

A nighttime photograph of a city skyline with illuminated skyscrapers and a highway with light trails from traffic. A large blue circular graphic is overlaid on the right side of the image.

NCRA IdentityCare Program for NCRA Members

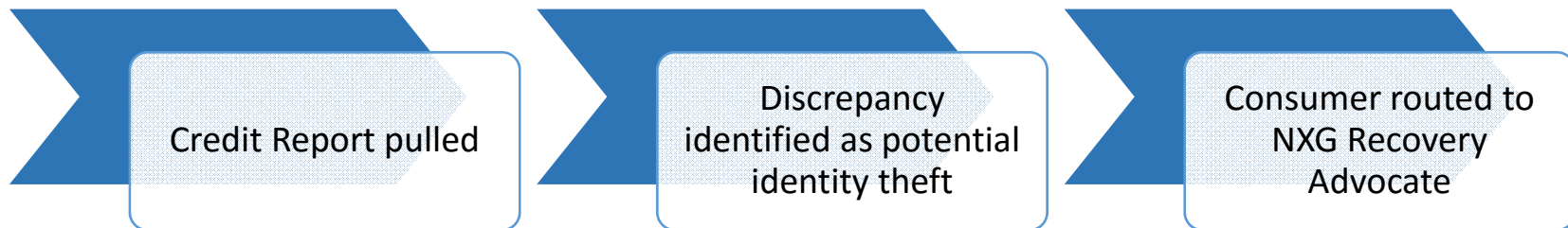
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Let's Journey Together.

HOW WE CAN HELP

- New program that solves problems for lenders and borrowers
- Identity Theft recovery solution when identity theft stalls the loan process

Why is it important?

- Identity Theft is a big problem that can't be prevented
- The loan process often uncovers unknown fraud issues for the borrower which stall s the loan process
- There is no easy solution for lenders to solve this problem
- NOW, there IS!



NCRA IDENTITYCARE ENHANCEMENT

IdentityCare Terms

- Attached to mortgage credit reports
- Available to borrower and co-borrower
- Available for 3 months after last credit report is pulled
- Plus 1 extra month to report the issue

