

{TRUSTEDID IDFREEZE WEB PROMOTION — VERSION A}

{I like the bright, open look of the existing website, so I recommend keeping the same colors and look. However, I feel the following letter should be the main focus, so it should be only two vertical sections.

The left section will be a simple navigation bar. I have listed the pages I think should be linked at the end of this file. Include sign-in box at the bottom of the links on the left side. And below that include the Press links with the recognizable masthead/logos as is done currently. I have included alternate copy at the end of this letter for the link I feel should be changed (slightly).

Put the Trust, BBB, and Verisign logos as last logos on left navigation bar.

The main part should be the letter, running down the middle of the page. There should good white space on both sides to maintain the open, honest look.

The existing picture is great. We should continue to use it or one similar showing a family of three. It can be smaller to allow it to run along the right side of the headline, deck copy, and beginning of the letter.

I would like to have the one-month price higher than \$7.95 *if possible*. I suggest \$9.90/month. This would make the one-year offer seem better (\$89 vs. \$118.80). I've made that change in this copy but can change back if necessary.

DON'T LET IDENTITY THIEVES RUIN YOUR LIFE AND THE LIVES OF THOSE YOU HOLD DEAR!

Protect Your Credit Rating ...

... Your Good Name ...

... And Your Future ...

For Less Than the Cost of Your Daily Newspaper

There's a better than 5% chance someone will steal your identity. When they do, they'll also steal your good name ... your credit worthiness ... thousands of dollars ... everything you've worked for! And the police and the credit reporting agencies don't protect you.

But there's good news among all the hopelessness ... You can protect yourself with the most powerful and complete personal information protection service available.

Dear Friend,

On July 27, 2001, Army Captain John Harrison (Ret.) was brutally assaulted.

Captain Harrison didn't know he was the victim at the time because the assault took place 666 miles away and without him knowing it happened. It is a ringing example of one of the most heinous and dangerous crimes facing ordinary, law-abiding folks like you.

You see, on that day, the 20-year Army veteran had his identity stolen by Jerry Wayne Phillips. Before Phillips was caught in December that year, he had wracked up over \$265,000 in debt in John Harrison's name.

The most frightening part of this crime was that the Army aided in the theft by not being vigilant.

Betrayed by those he'd sworn to serve

In Captain Harrison's words: "The United States Army is to blame for my situation. They were simply negligent ... I was in the army for over 20 years. My name and SSN is on every piece of paper I ever filled out and there are thousands that have access to it."

Some how, Phillips got Captain Harrison's information. In a TV interview, the thief said, "I actually just went right to the base and just had a Military ID made."

Phillips was caught (which doesn't often happen) and eventually sentenced to 41 months in prison. With the thief behind bars, Captain Harrison thought he was lucky -- but was he wrong.

Despite letters from the Justice Department confirming that he was a victim, **creditors are still harassing Captain Harrison** ... and remains nearly \$140,000 in debt.

ID theft is NOT a victimless crime!

ID theft is *not* and victimless crime. And **YOU are the intended victim**.

Captain Harrison's story is typical of most. If it happens to you, you won't know it had happened until it's too late. It won't be your fault it happened. And it will take a long, long time to recover from.

Some ID theft victims never recover totally.

The sad reality of Identity Theft is this: Once it happens, your whole life is taken over by needing to clear your once good name. By being hounded by collection agencies demanding you pay bills you didn't incur. By being tormented by the constant fear that it will happen again.

But there's good news among all this hopelessness.

Captain Harrison's case is a good example of how hard it is to prevent ID theft. There's a good chance that if your name, Social Security Number, or driver's license number are in a file someplace (on paper or in a computer) that your information will be stolen.

At that point, your information has been stolen but *not* your identity ... yet. There's only one reliable strategy to protect yourself if that information does get stolen.

That strategy is to **keep the perp from using your stolen information** to open new credit card accounts ... or store accounts ... or from doing other damage.

But until recently, that was hard to do. Many people depend on the vigilance of the three credit bureaus to protect them ... which is about as effective as doing nothing.

That’s all changed now. You now have an easy, no-hassle way to stop the criminals before they start. It’s like having a trusted friend keeping a sharp lookout on your credit records. A friend who makes sure **credit grantors verify your identity with you** before saying “yes.”

This same friend would tell the three credit bureaus **not to release your credit reports** to third parties without your personal okay.

And this same friend would **expunge your name from marketing databases** the three credit reporting agencies *sell* to credit grantors.

This one helping hand would **eliminate pre-approved credit offers being sent to you** -- one of the easiest ways ID thieves gain access to your personal information and steal your life away from you.

