

# KEY QUESTIONS You Should Ask As You're Comparing Identity Theft Protection Programs

It can be challenging to differentiate one identity theft protection program to another. There are many different terms, and even the same terms do not always mean the same thing. A detailed due diligence process, and knowing the right questions to ask, help ensure confidence in the program you choose. Below, is a list of key benefits that the identity theft protection program you select should have in order to ensure your credit union and members are provided with maximum protection, convenience and peace-of-mind.

## How thorough are the identity recovery services?

**Recovery services provided by Vero include:**

- Fully Managed Identity Recovery extending to 3 Generations of the accountholder's family
- A professional team standing by to answer calls from identity theft victims
- An optional Limited Power of Attorney providing the ability for the Recovery Advocates to work on behalf of the victim, performing the legwork associated with recovery so the victim can return to his/her life
- Recovery services extending to previously unknown acts of identity fraud identified during the recovery process, and every type of identity fraud as identified by the Federal Trade Commission
- Complete case resolution, no matter how long it takes or how complicated it becomes
- 12 months of personal follow-up to ensure that there are no new indications of suspicious activity
- Access to Recovery Advocates for actual or even suspected identity fraud
- No time limit for victims or suspected victims to come forward with the identity theft concern

## What training has the recovery specialists had? What level of customer service is provided during the recovery?

**Vero's Recovery Advocates are highly trained and credentialed, functioning within a Recovery Care Center—not a Call Center.**

- Each of our Recovery Advocates maintains multiple levels of certification, including FCRA/ FACTA, CITRMS, and HIPAA certifications, is trained in Crisis Counseling, and works one-on- one with your accountholders
- Average Recovery Advocate tenure in the industry is 20 years
- Recovery Advocates are assigned to victims, remain case-dedicated for the duration of the recovery process, and provide their direct contact information (email address and telephone number)
- Each victim receives case status updates from their Recovery Advocate
- Phone conversations are recorded and reviewed routinely with management to ensure Recovery Advocates consistently meet and/or exceed established high customer service levels
- Bilingual Advocates are on staff, with access to multilingual translation
- Recovery Center is located in the United States



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## What protections are provided to the Credit Union?

**Vero includes substantial Internal Data Breach Services for the Credit Union.**

- Data Breach Response Plan customized to the institution and the incident provided within 2 business days of notification
- A comprehensive Communication Plan, customized for your unique circumstances, includes support such as; consumer notification letter, press release(s) and other PR needs, employee/call center scripting, FAQs, website messaging
- Fully Managed Recovery Services for breach victims within the covered group
- Discounted pricing available for monitoring services to be offered to victims and other optional response services

## How easy is it for covered account holders to utilize services?

**Vero provides account holders with immediate access to account management.**

- Fully Managed Recovery Services, Lost Document Replacement, and Identity Theft Expense Reimbursement Insurance are effective immediately; no enrollment, no activation steps
- If included in the package, the entitlement to Credit Monitoring is easily activated via email and simple, one-stop online activation process
- For Website Subscription packages, all services are activated before any charges are assessed to the consumer, guaranteeing no breakage

## How easy is the program to implement?

**Vero provides full-service support throughout the implementation process.**

- Personal Client Managers provide full deployment support for implementation, training, and ongoing service needs, including best practices, communication templates, and more
- Training includes recorded sessions for new employee on-boarding
- Marketing collateral with multiple themes and templates is provided, all customized with your logo and colors

## How compliant is the provider's identity theft protection program?

**Vero offers only Compliance-Friendly Programs.**

- No regulatory fines, sanctions, suspensions
- Zero Better Business Bureau complaints and an A+ rating
- Victim satisfaction surveys from the last nine years consistently reflect consumer satisfaction levels in the 90th percentile
- Thousands of credit unions' members covered nationwide with Vero programs



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