

From: Jonathan Rosen [mailto: jrosen@therosenfinancialgroup.com]
To: 'Joe Borrower'
Subject: Identity Protection



Joe,

I know that this is likely one of many emails you will receive today, but **please take the time to read this one** – even though it's pretty lengthy. Have you seen the guy on TV and in magazine ads who openly gives his social security number and offers to keep you safe from Identity Thieves?

Well, I will help you do the same thing yourself for free. Please read on to learn how.

Identity theft is the leading white collar crime in America today. Some staggering statistics:

- Over 8.4 million Americans were victims of identity theft last year
- Identity thieves' damage totaled over \$49 billion in fraud last year
- It takes on average over 25 hours to resolve a stolen identity

Please take these two steps to prevent becoming an Identity Theft victim:

- Go to the following site and opt out of pre-approved credit offers: www.optoutprescreen.com. This will stop those unwanted credit card offers from appearing in your mailbox for five years. Scammers can easily intercept those offers and use them to open credit cards in your identity.
- I strongly recommend placing a Temporary Fraud Alert with the 3 major credit agencies. Anyone suspecting that they could potentially become a victim of identity theft can take this action – and in today's "information age" we all fit this description.

By placing a Temporary Fraud Alert, you are telling potential creditors that you want them to **call and verify with you** anytime a new credit account is being opened in your name using your personal information.

Critical Things To Know About Temporary Fraud Alerts:

- A Temporary Fraud Alert remains intact for only 90 days, and should be renewed every 90 days thereafter. If you have ever been an actual victim of identity theft, you may place an Extended Fraud Alert that stays in your file for seven years.
- By placing a Temporary Fraud Alert with one of the credit agencies, it should be automatically communicated to the other two. But to be 100% sure, you may want to place your Temporary Fraud Alert with all three agencies.
- When you go to apply for credit, please remember that you've initiated a Temporary Fraud Alert. It can take a bit longer to have your credit approved because the lender will need to ensure that you're the person actually applying for credit (vs. an identity thief).
- I recommend providing your cell phone number as the primary contact number when placing your Temporary Fraud Alert. Remember that the banks should try calling you when verifying an application for credit. You're going to want to be as accessible as possible to receive that phone call.

Next Steps

- To initiate your Temporary Fraud Alert, please go to the three credit agencies below. You'll be asked to verify some information about open accounts such as estimated monthly payments so it's helpful to have your mortgage/car payment statements handy.
 - Equifax: www.alerts.equifax.com or you can do this by phone by calling (800) 525-6285
 - Experian: www.experian.com/fraud or you can do this by phone by calling (888) 397-3742
 - Transunion: Requires you to place your fraud alert by phone by calling (800) 680-7289
- I'll be reminding you via email to renew your Temporary Fraud Alerts every 90 days. To help ensure that you receive these emails each 90 days, please add my email address and domain to your "safe senders" list. If for any reason you prefer not to receive these reminders, you can opt-out by clicking the link at the bottom of this email.
- If you know of any friends or family who could benefit from this free service, please feel free to forward this email onto them.

Thanks for allowing me to be your trusted advisor. I promise to be in touch with other valuable ideas from time to time.

Sincerely,

Jonathan Rosen



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