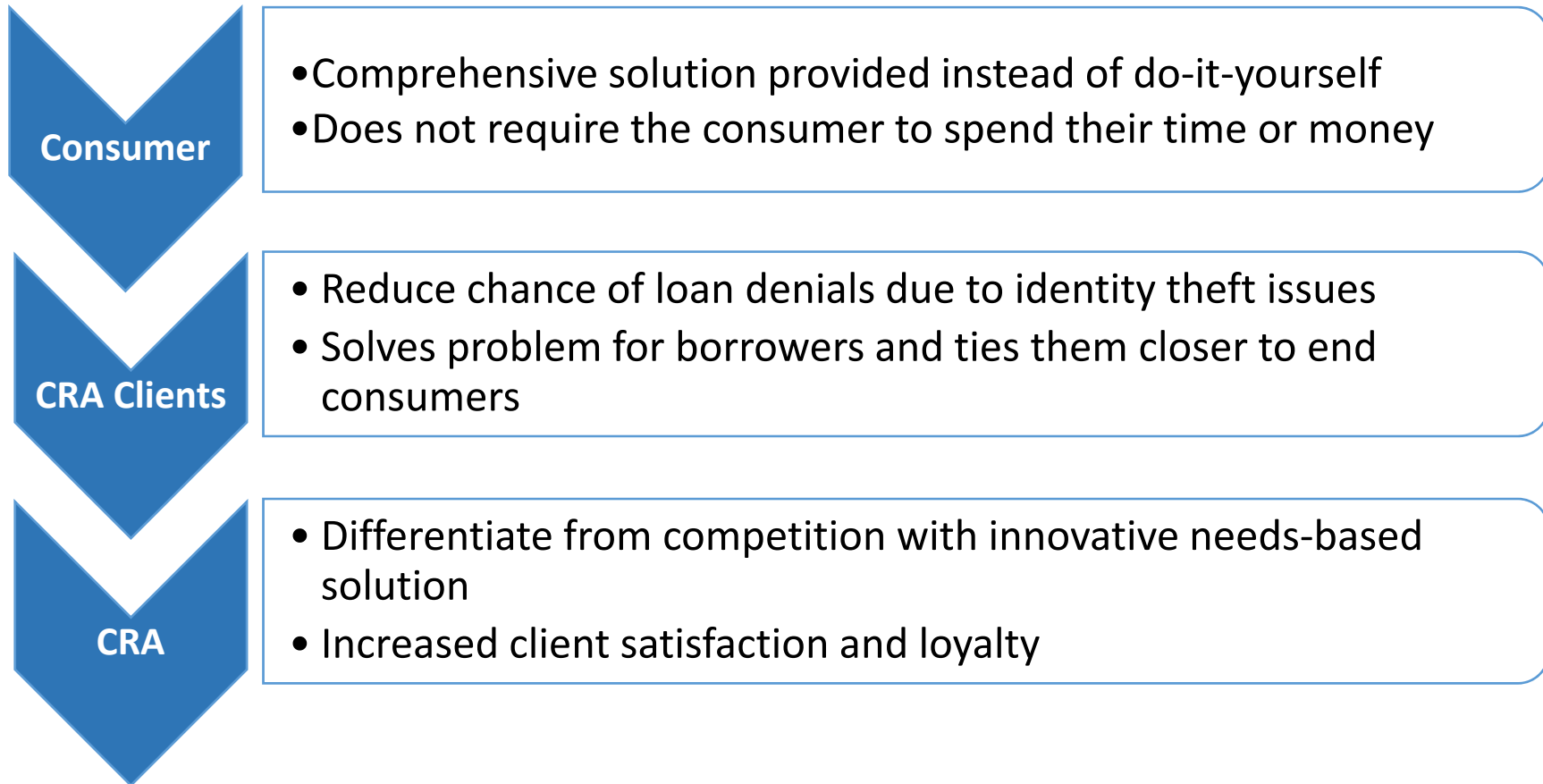
Why 3 Months

- Only need to cover the loan process, not an ongoing program
- More economical than 12 months
- Higher risk of consumer data exposure during loan process
- This may be only time that some consumers look at consumer report



EVERYONE BENEFITS

FROM THE PROGRAM



FULLY MANAGED RECOVERY PROCESS

RECOVERY ADVOCATES ARE PREPARED TO:



CASE ASSIGNMENT

- Dedicated Recovery Advocate assigned upon case submission
- Victim provided direct email/phone
- No time limit for recovery



REMEDIATION

- Contact creditors, gov't agencies, and others as needed on the victim's behalf to remediate fraudulent transactions
- Replace lost or stolen documents



INITIAL CONTACT AND RESEARCH

- Assist with fraud alert placement
- Assist with police report filing
- 3 Bureau credit reports review
- Search additional databases



RECOVERY

- Maintain evidence in a law enforcement grade case file
- Goal of returning victim's credit file and other records to pre-event status



DOCUMENTATION

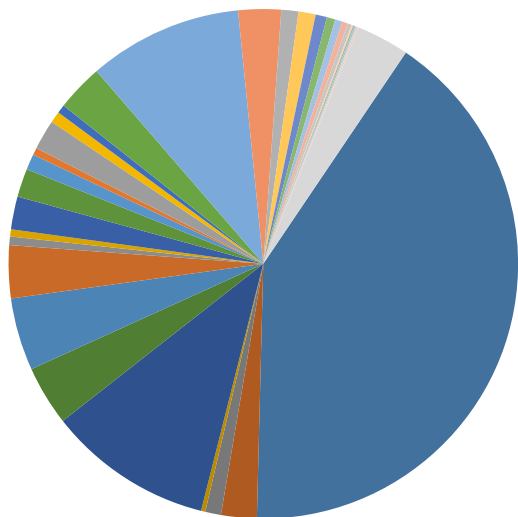
- Fraud Affidavit
- Educational materials
- Limited Power of Attorney (LPOA)
- Credit Monitoring During Recovery



FOLLOW-UP

- Recovery Advocate follow-up with victim for 12 months
- Credit Monitoring for 12 months (if not provided by the program)

COVERS ALL TYPES OF IDENTITY THEFT



Credit Card Fraud - New Accounts	2.0%
Credit Card Fraud - Existing Accounts	1.1%
Electronic Funds Transfer	2.3%
Other Deposit Accounts	0.5%
Business/Personal/Student Loan	2.1%
Auto Loan/Lease	0.8%
Real Estate Loan	0.6%
Bank Account Fraud - New Accounts	11.6%
Bank Account Fraud - Existing Accounts	4.2%

Financial Fraud Total: 21%

Tax- or Wage-Related Fraud	45.3%
Gov't Benefits	2.5%
Other Gov't Docs Issued/Forged	1.1%
Driver's License Issued/Forged	0.30%
Utilities - New Accounts	5.1%
Wireless - New Accounts	3.7%
Wireless - Unauthorized Charges	0.6%
Telephone - New Accounts	0.5%
Employment-Related Fraud	3.3%
Uncertain	10.8%
Data Breach	3.0%
Internet/Email	1.2%
Miscellaneous	1.2%
Medical	0.8%
Evading the Law	0.6%
Apartment or House Rented	0.5%
Insurance	0.4%
Prepaid Debit Cards	0.3%
Securities / Other Investments	0.1%
Property Rental Fraud	0.1%
Bankruptcy	0.1%
Child Support	0.1%
Magazines	0.1%
Attempted Identity Theft	3.7%

Non-Financial Fraud Total: 85%

Source: Federal Trade Commission Consumer Sentinel Report, February 2016

CONTACT US TO PARTICIPATE IN N.I.C.E.

For More Information or to Enroll
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Let's Journey Together.

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