



**As Your Partner For Life we are concerned with your financial security. Consider signing up for ID Theft Smart for \$2.95 per month or ID TheftSmart with Credit Monitoring for \$5.95 per month.**

The family of someone you know – your neighbor, your friend, a relative, a co-worker – is likely to feel the pain of identity theft in the near future. Maybe even your family. Fixing the damage could take years and cost thousands of dollars.

**You can gamble with the odds. Or you can take action right now to reduce your risk for pennies a day – with ID TheftSmart™ or ID TheftSmart with Credit Monitoring.**

It all starts with taking steps to prevent identity theft. Enrolling with ID TheftSmart gives you anytime access to your own personal agent who will help you do everything you can to keep thieves out of your life. For example:

- ***Want to know which anti-virus software is best for your computer?***  
Pick up the phone... your personal agent can help!
- ***Not sure whether to shred your mail or outdated personal records?***  
Give your ID TheftSmart professional a call and get answers!
- ***Don't know how to read your credit report?***  
Help is a phone call away!

Your agent will answer any question, any time. No question is too small, and you'll never be charged extra for the advice. They are there for consultation.

ID TheftSmart CREDIT MONITORING notifies participating consumers of activity in their credit file. An alert is provided by Experian (reporting agency) when one of the following activities is reported:

- ***New accounts opening***
- ***Credit inquiries***
- ***Payment delinquencies***
- ***Public record changes***
- ***Change of address***

(more)



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In addition, you have access to trained credit specialists 9 - 5 pm, central time Monday - Friday to answer any data questions over the phone on their monitoring report. The credit specialists act on your behalf and submit disputes to credit reporting agencies. This can save valuable time and the frustration that can follow. Delivery of monitoring alerts are available online (via the internet), and offline (via postal delivery). Notification of no activity is delivered on a monthly basis.

How can ID TheftSmart and ID TheftSmart Credit Monitoring offer such great service at such a low rates? Because preventing identity theft costs a lot less than fixing it - and those savings are passed on to you! If your identity is ever stolen, your licensed ID TheftSmart investigator springs into action to determine the crime's nature and scope, helps you obtain a police report, contact credit bureaus, places seven-year fraud victim statements with credit reporting agencies, and more.

Other services simply give you advice - then leave you to do it yourself. But ID TheftSmart handles everything from start to finish. Your agent is your advocate, fully committed to restoring your identity and good name as quickly as possible.

And rest assured, ID TheftSmart's former FBI agents, forensic accountants, regulators, attorneys, and investigative journalists have the know-how to get the job done for you. With thousands of hours of experience fighting white-collar crime - more than any other company in the business - ID TheftSmart investigators get results!

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**According to the U.S. Bureau of Justice, one out of every 13 households could fall victim to identity theft this year.**

**Think about that for a moment.**

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Safeguarding your identity has never been more important, and it couldn't be easier. We have enclosed an enrollment form and self addressed envelope for your convenience. Enroll now!

Farmers & Merchants State Bank  
*Your Partner For Life*