

# IDENTITY THEFT PROTECTION



## Supporting your employees in time of need with fraud resolution and identity theft services

First Sun EAP has teamed up with Consolidated Legal Concepts (CLC) to provide confidential and easily accessible fraud resolution services to your employees. If a fraud-related emergency occurs, CLC assists callers with restoring their identity and good credit by providing the following:

- Assistance with the costly steps to dispute fraudulent debts.
- Advising them how to communicate with creditors and collection agencies.
- A legal referral to an attorney for a free initial consultation (up to 60 minutes).
- A 25% discount of the attorney's rates, if legal representation is needed.
- A highly trained Fraud Resolution Specialist™ (FRS) who helps with seven emergency response activities.

### HOW IT WORKS

The Fraud Resolution Program provides an administrative structure for dealing quickly and effectively with ID theft concerns. Your employees will receive a free sixty-minute telephonic consultation with a trained and experienced FRS in CLC's call center. The FRS will assist each caller with the following seven (7) emergency response activities:

- 1 Provide a Uniform ID Theft Affidavit, answer questions about completing and submitting the affidavit to the proper authorities, Credit Reporting Agencies, creditors, collection companies and law firms.
- 2 Furnish separate fraudulent account forms or letters for itemizing each fraudulent occurrence and advise where to submit them.
- 3 Discuss where to report the fraudulent activity and how to notify the local and federal authorities, as well as fraud departments of the caller's creditors.
- 4 Furnish contact information for the three major Credit Reporting Agencies: TransUnion, Experian and Equifax.
- 5 Advise how to obtain a free credit report (and every four months thereafter), and how to place a fraud alert or security/credit freeze on the caller's credit file.
- 6 Provide an ID Theft Emergency Response Kit™ that includes contact information and preventative steps to take immediately.
- 7 Education about how identity theft occurs and protective measures to avoid further ID theft as well as damage that results to the caller's credit history and credit score.

#### Highly Trained Fraud Resolution Specialist™

CLC's highly trained Fraud Resolution Specialists™ are certified under the Fair Credit Reporting Act (FCRA) or are licensed attorneys. FCRA Certification is provided by the Consumer Data Industry Association (CDIA).

**Safeguard your employees by adding this low-cost benefit.  
Call First Sun EAP at 800-968-8143.**