Let me introduce myself and tell you more about this trusted friend called “IDFreeze.” I’m Scott Mitic, CEO of TrustedID -- the company that offers IDFreeze’s 7-tiered suite of protection for your valuable personal information.

Here’s how you’re fully protected in ways credit agencies can’t come close to.

IDFreeze is not just a single strategy designed to protect your identity. It’s a suite of six strategies working together to block thieves’ ability to wreak havoc on your life if they get their hands on your personal information.

Take a look at the table below (and the detailed information after). You’ll see that the three credit reporting agencies offer absolutely nothing that comes close to the protection IDFreeze has.

{FORMAT THE FOLLOWING TABLE SIMILARLY TO THE ONE ON THE EXISTING TRUSTEDID SITE (IN “COMPARE US”) AND USE SIMILAR GRAPHICS. NOTE LARGER CHECKMARKS FOR IDFREEZE. }

	TrustedID IDFreeze	Equifax Creditwatch Gold	Trans Union Credit Monitoring	Experian Credit Manager
Service	Less than →	\$14.95/mo	\$9.95/mo	\$9.95/mo
Lender DoubleCheck™	✓	NO	NO	NO
CreditLock™	✓	NO	NO	NO
Credit Card Monitoring	✓	NO	NO	NO
Credit Card Opt Out	✓	NO	NO	NO
\$25,000 Identity Protection Insurance	✓	NO	✓	NO
Live Identity Restoration Specialists	✓	✓	NO	NO

Credit Report Evaluation	✓	✓	✓	✓
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† CreditLock™ helps lock your credit reports to prevent fraudulent access to your personal information. Additional charges apply and this service is only available in selected states.

{HYPERLINK “selected states” TO HYPERLINK PAGE 1 “ CreditLock™” EXCEPTIONS PAGE THAT OPENS IN A NEW, SMALL WINDOW. COPY FOR THAT PAGE IS PRESENTED AFTER THE MAIN LETTER.}

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CLICK HERE TO GET STARTED
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Lender DoubleCheck™

Lender DoubleCheck tells credit grantors to double check your identity with you by phone or mail before taking any action that may affect your credit. Your private contact information is in a special note that *you provide* on your Equifax, Experian and Trans Union credit reports.

CreditLock™

CreditLock lets you tell the three credit bureaus to release credit reports only with your permission. So if an ID thief applies for credit in your name, the credit bureaus won't release your credit info. No credit information -- no illegal loan. And you're protected.

But what if you want to apply for credit yourself? No problem. You can unlock your credit reports before you apply for credit. CreditLock™ is currently only available in a limited number of states at an additional cost, where laws allow consumers to lock their credit reports. But TrustedID is lobbying congress to make this incredibly powerful protection available nationwide.

Credit Card Monitoring

IDFreeze monitors your credit card number to ensure your information has not been stolen. You receive an immediate email alert and telephone call when IDFreeze finds your information might have been compromised ... often before even your bank finds out.

Credit Card Opt Out

Equifax, Experian and Trans Union -- the credit bureaus that are supposed to be protecting you and your good name -- frequently sell your information to credit grantors. Credit Card Opt Out erases your name from their lists. This means no more credit card offers in your mail, especially pre-approved credit card offers -- a leading source of identity theft.

\$25,000 Identity Protection Insurance

IDFreeze brings you the strongest protection you can have against identity theft. But if we told you it could never happen, we'd both know we weren't telling the truth.

So, in the unlikely event an ID thief steals your identity, TrustedID backs its promise to **protect you with \$25,000 of insurance** to cover your out-of-pocket costs associated with identity theft not prevented by IDFreeze.

Live Identity Restoration Specialists

The criminals who want to steal your peace of mind know they have the upper hand against you. They understand the complex world of identity theft and count on honest folk like you not understanding it.

IDFreeze arms you against the thieves by giving you access to experts who have that knowledge. Any time you want or need to get answers, guidance, or advice, you can get answers from an identity theft and restoration specialist -- via telephone or email.

Credit Report Evaluation

Receive your credit reports from Equifax, Experian and Trans Union and review your credit history and standing **to ensure your identity has not been compromised.**

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**{BOXED QUOTE. USE LIGHTER BLUE BACKGROUND THAN THIS
HIGHLIGHTING. (HIGHLIGHTING OF QUOTE IS JUST TO INDICATE
BACKGROUND.)}**

"TrustedID has already won praise in the press in the first few weeks of "IDFreeze" being released ..."

**Martin Bosworth
ConsumerAffairs.com**

How the scoundrels steal your information ... And then steal your peace of mind

Identity thieves take many different routes to stealing your identity, but they start the process by taking two general steps.

