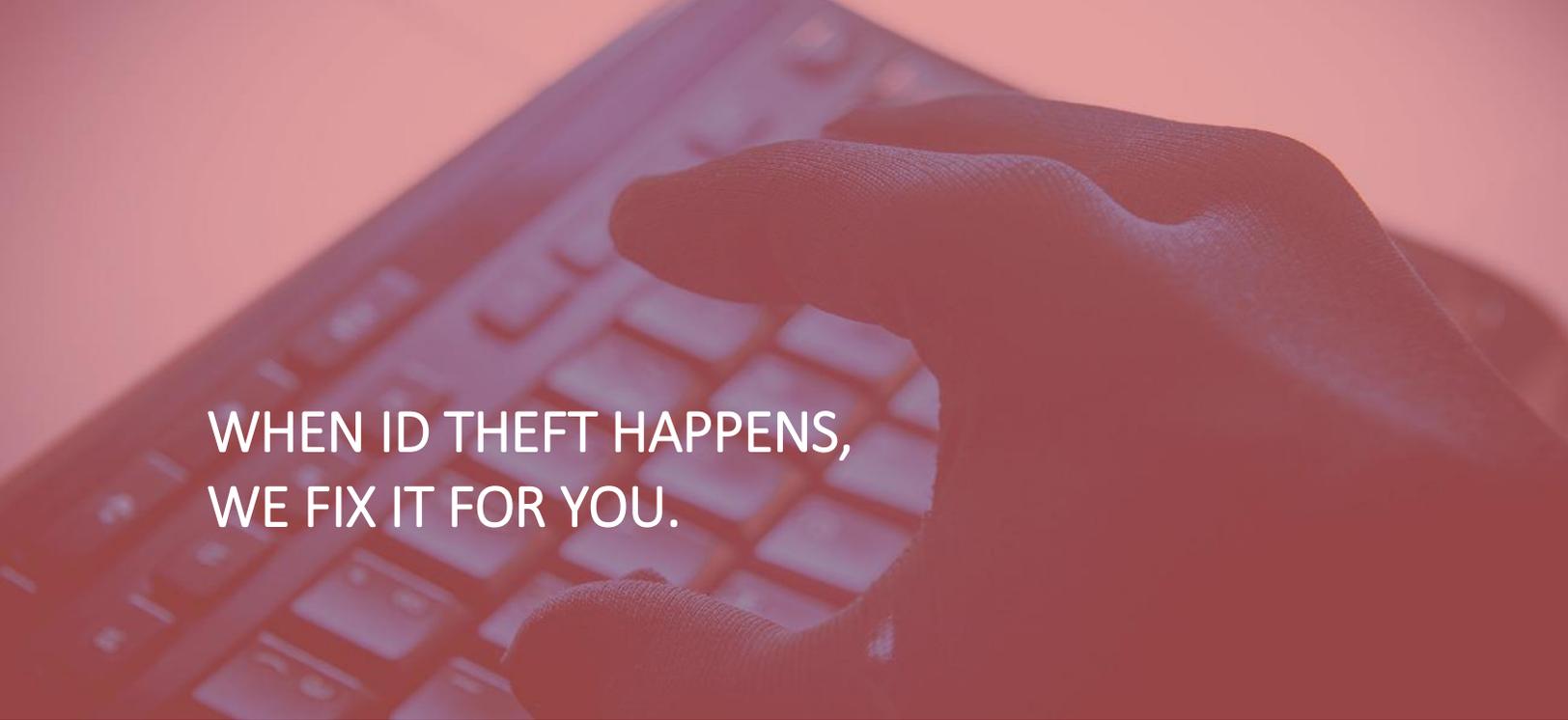


BASIC MEMBERSHIP HANDBOOK



WHEN ID THEFT HAPPENS,
WE FIX IT FOR YOU.

WELCOME TO YOUR NEW IDENTITY PROTECTION PROGRAM!

We are delighted to welcome you to the growing number of people who are enjoying the extensive scope of identity monitoring, fraud resolution, and recovery services offered through our basic ID Theft protection program. Should you ever become a victim of identity theft, you will be provided peace of mind knowing that your credit reputation and personal identity is monitored for security purposes and that a trained Fraud Resolution Specialist™ (FRS) will be available to help you resolve identity theft issues, as well as concerns about your credit reputation and scores. Your new and improved services are listed below:

- Credit Monitoring
- Identity monitoring services
- Legal & Financial Resources
- Tax fraud assistance

This booklet describes the services available to you. We encourage you to carefully review this information so that you are able to make the most of your membership.

