



An eBook Excerpt By

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... and now a word from our lawyers: (Really, we could not make-up this stuff.)

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ID Theft Part 5 (Podcast)

Moderator: Hi, this is Debbie Street. Today I am concluding my interview with our Identity Theft and Fraud Protection Expert, Nancy Dewitz. Welcome back, Nancy.

A. Thanks for having me back, Debbie.

Q. Can you give us some areas to think about when we compare Identity Theft Protection services today so we know where we will get the most bang for our buck and truly protect our identities?

A. Sure. I'll go you one better and give you a list of questions to ask anybody you may consider doing business with. If you go to our blog, - and Debbie will tell you how to do that at the end of this podcast - you can get a transcript of these questions so you have it handy when you're ready for the next step.

1. Two-part question: Does your company use credit monitoring in regard to Identity Theft? If I notice a problem with my credit reports or don't understand them, will you help me understand it?
2. When you detect that my identity has been compromised and I confirm that, will you do automatic credit freezes?
3. Do you offer nightly scanning of national databases such as the Department of Motor Vehicles, public databases, criminal databases, credit card aggregators and medical insurance databases and other non-credit related databases.
4. Do you actually do the work of restoring my identity such as birth certificates, marriage license records, divorce records, tax records that could be considered fraudulent with the IRS, state and local tax authorities, 401k fraud, IRA fraud, social security benefits fraud and the like?
5. Do you include children in the plan at no charge for all the features I would receive?

6. Do you have family member exclusions? (This means, if a family member like a cousin or nephew, for example, would commit identity theft against you and you didn't know anything about it, will that be excluded under your coverage.)

7. Do you include reimbursement for time lost time from work, court costs, attorney fees, postage and the like?

8. Do you track down Identity Theft criminals, put them behind bars and seek criminal charges and prosecution? If they say yes, ask them: How do you do that?

Q. So, Nancy, any final words of advice or consolation to people who are here today, especially if there are any listeners who may be in the throes of Identity Theft?

A. Identity Theft is frustrating, upsetting, time-consuming, and just plain maddening. We understand that. There are companies who will offer to restore you identity for a one-time fee. The recovery company that I partner with runs about \$500 for a full recovery, but don't stop there. I would also recommend getting a full Identity Monitoring program to protect yourself by getting an early alert to cut this problem off at the knees. The most frustrating part of resolving Identity Theft issues is that once the criminal catches onto the fact that you've discovered their theft, the criminal goes "dark," waits about six months to a year and starts in on you all over again. This is where the nightmare restarts.

I really want to thank you Debbie for doing this interview because you have asked excellent, probing questions to find out the answers to the questions most people have as well some questions that maybe people wouldn't think to ask. Good job, and thanks Debbie. My goal for this interview series was to give consumers the information they need as well as plausible, credible options so they are in control of what what is right for them.

Q. One last thing, Nancy, before you go. Is there anything else you would like to share with us, like is there something to be on the lookout for when we look at things look prices and comparing services.

A. Excellent question, Debbie. Pricing will vary by company based on what features they offer with their plan. There are two keys to pricing Identity Monitoring services. You'll see prices vary in one of two areas. The first area is, how often they scan national databases. For some reason, companies may offer the scans once a week, or once a month. My question to people who may want to save a few bucks is, when do you want to find out that your identity is compromised? With 24 to 48 hours, within a week, or a month. There is very little cost difference so I'd spring for the extra few bucks. The next difference on price is determined by how much assistance they will give you for identity restoration. If you want to face the nightmare yourself, get the Assistance In A Box also known as Assisted Identity Recovery. If you don't want to face the nightmare yourself, get full identity restoration services. Again, it will cost you a few bucks more, but how much do you want to cut off the average identity restoration time of about 600 hours? Along with Identity Restoration, free Legal services should part of the Identity recovery process, or that work is going to land on your shoulders.

Now, any service you choose has to be affordable but it also needs to include coverage for you and your entire family, especially your children. You alone can decide how important it is to preserve your assets, your good name, your credit, your IRAs, 401ks, bank accounts, your medical insurance records, your staying out of jail, and so on. One last thought: If someone stole your identity and used your health insurance for their cancer treatments or for the delivery of their crack baby, how comfortable would you feel with that information on your medical records?

Moderator Debbie: Thank you so much for coming in for this interview and sharing the information with me, with us. It's been a real eye-opener. It was really great to learn the facts we need to know in an unbiased way so we can decide without a bunch of smoke and mirrors what we want and who we want to deal with. Thanks again.

Expert: Having your identity stolen doesn't have to be a nightmare with the right protection. If you'd like to hear company particulars for an Identity Theft and Fraud Protection program that will Protect, Detect and Restore your Identity, please use the

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