First, they steal your personal information -- usually your name and official identification number like a your Social Security Number. They do this by:

- Going through your mail or trash, looking for bank and credit card statements, pre-approved credit offers, and tax information. This is sometimes known as "**dumpster diving.**"
- Stealing personal information from your wallet or purse such as identification, credit, or bankcards.
- **Completing change-of-address forms in your name** at the Post Office to redirect your mail.
- Acquiring personal information you share on unsecured sites on the Internet.

- Buying personal information about you from an inside source -- for example, a store employee who gets your information from a credit application or by "skimming" your credit card information when you make a purchase.
- Getting your personnel records at work.
- By "Phishing" for your information. The ID thieves do this by sending official looking email or making an official sounding call to you. These contacts usually say that there's some problem with your bank or credit card account in your name. They'll ask for some bit of information to verify that they have the right person. While they'll frequently ask for the account number, some phishers may ask only for some harmless sounding piece of information like your address or middle name or mother's maiden name. In cases like this, the thief already has the account number and just needs that missing link to start the destructive snowball rolling downhill.

Once they have this information, ID thieves use it to run up huge charges on your credit by:

- Opening numerous new credit card accounts using your name, date of birth, and Social Security Number. When they use the credit cards and don't pay the bills, the delinquency will be reported on your credit report.
- Establishing phone or cellular service in your name.
- Opening a bank account in your name and writing bad checks on the account.
- Counterfeiting checks or debit cards and draining your bank account.
- Buying cars by taking out auto loans in your name.
- Calling your credit card issuer and -- pretending to be you -- changing the address on the account. Bills get sent to the new address, so you may not realize there's a problem until you check your credit report.
- Filing for bankruptcy using your name to avoid paying debts they've incurred using your name.

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"... if you ask anyone who has dealt with the credit-reporting agencies for an opinion on their sensitivity to consumer concerns, you likely won't get a very polite answer.

"As an ID theft victim myself, I'm painfully familiar with the complaints. The companies are notoriously unresponsive, shuffling callers into voice-mail hell and corresponding with incomprehensibly bureaucratic letters.

"TrustedID's ... mission is to mitigate the horrors faced by Americans trying to wrestle back control over their own credit. One

of the toughest challenges for ID theft victims is trying to prevent the crime from happening all over again.”

**Brad Stone
Newsweek**

...and how you can freeze them in their tracks

Let me tell you about another victim of an especially frightening type of identity theft.

Leslie B **{NOTE: USE REAL LAST INITIAL IF POSSIBLE}** from Oakland, California was coming home late one night and parked in her apartment parking lot. A man tackled her and got away with her purse including credit cards, driver’s license, and Social Security Number.

Even though she stopped the credit cards, 90 days after the attack she got a call from Macy’s about an overdue account. A woman had gone into the store, produced a photo ID and Leslie’s Social Security Number, and opened an account.

The perpetrator rang up about \$1,000 in Leslie’s name. A couple of days later, she got a call from Mervyn’s with the same story. The thief had spent about \$1,000 there as well. And a week after that, she got a credit card bill from The Gap for \$1,000.

“It was like being re-traumatized. You have your personal space invaded. Then you have your identity stolen on top of it. It’s scary!”

Leslie did the right thing canceling her credit cards immediately after the attack. But the ID theft might not have happened if she hadn’t carried her Social Security Card with her.

However, if Leslie had Lender DoubleCheck™ from IDFreeze, she could have avoided this problem. When the ID thief applied to Macy’s for the account, Macy’s would have contacted one of the three credit bureaus for information on Leslie’s credit worthiness.

What they would have found were instructions to contact Leslie at a contact number Leslie had supplied to verify if she really was applying for credit.

And of course, at that instant, both Leslie and Macy’s would have known an ID thief was trying to rob them both. (And who knows, the ID thief and the mugger -- they often work together -- might both have been caught!)

[For Leslie’s story in her own words -- or to hear more victims’ stories -- click the “Victims’ Stories” link on the left.]

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“And, if anything were to happen, TrustedID promises to cover up to \$25,000 of your expenses. IDFreeze saves them the time and hassle.”

Why the police can't help

Sometimes when you hear victims' stories, you'll hear bitterness about how the police really don't help at all. Some victims even feel they don't want to help.

But most of the time, this isn't the case. If you live in a large city, police are bogged down answering calls for violent crimes. They simply don't feel they can spare the time to deal with crimes where the violence is against the victim's sense of well being and good name.

And most rural police and sheriff's departments lack the resources and knowledge necessary to deal with ID theft related crimes.