If you have any questions, or if we can assist you in any way, please do not hesitate to contact us at 866-262-5844. Thank you for your participation.

Sincerely,
The ID Theft Assist Team

IDENTITY THEFT PROTECTION BENEFITS

RESTORATION SERVICES

ASSISTED RESTORATION & RECOVERY SERVICES

If you become a victim of Identity Theft, we assist you with restoring your credit and/or financial reputation. This is achieved by guiding you through the costly steps required to properly dispute fraudulent debts as a result of identity theft. We also create a case file to document actions taken during the resolution/recovery process.

EMERGENCY RESPONSE KIT

Receive a step-by-step guide when you fall victim to theft or a breach.

TAX FRAUD ASSISTANCE

Through our staffed CPA's and Enrolled Agent, and via Power of Attorney, we are able to help victims of tax fraud by working directly on their behalf with the IRS. This is a premium feature you will be hard pressed to find from competitors offering identity theft protection services.

LEGAL SERVICES

You are entitled to a free initial sixty-minute consultation with an attorney concerning each new issue involving theft of your identity. After the initial consultation, the participating attorney may be retained at a preferred rate reduction of 25% off of the attorney's standard hourly or fixed fee rates.

FINANCIAL COACHING CONSULTATIONS

You are entitled to up to a sixty-minute telephone consultation with a Financial Coach at no cost. A Financial Coach can assist you with restoring and rehabilitating your credit reputation and financial status, which have been damaged as a result of an identity theft crisis or fraud.

CREDIT AND IDENTITY MONITORING FOR VICTIMS

24/7 SINGLE BUREAU CREDIT MONITORING

Your TransUnion credit report will be monitored on a daily basis for any new credit inquiries. If any activity is detected, we will notify you via email or text so that you can confirm whether the activity is fraudulent.

SINGLE BUREAU CREDIT REPORT & CREDIT SCORE

View your TransUnion credit report 24/7 from your dashboard. This credit report can be refreshed every 365 days.

24/7 HIGH RISK TRANSACTION MONITORING

We monitor your name and Social Security Number across a network of companies who utilize the "out of wallet" knowledge-based authentication questions to verify an identity during a transaction. You will receive a real-time alert via the email on record, when the "out of wallet" knowledge-based authentication questions have been activated. The notification will include two buttons: "dismiss" or "red alert." If you are involved with the transaction, then you can press "dismiss." If you are not involved with the transaction, you can press "red alert." This sends a message back upstream. This alert can be received by the company conducting the transaction and can sometimes stop the transaction before completion. No Personally Identifiable Information (PII) is transmitted with the red alert process. Examples of monitored transactions include bank password resets, account openings, payroll access, credit

card activations, electronic funds transfers, and online prescription refills. The monitored network is extensive; however, it does not monitor all high risk transactions. It does not cover all companies who utilize the "out of wallet" knowledge-based authentication question process, nor do all high risk transactions involve the use of the knowledge-based authentication process.

24/7 SOCIAL SECURITY MONITORING

We monitor your Social Security Number using cutting-edge technology to monitor hundreds of millions of online records for unauthorized usage of your SSN. When we find anything suspicious, you receive a real time alert that can allow you to take action and halt unauthorized usage of your SSN.

24/7 DATA SWEEP MONITORING

We monitor the Internet to find your exposed personal information – phone numbers, addresses, birth date, and more. Then, we help you take it down and automatically process opt-outs on your behalf. This stops people-search sites and criminals from selling your personal information to individuals who might have ulterior motives. If suspicious activity is detected, we will notify you via email or text so that you can confirm whether the suspicious activity is fraudulent.

24/7 DEBIT & CREDIT CARD MONITORING

We monitor the Internet for fraudulent activity involving your personal information, such as credit card numbers and debit card numbers, PIN numbers, and other personal information in Internet hacker chat rooms and the dark web. Notices of compromised data are made available on your dashboard in real time. If suspicious activity is detected, we will notify you via email or text so that you can confirm whether the suspicious activity is fraudulent.

