



FAQs



IdentityForce.®



PRODUCT & SERVICE OVERVIEW

Q: What services does IdentityForce offer?

A: IdentityForce provides Identity Theft Protection services that will monitor your personal information and quickly notify you about any suspicious activity. If your identity is compromised, they'll do the work needed to restore it. And their \$1 million identity theft insurance coverage gives you an added layer of protection. You can also learn more [here](#).

ENROLLMENT, REGISTRATION & PAYROLL DEDUCTION

Q: How do I enroll in IdentityForce?

A: Enroll by calling IdentityForce's dedicated Alaska Electrical Legal Fund support team at: 877.204.8730.

Q: I thought I was enrolled in IdentityForce. Why do I need to register?

A: Once you have enrolled, per the steps above, it's important that you review the IdentityForce Welcome email to finish your account setup. Registration is the next step that activates comprehensive monitoring and notification services to ensure you are fully protected with proactive Identity Theft Protection. ***If you do not register, you will only be protected if you are a confirmed victim of identity theft.***

Q: I am confused about completing my registration to activate all my services. Who can help me?

A: Please call IdentityForce's dedicated Alaska Electrical Legal Fund support team at: 877.204.8730.

CHANGES

Q: Can I enroll in IdentityForce or change my coverage at any time?

A: Yes, you may enroll in or change their coverage level in IdentityForce at any time (Please see previous section, Enrollment, Registration, for instructions).

VICTIMS OF IDENTITY THEFT

Q: What if I become a victim of identity theft, but I haven't completed my registration?

A: You are still entitled to fully managed restoration and are covered by the \$1M identity theft insurance. If you become a victim, we highly recommend completing registration to turn on all your identity monitoring services.



Q: I'm a victim of identity theft. Does IdentityForce help me to restore my identity after the theft has been identified?

A: If you were an IdentityForce member at the time you discovered you were a victim of identity theft, IdentityForce will help you restore your identity.

ALERTS

Q: How can I limit the number of bank and credit card activity alerts?

A: There are several ways to reduce the number of alerts sent from IdentityForce's Bank and Credit Card Activity alerts service.

1. The service sends alerts based on four types of transactions [purchases, withdrawals, transfers, and duplicates] each can be turned on or off individually under Alert Preferences when you log in.
2. A member can also set limits for each type of transaction [i.e. Alert me if a purchase is over \$300]. To reduce the number of alerts, raise the alert setting [i.e. Alert me if a purchase is over \$500 or \$1000, etc.]
3. A member can also reduce the number of financial accounts monitored by removing accounts.

Q: Why do some requests require a state identification?

A: Web sites that list people's public records require the person requesting a change to provide a copy of their State ID to confirm that the requester possesses an ID. When uploading your ID, we recommend blacking out your photo and ID number.

Q: How does IdentityForce obtain my information from people search sites?

A: IdentityForce uses custom technology code to scan people search sites for a member's personal information and creates a report of what information is found and where.

CREDIT MONITORING

Q: How often does IdentityForce provide an updated credit score?

A: With UltraSecure Premium protection, your three bureau credit scores are available quarterly and an updated TransUnion credit score is available once a month through credit score tracker.

Q: How is IdentityForce's credit reporting different from other credit reporting agencies?

A: There are three national credit bureaus: TransUnion, Experian, and Equifax. We provide you with a quarterly credit report that merges the data from all three bureaus to give you a detailed report of your credit history.



Q: What kind of information is in my credit report?

A: A credit report is a snapshot in time of who you are, what debts you owe, and other information to help banks and other lenders assess if you are a good credit risk. It includes your name, address, date of birth, previous addresses, and Social Security Number. It also lists the accounts you currently have open, your credit history, your employment history, and public records.

Q: How often should I check my credit report?

A: Ideally, you should check your credit report 4 times a year, but no less than twice a year, unless:

- You are planning to make a major purchase
- You are applying for more credit
- Your credit report contained inaccuracies in the past
- You want to improve your credit score
- You have been a victim of identity theft
- You are concerned with being a victim of identity theft

Q: How do I correct inaccurate information on my credit report?

A: You need to dispute inaccurate information directly with the credit bureaus. You can do this either by mail, phone, or online. The credit bureaus have 30 days to investigate your dispute. Once the investigation is complete, the credit bureaus will send you a letter with their findings. If they have made any revisions to your credit report, they will send you a copy of your revised report. If you're a member of IdentityForce, you can access the dispute forms directly by logging into your personalized IdentityForce Dashboard and clicking on the Credit Bureau Dispute Form links at the top of your credit report. You may also call our Member Services team at 877.204.8730 to begin the dispute process.