Same for prosecutors. The case of Kathleen Z (not her actual name) is typical. If the perpetrators are caught, they often get probation. The woman who stole Kathleen's identity (and ran up debts of over \$10,000 in her name) pleaded guilty to just 1 of the 6 felonies she was charged with. She was sentenced to 6 months in county jail.

So *don't rely on the police or the DA* to help you if someone steals your identity. They do not have the time, the resources, or the commitment to do much about it.

Who's at risk? YOU and ... everyone you care about

Federal statistics show that you have a better than 1 chance in 20 of becoming a victim of identity theft ... with an *average* loss of \$4,543. But it could be much worse!

There are some helpful strategies you can put in place right now to help ID thieves from getting your information -- like not carrying your Social Security Number with you or shredding *all* credit card applications you receive. [To read more of these strategies, click the "ID Theft Resource" link on the left.]

But a lot of times, your power to protect yourself is taken out of your hands. Like in the story of Paul M (named changed on his request) who thought he'd taken care of business when he moved.

"I moved apartments and put in my change of address card with the US Post Office branch nearest me. Unfortunately, they didn't forward my mail to the new apartment. So when my mail was dropped at my old location, the people that lived there just left it out in a common area that anyone walking by could take.

"Because of that, someone took all personal mail from my bank (including statements) and credit card applications and filled them out and sent them in my name.

"I didn't know for four months that some one had used my information to rent a luxury condo in Boca Raton for two months then another one in Phoenix. This person had charged credit cards and store cards to the tune of over \$40,000! But they could do it because up until then, I had a perfect credit rating.

“As soon as I discovered it, I went to the Post Office. All they could say was ‘oops, oh well.’”

The thief who stole Paul’s identity has yet to be caught. For all anyone knows, he’s still out there victimizing other innocent people.

IDFreeze’s CreditLock™ service **would have stopped this criminal before he had the opportunity to ruin Paul’s life**. When the perp made his first attempt to open an account in Paul’s name, he would have been refused. And who knows ... he might be behind bars right now.

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Credit monitoring services will cost you. Trans Union's TrueCredit offers three-bureau credit monitoring for \$15 a month, while Equifax's Credit Watch Gold is \$13. "They tell you after the fact", says Scott Mitic, co-founder at TrustedID. "It is this reactive system that irked us."

TrustedID automates the process of locking and unlocking credit reports. When you want your credit locked or unlocked, for instance, when you intend to buy a car or apply for a mortgage, TrustedID will send the agencies all the paperwork and the fees.

**Damon Darlin
New York Times**

Your safety is backed by our \$25,000 insurance plan

Can we guarantee IDFreeze will prevent ID thieves from ever stealing your identification?

Of course not. We wouldn’t be treating you honestly if we told you that. No plan is foolproof. But we are so confident about IDFreeze’s power to keep you safe from ID thieves, that we give you a \$25,000 insurance policy to cover your costs if you should become a victim of ID theft.

This is not an extra-charge option. **You are automatically insured** when you let IDFreeze guard your good name, your credit worthiness, and your peace of mind with its 7-tiered suite of powerful services.

When you think about it, your \$25,000 insurance policy is not just insurance that you’ll be taken care of if something does go wrong. It’s also insurance that we will work as hard as we can to make sure that never happens.

You are protected by the power of synergy.

The three credit bureaus -- Experian, Trans Union, and Equifax -- claim to offer some kind of protection against ID theft. But if you compare what they offer to what you get from IDFreeze in the chart below, you can easily see how thin their “protection” is compared to IDFreeze.

Their “protection” isn’t much more than a thinly disguised version of what they normally provide anyway.

{FORMAT THE FOLLOWING TABLE SIMILARLY TO THE ONE ON THE EXISTING TRUSTEDID SITE (IN “COMPARE US”) AND USE SIMILAR GRAPHICS. NOTE LARGER CHECKMARKS FOR IDFREEZE. AND NOTE DELIBERATE OMISSION OF COPY THAT EXPLAINS CREDITLOCK. }

	TrustedID IDFreeze	Equifax Creditwatch Gold	Trans Union Credit Monitoring	Experian Credit Manager
Service	Less than →	\$14.95/mo	\$9.95/mo	\$9.95/mo
Lender DoubleCheck™	✓	NO	NO	NO
CreditLock™	✓	NO	NO	NO
Credit Card Monitoring	✓	NO	NO	NO
Credit Card Opt Out	✓	NO	NO	NO
\$25,000 Identity Protection Insurance	✓	NO	✓	NO
Live Identity Restoration Specialists	✓	✓	NO	NO
Credit Report Evaluation	✓	✓	✓	✓

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But **IDFreeze offers you full protection**. We made sure the individual components of the 7-tiered suite work synergistically, adding their individual strengths together to keep the thieves from ever opening accounts in your name.