IDENTITY RISK SCORE

We help you determine how vulnerable you are to identity theft. We measure your personal risk and assign you an Identity Risk Score. When you understand where, when, and how you are at risk, you can take control and better manage your identity. Our scan returns a one-time analysis of identity fraud risk based on proprietary algorithms and historical data. Our Risk Score is a multi-faceted analysis of identity fraud risk across a continuously-updated network of consumer data containing over 250 billion data elements. Proprietary algorithms analyze data from financial, insurance, healthcare, online, dark web, and public records sources.

ALERT DETECTION

When an alert comes to your dashboard, you have the capability to easily click on the "Red Alert - Not Me" response. This response will be pushed back to the source of the transaction alert and can sometimes stop the fraudulent transaction before it is completed.

ID THEFT EMERGENCY RESPONSE PROTOCOL

If you feel your identity has been compromised, call our Fraud Resolution Team at **1-866-262-5844**. When you activate your benefit with an FRS and inform them of the identity theft, the FRS will conduct the following emergency response activities:

- Assist you on how to notify the local and federal authorities
- Assist you in obtaining your free credit report
- Provide you with an ID Theft Emergency Response Kit
- Implement an action plan for you (and the assisting FRS) to begin the process of restoring your credit reputation and credit score

Exclusions & Limitations

- Benefits are available to family members unless otherwise noted.
- If a lawsuit or claim or action has been filed, whether civil, criminal, or administrative, only a legal referral will be made to protect the member's interests.

TERMS & CONDITIONS

Definitions

A. "Covered Member" means a person age 18 or older who has been enrolled in the IDTheft Assist Service.

B. "Domestic Partner" means anyone living in a domestic partnership with a Covered Member as a relationship between two cohabitating people unrelated by either blood or marriage, regardless of gender, who are over the age of 18, share the common necessities of life, and have resided together for at least 6 months prior to subscribing to our product, who share responsibility for the common living expenses of food, shelter, and medical care and are not in any marriage or domestic partnership and/or civil union with another person. In the cities and or states where domestic partnership registers are available, enrollees need to be registered in order to be covered by the family option.

C. "Family Service" means plan in which a Covered Member has enrolled for the family option and the person(s) eligible for the services described in Section 2 shall be the Covered Member; spouse or Domestic Partner; children age 26 or under.

D. "Victim" means someone who has had personal identifying information gained unlawfully or without permission and had fraud or identity theft committed against them typically for a financial gain.

Limitations & Exclusions

A. Coverage does not start until the first (1st) of the month following acceptance by ITA of the Covered Member's enrollment application.

B. Any identity thefts or incidents discovered by the Covered Member prior to service effective date are ineligible for service.

C. ITA Services do not include and ITA shall not assist the Covered Member for thefts involving non-US bank accounts.

D. ITA cannot be held responsible for failure to provide, or for delay in providing services when such failure or delay is caused by conditions beyond its control, including but not limited to labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, act of God or where rendering service is prohibited by local law or regulations.

E. All sales are final. Any Covered Member canceling during the term of coverage will not be refunded. However; service will continue until the renewal date even after cancellation notice.

F. ITA is neither an insurer nor provider of insurance and nothing in this program is intended to provide a policy in insurance or insurance benefits to any Covered Member.

G. ITA does not guarantee that its intervention on behalf of the Covered Member duly enrolled in the IDTheft Assist Service will result in a particular outcome or that its efforts on behalf of the Covered Person will lead to a result satisfactory to the Covered Member.

Acceptance of Terms

IDTheft AssistSM which provides its services to you, subject to the following Terms & Conditions, which may be updated periodically without notice to you. You can review the most current version of the Terms of Service at any time on the Company's website at www.idtheftassist.com.

When using IDTheft Assist, you shall be subject to any guidelines or rules applicable that may be posted periodically on the IDTheft Assist website. You understand and agree that violation of local, state, or federal laws, or the Company's or Third Parties' established policies and procedures might result in the immediate termination of this agreement.

Please be aware that you must be at least 18 years of age to use IDTheft Assist.

Description of Service

Covered Members will have toll free access to the ID Theft Assist ("ITA") Customer Service Center in Roseville, CA, 24 hours a day, 365 days a year.

