

SmartIDentity - Business

DEALERSHIP RISK MANAGEMENT TOOLS AT AFFORDABLE PRICES

CHOOSE THE SOLUTION THAT'S RIGHT FOR YOU AT SPECIAL GMAC-NEGOTIATED RATES.

Today, identity theft and breach of data have become all too real. That's where SmartIDentity comes in. It gives you the knowledge and tools necessary to help you identify risks and safeguard your dealership and customers.

In anticipation of the dealership implementation deadline of May 1, 2009, to the Red Flags provisions of the Fair and Accurate Credit Transactions Act of 2003 (FACTA), GMAC has contracted with two leading providers to offer dealers a suite of risk management templates and tools at affordable rates.

Study the chart below for an overview of the type of SmartIDentity services that are available to you, then visit www.CounselorLibrary.com/SmartIDentity for more detailed information and to enroll, or contact your Dealer Insurance Specialist or Dealer Relations Manager.

DEALER SMARTIDENTITY PROGRAM AT A GLANCE

Service / Benefit Provided	Red Flags Subscription	Data Breach Subscription	Combined Subscription
RED FLAGS WEB-BASED SERVICE – One-Time Fee	✓		✓
Educational Web Site	✓		✓
Hudson Cook CARLAW Dealer's Guide	✓		✓
Downloadable Templates / Documents	✓		✓
- Sample Identity Theft Prevention Program	✓		✓
- Risk Assessment Questionnaire	✓		✓
- Customer ID Verification Checklist	✓		✓
- ID Theft Incident Reporting	✓		✓
- Annual Board of Director Reporting	✓		✓
DATA BREACH SERVICES – Requires Annual Renewal		✓	✓
Educational Web Site		✓	✓
- Preventative steps & measures		✓	✓
Downloadable Templates / Documents		✓	✓
- Sample Critical Event Plan		✓	✓
- Communication Templates		✓	✓
50 State Survey of breach Notification Requirements and Triggers		✓	✓
Discounted Fully Managed ID Theft Recovery & Monitoring Services for breach victims		✓	✓
Optional Printing, Mailing & Monitoring of breach notices (additional fees apply)		✓	✓

FAST FACTS

Q: What is the Red Flags Rule?

A: The Red Flags Rule requires auto dealers and others engaged in finance and insurance activities to establish and maintain a written Identity Theft Prevention Program that is designed to detect, prevent and mitigate identity theft.

Q: What is a Red Flag?

A: A Red Flag as defined by the Rule is a pattern, practice, or specific activity that indicates the possible existence of identity theft.

Q: What is considered a Data Breach?

A: A Data Breach is a loss of customer data, either electronically or physically. Dealership examples may include: office staff loses a portable drive containing service customer information, a dealership employee misplaces customer files, a computer virus extracts customer data from the dealer's DSP, etc.).

For more information or to enroll now visit www.CounselorLibrary.com/SmartIDentity.

TWO OUTSTANDING PROVIDERS, ONE AFFORDABLE SOLUTION.



CounselorLibrary.com provides reference tools for compliance professionals at all levels, covering all aspects of consumer credit finance, from existing state laws to complete coverage of legislation, regulation and litigation in all states and at the federal level. It offers its Red Flags product to dealers for a one-time fee, and its Data Breach product on an annual subscription basis. Hudson Cook, LLP is a nationally recognized law firm that specializes in consumer financial services law. Hudson Cook partner Michael A. Benoit is the author of "A Dealer's Guide to the Red Flags Rule".



Merchants Information Solutions, Inc., provides Data Breach services on an annual subscription basis. Since 1990, this 96-year-old company has handled over 750,000 individual credit resolution cases.

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