Equifax, Trans Union, and Experian don’t offer anything close to that protection. And they aren’t likely to. Why? Because one of their biggest moneymakers is *selling your name* to credit card companies, banks, mortgage lenders, and other credit grantors.

These unsolicited credit applications -- including ultra-dangerous pre-approved offers -- land in your mailbox, just asking to be swiped. Credit Card Opt Out expunges your name from the lists they sell.

So, how much is peace of mind worth to you?

How much does it cost to have IDFreeze provide protection, safety, and peace of mind to your life?

Less than 25¢ a day! That's less than half the cost of your daily paper.

One year of being protected by IDFreeze's powerful 7-tiered suite is just \$89! And if you order by **{ADD 6 HOURS TO CURRENT TIME OF VISIT AND INSERT TIME/DATE COMBO DETERMINED BY COMPUTER SCRIPT}**, we will add an additional month of service FREE! **{THIS IS EQUIVALENT TO THE 30 TRIAL OFFERED PREVIOUSLY BUT POSITIONED DIFFERENTLY.}**

(You can, if you wish, opt for one-month's renewable protection for \$9.90 -- which works out to \$118.80 per year if you renewed monthly. But wouldn't you feel awful if you made this choice and the unthinkable happened after your protection lapsed?)

Guaranteed Satisfaction

TrustedID -- the people who bring you IDFreeze -- has built its reputation on protecting folks like you from ID thieves and damage they cause. We're all about protection. So you shouldn't be surprised that we protect your decision to purchase the protection IDFreeze offers.

If you sign up for the yearly IDFreeze plan and after using it for 90 days you're not completely satisfied, call one of our client service agents. We will gladly refund the full price you paid. No questions asked (except "How could we have served you better?")

{NOTE: Long guarantee based on Herschell Gordon Lewis and Jay Abraham's work. Lewis rightly states that with a 30-day guarantee, the "clock starts ticking" in the prospect's mind. By 90 days, he will have forgotten it. Abraham suggests a different reason, which I believe. The longer guarantee adds tremendously to credibility and is the start of a long-term relationship.}

Sign up now. Click the button below to get started. It takes less than 2 minutes. Service begins as soon as you click the "Send" button on the easy, online application.

You simply cannot get better protection for any amount of money. So please do not delay.

It would be dreadful to think that you decided to do it "later" ... only to have someone steal your identity and with it your credit worthiness, your good name, hundreds of hours of your time, thousands of dollars ... and ultimately, your life as you now know it.

I look forward to hearing from you.

Yours for a safer life,

{INSERT LEGIBLE SIGNATURE SAYING: SCOTT}

Scott Mitic

CEO, TrustedID

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{NAVIGATION BAR (LEFT SIDE) SUGGESTED LINKS}

1. Victims' Stories

[Use existing page and copy from Identity Theft Resource Center

https://www.trustedid.com/html/identity_theft_protection_resource10.php

And link from the ID Resource Center to this page as well.]

2. Identity Theft Facts

[Use existing page and copy from Identity Theft Resource Center

https://www.trustedid.com/html/identity_theft_protection_resource_004.php

And link from the ID Resource Center to this page as well.]

3. Top 5 Identity Theft Protection Tips

[Use existing page and copy from Identity Theft Resource Center

https://www.trustedid.com/html/identity_theft_protection_resource_010.php

And link from the ID Resource Center to this page as well.]

4. Identity Theft Resource Center

[As it currently stands, this links to the Identity Theft Facts section, which works well for our purposes.

https://www.trustedid.com/html/identity_theft_protection_resource_004.php

And link from the ID Resource Center to this page as well.]

5. About Us

[Link to <https://www.trustedid.com/html/aboutus6.php>]

{END NAVIGATION BAR (LEFT SIDE) SUGGESTED LINKS}

{HYPERLINKED PAGE 1 "CreditLock™" EXCEPTIONS PAGE}

As of January 2007, IDFreeze's CreditLock™ feature is available to full time residents of the following states at a small additional charge:

- California
- Colorado
- Connecticut
- Delaware
- Florida
- Illinois
- Kentucky
- Nevada
- New Hampshire
- New Jersey
- New York
- North Carolina
- Oklahoma
- Pennsylvania

- Louisiana
- Maine
- Minnesota
- Rhode Island
- Vermont
- Wisconsin

TrustedID is lobbying for a national Credit Lock law as well as other national credit protection legislation.

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