



Virtual Branch® **AlertMe™** • Consumer Credit Monitoring

Consumer Identity Theft Monitor

Increasing incidents of identity theft can add up to substantial losses for your members *and* your credit union.

What is IT?

IT is more than information technology. IT is IntegraSys Technology. IT is a commitment to service and innovation. And a firm belief in standing for integrity and systems excellence.

With more than 550 employees who have teamed up with financial institutions nationwide for more than 30 years, we know what it takes to give you that vital spark needed to accelerate your growth into the future.

As part of the Fiserv family — a respected player in the financial services industry — we know the success of your financial institution depends on the certainty of IT.

That's why we've taken IT and turned it into — well, it.

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Another **Fiserv** Connection

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The fastest growing crime in America.

According to the FTC, more than 10 million Americans were affected by identity theft in 2004, making this crime a concern for consumers and financial institutions alike. When a consumer becomes the victim of identity theft, their financial institution often pays the price. State and federal consumer protection laws shield individual victims of identity theft by limiting their liability - which means financial institutions and businesses incur most of the losses. In fact, businesses and financial institutions lost \$48 billion in 2003 as a result of identity theft.

In a recent Credit Union Journal Daily member survey, more than half of the respondents said they don't think their financial institution is doing enough to protect them. The survey also revealed that 40 percent would consider switching to another financial institution if it offered greater protection from identity theft.

Early detection is the goal.

As part of our ongoing commitment to deliver innovative technology solutions to help credit unions address key business issues, IntegraSys has developed **AlertMe™**, a credit monitoring tool designed to provide consumers with early warning of potentially unauthorized credit activity. AlertMe is the latest innovation in our suite of Virtual Branch® home banking solutions. Members subscribe to the service, which monitors their credit bureau files daily for activities such as new accounts, address changes or reported delinquencies. Notification of these activities gives members the opportunity to take corrective action if needed.

What IT offers your credit union.

- Strengthens member relationships and enhances member service.
- Supports credit union specific branding of a high-demand service.
- Provides a new, recurring revenue stream.
- Lets you offer a valuable service without added administrative tasks.
- Reduces indirect costs of supporting members affected by identity theft.

What IT offers your members.

- Daily monitoring of their credit bureau file.
- E-mail notification of posted credit activity.
- Low-cost service with automated monthly billing direct from their account.
- Online access to credit reports.
- A yearly reminder to order their free annual credit report.
- Identity theft insurance.
- Peace of mind delivered through their credit union.