

National EAP ID Theft Services

Enhancing the quality of people's lives through identity protection



National EAP's fraud resolution services assist members at the inception of a fraud related emergency. In the event of an identity (ID) theft or fraud related event, National EAP's Fraud Resolution Specialists (FRS) can provide immediate assistance.

- ✓ Members receive a free consultation of up to sixty (60) minutes with a highly trained Fraud Resolution Specialist.
- ✓ Directs members on how to restore their identity and good credit
- ✓ Provides ID theft victims with a free Emergency Response Kit
- ✓ Assists with the costly steps to dispute fraudulent debts, and shows members how to communicate with creditors and collection agencies
- ✓ Counsels and provides a document stating preventative steps necessary for avoiding future ID theft losses and damages to a member's credit score and credit reputation
- ✓ Makes a legal referral to an attorney for a free initial consultation who can be retained at 25% off the attorney's standard fixed or hourly rates, if legal representation is needed
- ✓ **ADDITIONAL FULL RECOVERY SERVICES** are available (on request by the member) for actual victims of ID theft for one (1) year on a voluntary, fixed-fee (\$850.00) basis for up to three (3) creditors.








Fraud Resolution Specialists

Each Fraud Resolution Specialist (FRS) is an experienced fraud representative and has been trained under the Fair Credit Reporting Act (FCRA). Each FRS is educated on and familiar with prohibited collection company activities under the Fair Debt Credit Protection Act (FDCPA). Additional certifications include Certified Identity Theft Risk Management Specialist® and Certified Credit Report Reviewer (CCRR®).



How it Works

Our fraud resolution and identity theft services are confidential and easily accessible, while providing an administrative structure for dealing quickly and effectively with ID theft concerns. By simply contacting National EAP at 800-624-2593, a member will be directed to a Fraud Resolution Specialist (FRS) and receive a free, sixty (60) minute telephonic consultation. When a member contacts National EAP and informs the FRS of an ID theft event, the FRS will assist with the following seven emergency response activities:

-  Provide the member with an ID Theft Affidavit, answer any questions with regard to completing the affidavit, and counsel the member on submitting the affidavit to the proper authorities, credit reporting agencies, creditors, collection companies and law firms
-  Provide separate fraudulent account forms or letters for itemizing each fraudulent occurrence and advising the member on where to submit those forms and letters
-  Direct the member on where to report the fraudulent activity and how to notify the local and federal authorities, as well as the fraud departments of the member's creditors
-  Provide contact information for the three major credit reporting agencies: TransUnion, Experian and Equifax
-  Advise the member on how to obtain a free copy of the member's credit report (now and every four months thereafter), and how to place a "Fraud Alert" and/or "Security/Credit Freeze" on the member's credit file
-  Provide the member with an Emergency Response Kit, which includes contact information and preventative steps to take immediately
-  Educate the member on how identity theft occurs and inform the member of protective measures to take to avoid further ID theft occurrences and resulting damage to the member's credit history and credit score

Additional: full recovery services for ID theft victims

If a member becomes a victim of ID theft, National EAP provides a comprehensive identity recovery service to work with creditors, collection companies, collection law firms and credit reporting agencies (TransUnion, Experian and Equifax). Under a Limited Power of Attorney granted by the member, a Fraud Resolution Specialist will serve as the member's personal advocate in representing the member in disputing and clearing up fraudulent or incorrect claims and credit records.

Without assistance, the recovery process usually consumes significant amounts of personal time and effort in trying to figure out what to do and how to deal with creditors and collection firms. The interactions with creditors and collection firms are generally confrontational in nature and are extremely uncomfortable for most victims. Many victims simply give up and pay debts that are not theirs in order to protect their credit scores. Unfortunately, the first loss is rarely the last, and additional fraudulent claims will follow until the correct steps are taken.





National EAP's standard fraud resolution and identity theft services are provided on a fixed-fee basis (\$850.00) for one (1) year and offers the following:

- Provides 24/7 Credit and Identity Monitoring services to report suspicious activity involving a member's name, credit, Social Security Number (SSN), address, or combinations thereof. The member is notified by email and text to contact CLC for high-risk activity involving this private information. Member authorization is required.
- Notifications of suspicious activity to the member via email and text
- Provides personalized counseling assistance for any preventative actions and questions
- Unlimited fraud resolution and recovery services to represent the member in dealing with creditors, collection firms and credit reporting agencies in restoring the member's stolen identity. (Limited Power of Attorney is required).
- Free, sixty (60) minute telephone consultation with a Financial Counselor to assist the member with strategies to rebuild damaged credit
- Free, sixty (60) minute consultation with an attorney if legal services are needed. After the free initial consultation, the attorney can be retained at a 25% discount off the attorney's standard fixed or hourly fees. (Member is responsible for all court costs.)

