

**Your Credit Rating**  
**Your Name**  
**Your Peace of Mind**



### **Credit Report**

Evaluate your current credit standing with:

- An up-to-date report through Experian
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score

We recommend that you review your credit report regularly. Our recommended program makes it easy.

### **Continuous Credit Monitoring**

Suspicious activity will be brought to your attention providing you with early detection.

You'll receive prompt notice if the credit repository (Experian) is notified that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- A change of address has been requested

After you enroll, experts will mail your membership materials to you. This benefit is available to you after you complete a "Consumer Report and Monitoring Authorization Form" provided in your membership materials.

### **Identity Restoration**

Coverage begins as soon as you enroll. Restoration is essential to getting your life back on track. Identity theft and erroneous credit entries can be devastating, and the process of restoring your name can be overwhelming and costly. Kroll's licensed investigators are able to do the bulk of the work to help resolve the problem — and restore your name — as quickly as possible.

- Help reduce your out-of-pocket expenses and time spent away from work with valuable services from detection to resolution. Licensed investigators will work on your behalf to help correct identity theft issues you have with effected agencies, including: credit card companies, financial institutions, all three credit repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, law enforcement personnel and other organizations that may be effected.
- Fraud alert notifications will be sent on your behalf to all three credit repositories, Social Security Administration, Federal Trade Commission, U.S. Postal Service and effected credit card companies and financial institutions.
- Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware of, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent.

Call Karp Capital at 415-345-8185 to see how you can implement this important program. Protect yourself and your family.