Q: I received a credit report monitoring alert. Does this mean that my identity has been compromised?

A: Not necessarily! An alert simply means that a change has been made to your credit report and that you should check it out immediately to make sure it's legitimate. IdentityForce monitors the 12 most significant warning signs – or “triggers” — that fraud may be taking place. These triggers include a change of address or phone numbers, opening a new account, or an account being placed in collections. If an unauthorized change has been made to your credit report while you are a member of IdentityForce, call our Member Services team at 877.204.8730. Our team will advise you what to do next.



Q: What should I look for on a credit report to indicate identity theft?

A: To begin with, accuracy is important. You'll want to first make sure all the information in your reports is correct and up to date. If any of the personal information in your reports is wrong (i.e., addresses, SSN, name — including variations like Jr. and Sr. — and employers) it could be a sign of identity theft. Other warning signs include any accounts you didn't open or any debts you don't recognize on legitimate accounts. Also, check the reports for inquiries from creditors you don't know about. Banks and credit card companies will look at your credit reports before opening an account, so an inquiry could be a sign that someone is trying to open accounts in your name. However, banks and credit card companies often inquire about consumers' creditworthiness to target their marketing efforts, so it's possible that an inquiry is not related to identity theft. If you find inaccuracies or suspicious activity on your credit reports, notify the credit bureau as soon as possible by telephone and in writing. If you are a member of IdentityForce, call our Member Services team at 877.204.8730 immediately.

Q: Why does my credit score matter?

A: Your credit score can help lenders understand how likely you are to pay your bills. It's used anytime you're seeking a mortgage, car loan, credit card, etc., and it's used to determine a credit limit, which is the maximum amount of money you can borrow. Your credit score can even determine the premium you'll pay for car insurance. A higher credit score gives you a lower interest rate when you're borrowing money.

Q: How can I change my credit score?

A: The biggest factor contributing to a low credit score is late payments. If you see late payments incorrectly listed in your credit report, get them changed and it should improve your score. The type, size, and age of your accounts also factor into your credit score, so making positive changes, like paying down credit card debt, can also help your score.

Q: Will my credit score change if I request a copy of my own credit report?

A: No. When you request a copy of your own credit report, it is called a "soft inquiry." While it is noted in your file, it does not affect your credit score. "Hard inquiries" generally occur when a financial institution, such as a lender or credit card issuer, checks your credit report when making a lending decision. They commonly take place when you apply for a loan, credit card or mortgage, and you typically must authorize them. Hard inquiries could lower your credit score by a few points and may remain on your credit report for two years.

Q: Can I get a free copy of my credit report?

A: By law under the FACT ACT you are entitled to one FREE credit report a year from each of the three credit bureaus, Experian, TransUnion, and Equifax. You can request your free report by mail or online at [AnnualCreditReport.com](https://www.annualcreditreport.com). Additionally, there are also links in your personalized IdentityForce Dashboard that will provide you access to your credit report.

DEPENDENTS

Q: Are my dependents covered by IdentityForce?

A: All plan options include child identity theft protection, and will be activated once you have fully registered. Children are defined as dependents 25-years-old and under. Children receive a tailored identity protection product from IdentityForce named ChildWatch.

Q: How can I add my spouse to this service?

A: Your spouse or domestic partner is included in the UltraSecureID plan. If you wish to upgrade to the UltraSecure Plus or UltraSecure Premium plan, please contact your dedicated support team at 877.204.8730. All plan participants need to be enrolled under the same product.

Q: How do I see my dependent's alerts?

A: Your dependent's alerts will appear on your dashboard with his or her name next to the alert.

Q: How can I view my dependent's information being protected?

A: From your dashboard, select My Services and select a family member from the Got to Account Menu.

About IdentityForce

For nearly 40 years, IdentityForce, Inc., has provided best-in-class, highly scalable, award-winning identity theft, privacy, and credit protection solutions to consumers, businesses, and government agencies. A pioneer of identity protection, IdentityForce's innovation and customer-centric approach has made the company a trusted partner for both organizations and individuals. IdentityForce's award-winning [mobile app](#) is available for both iOS and Android users. IdentityForce is the only identity protection provider awarded the Parent Tested Parent Approved Seal. Follow IdentityForce on [Twitter](#), become a fan on [Facebook](#), engage with us on [LinkedIn](#), and join us on [Google+](#). Learn more at www.identityforce.com.

