

Identity Recovery Services FAQs Sheet

Question	Answer
Who is eligible for identity recovery services?	Fully Managed Identity Fraud Recovery and Lost Document Replacement for ALL covered accounts.
What makes these services different from other programs?	Fully Managed Identity Fraud Recovery is <i>not</i> a “do-it-yourself kit with guidance.” Rather, a professional, certified Recovery Advocate will work on the victim’s behalf to perform the recovery tasks and restore the victim to pre-event status.
What types of identity theft are covered?	ALL types of identity theft — financial or non-financial. It does not need to be related to an account with Aurora Schools Federal Credit Union. Non-financial identity theft may be related to government documents or government benefits, utilities, employment, medical, and many more. This program covers all types of identity fraud .
Which family members are eligible for services?	Our Fully Managed Identity Fraud Recovery Program covers three generations of the consumer’s family (3G). Included is the spouse or domestic partner, children up to age 25 with the same permanent residence, any IRS-qualified dependents, and parents of the consumer with the same permanent residence or in elder care (nursing home, assisted living, or hospice). Benefits extend to cover all family members up to 12 months after death.
What about children in college or the military?	As long as they maintain the same permanent address as the consumer, dependents under age 25 are covered.
How does the recovery process work?	The Recovery Advocate will create a customized recovery plan and will perform the legwork for the victim through a Limited Power of Attorney (LPOA).
Why is a signed LPOA requested of the consumer?	The LPOA authorizes the Recovery Advocate to do the work on behalf of the victim to restore the victim’s identity. Law enforcement, credit bureaus and most creditors will not speak with a Recovery Advocate unless an LPOA is in place, due to security and confidentiality issues. The LPOA authorizes the Recovery Advocate to act ONLY in reference to the identity theft/fraud event. If a consumer is not willing to execute the LPOA, the Recovery Advocate will still work with him/her; however, under these circumstances the Recovery Advocate will not be able to perform most of the tasks. The Recovery Advocate will provide guidance to the victim to help the victim do what is necessary to recover.
How long does the recovery process take?	When identity theft is reported, a Recovery Advocate will contact the victim within no more than 24 business hours, though the usual response time is 3-4 hours. Depending on the nature of the problem, complete resolution may take from a few days to months, but there is NO time limit on the recovery service.
Is there a time limit for the recovery process?	There is no time limit on recovery — the Recovery Advocate will continue to work until the victim’s identity is restored to pre-theft status and all problems are resolved. Once the victim’s identity is restored, the Recovery Advocate will personally follow up with the victim for 12 months to ensure no further problems have surfaced. When fraud is suspected, the Recovery Advocate initiates credit monitoring for the victim during the process of recovery, at no cost to the victim, and keeps the monitoring in place for a full 12 months post-resolution.
What if a friend or family member committed the identity theft?	Fraud committed by a person known to the victim, such as a family member or friend, is not excluded. The victim will be requested to file a police report. While the police report is not a requirement, not having it limits the Recovery Advocate’s ability to contest the identity fraud. It will be up to the victim to decide in these incidents how he/she wants to proceed.

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Does the consumer need to be sure that he/she experienced identity theft or fraud in order to receive help from a Recovery Advocate?	It is not necessary to confirm that identity theft/fraud has occurred in order to be submitted for recovery assistance. The Recovery Advocate will do the research to determine if identity fraud has occurred as well as to what extent it exists through in-depth database research. In any event, the Recovery Advocate can advise the victim of his/her rights and what to watch out for in order to spot identity fraud.
When should the consumer take advantage of identity recovery services?	Whenever the consumer suspects identity theft for any reason. Whether he/she has found evidence of possible identity theft or his/her personal information has been compromised through a lost wallet or a data security breach, the consumer should request to be submitted to a Recovery Advocate who can assess the situation and create a plan of action for the consumer.
Who should the consumer contact to take advantage of the recovery services?	The consumer should contact Aurora Schools Federal Credit Union to begin the identity recovery process. The consumer's eligibility will be confirmed and submitted for assistance through a secure online form. The Recovery Advocate will then contact the consumer within 24 hours.
What does the Recovery Advocate do?	The Recovery Advocate is permanently assigned to the victim and works one-on-one with the consumer to analyze his/her situation and develops an identity recovery plan. Then, the Recovery Advocate works on the victim's behalf, completing discovery research to determine the full extent of the identity fraud. Working under the authority of an LPOA, the Recovery Advocate performs tasks such as contacting credit bureaus and a creditor, ensuring that fraudulent information is expunged from the victim's records, and other tasks necessary to accomplish the goal of pre-event status. The Recovery Advocate also works with law enforcement authorities to promote identification of the perpetrators. The Recovery Advocate stays in touch with the consumer throughout the process, uploading important documents to a secure online portal the consumer can access. In addition, the consumer is provided the direct line, email and fax number for his/her Recovery Advocate.
What are the qualifications for Recovery Advocates?	Recovery Advocates are FCRA / FACTA ¹ certified and they are Certified Identity Theft Risk Management Specialists. They hold private investigator licenses and average more than 15 years each of industry experience. In addition, they are trained in crisis counseling and they are known for excellence in customer service.
What if the Recovery Advocate is unable to reach the consumer?	In the Victim Submission online portal, the person submitting the case is required to enter his/her contacts information in addition to the victim's information. If the Recovery Advocate is unable to reach the consumer for any reason, the Recovery Advocate will then contact Aurora Schools Federal Credit Union to advise that the consumer could not be contacted and speak with the contact. It may be as simple as a mistyped telephone number on the submission form.
What is Lost Document Replacement?	If a consumer is missing an important document because it has been lost, stolen or destroyed, Aurora Schools Federal Credit Union will submit the consumer to a Recovery Advocate. The Recovery Advocate will perform the necessary steps to assist the consumer in replacing the missing document.
What documents are covered?	Driver's license, passport, birth certificate, social security card, license or certification documents, marriage license, credit cards, debit cards, etc.
What if a consumer loses his/her wallet or debit card?	Even though the items may simply be lost and not necessarily in the wrong hands, the consumer should be submitted for assistance from a Recovery Advocate. The Recovery Advocate knows the steps to take which may prevent identity fraud in these circumstances.