCU in NJ	1,825 Members
23. One AZ Credit Union in Phoenix AZ	142,985 Members
24. Cascade Community CU in Roseburg OR	13,629 Members
25. Telhio CU in Columbus OH	65,331 Members
26. Maine Highlands FCU in Dexter ME	12,035 Members
27. Casco FCU in Gorham ME	7,102 Members
28. Midcoast FCU in Freeport ME	16,244 Members

** Are clients of Soaring Eagle Business Solutions and are setup to receive royalties.

* Are setup to receive royalties

All others are outside the Soaring Eagle Business Solutions system and we do not know how they are setup.

This list is not all inclusive.



**Baltimore Washington
Federal Credit Union**

July 24, 2017

To Whom It May Concern:

I am pleased to recommend LegalShield and IDShield products as beneficial, valuable products that provide enhanced member value. Baltimore Washington Federal Credit Union will only offer products that we believe will provide value to the member from reliable trusted providers; both LegalShield and IDShield meet this criteria. Just one example of this is that I, as the Chief Executive Officer believe in these products so much, I am a subscriber.

Mr. Harvey Fox, the owner of Soaring Eagle Business Solutions, LLC, introduced these products to our organization and after careful review and reference checking, have found these product to be top tier competitors in this marketplace providing the most value for the cost. Additionally, at the time of this writing, IDShield is the only product in the market that offers all-inclusive complete restoration by licensed investigators along with their comprehensive monitoring and alerting process.

Mr. Fox is a CIPA (Certified Identity Protection Advisor) through IMI (Identity Management Institute), which provides our membership a knowledge and very valuable resource that can be relied on in the event of legal issues or identity theft.

Mr. Fox has been very helpful in providing training, education, written information, and access to valuable information regarding these subjects for the benefit of our staff and membership, and we look forward to a long relationship with him, IDShield and LegalShield.

Sincerely,

Lester Warby III
CEO/President
Baltimore Washington Federal Credit Union.