Upon notification of an identity incident, ITA will with the Covered Member's authorization:

We assist you with restoring your credit and/or financial reputation. This is achieved by guiding you through the costly steps required to properly dispute fraudulent debts as a result of identity theft. We also create a case file to document actions taken during the resolution/recovery process.

Registration Obligations

You understand and agree that along with the services that IDTheft Assist provides, you may also receive certain communications from the Company, such as service announcements, administrative messages, and newsletters. You understand that these communications are considered a part of IDTheft Assist membership, and you will not be able to opt-out of receiving them.

You understand and agree that in order to use the Service you must be of legal age to form a binding contract, and that you are not barred from using the services that IDTheft Assist, including IDTheft Assist, provides under the local, state, and federal laws, or other applicable jurisdictions.

You also understand and agree that when using the Service you will provide true, accurate, current, and complete information about yourself, and that you will maintain and update your personal information to ensure that it is true, accurate, current, and complete.

You understand and agree that if you provide any information that is untrue, inaccurate, not current, or incomplete that IDTheft Assist has the right to immediately suspend or terminate your account and refuse any and all current or future use of the Service.

Member Account, Password, and Security

You understand and agree that you will receive account login information upon registering on the IDTheft Assist website. You are responsible for maintaining the confidentiality of the password and your account information, and are fully responsible for any and all activities that occur under your password or account.

You agree to notify IDTheft Assist immediately of any unauthorized use of your account or any breach of security. You also agree to ensure that you will log out of your account at the end of each session.

You also understand and agree that IDTheft Assist or the Company is not liable for any damage or loss that results from your failure to comply with the Terms & Conditions.

Member Conduct

You agree and understand that you will not use the Service to obtain information about a person other than yourself or your minor (under 18 years of age) legal dependents. You understand and agree that this service is for researching your own information.

You also understand and agree that if IDTheft Assist or the Company has reasonable grounds to suspect that you are trying to obtain information about someone other than yourself, it has the right to suspend or terminate your account, and refuse any and all current or future use of the Service.

Performance

You understand and agree that the Service IDTheft Assist provides is "as-is," and that IDTheft Assist assumes no responsibility for the timeliness, deletion, failed delivery, or failure to store any information obtained or distributed via the IDTheft Assist website.

You understand and agree that since IDTheft Assist and the Company obtains data from Third Parties that the information may, or may not be, completely thorough and accurate. You understand and agree that not all transactions, including those that might entail the potentially fraudulent use of a customer's information will be monitored and the scope of the network utilized by us to provide alerts may change. You shall not rely upon IDTheft Assist for the accuracy or completeness of information supplied in using the Service.

Financial Coach's and Fraud Resolution Specialist's (FRS) Professional Judgment

The Financial Coaches and FRS will provide objective and independent financial coaching and ID theft recovery guidance to the best of his or her ability and cannot guarantee the actual outcome of the recovery process. Any identity fraud or incident that was discovered or should have been discovered by the covered member prior to the effective date of service is not eligible for fraud recovery services. In addition, if the Financial Provider or FRS makes the decision that it is not in the best interests of CLC to advise/pursue a matter/claim on behalf of the member, then all services may be immediately terminated at the sole discretion of the Financial Coach or FRS. The FRS reserves absolute discretion to cease representation, as agent under the Limited Power of Attorney, if in the opinion of the FRS the member is not an actual fraud victim or is pursuing a non-productive course of action to resolve ID theft claims and issues arising therefrom. This withdrawal discretion includes the abuse of the FRS relationship to avoid what the FRS determines may be a legitimate claim.

Liability / Warranty

Neither IDTheft Assist™ and the Company (nor IDTheft Assist's data providers / third parties) shall be liable for any loss or injury that may arise out of the Company's acts or omissions, whether negligent or otherwise, in obtaining, distributing, compiling, collecting, interpreting, reporting, communicating, or delivering the Service.

By using the IDTheft Assist website, you understand and agree that every business decision involves assumption of a risk, and that IDTheft Assist and the Company does not underwrite that risk in any manner whatsoever.

You also understand and agree that in no event shall IDTheft Assist be liable for any incidental, indirect, or consequential damages, however arising, incurred from receipt or use of information delivered hereunder, or the unavailability thereof.

The IDTheft Assist service is provided on an "as is" basis and, except as set forth herein, the Company expressly disclaims all warranties, guarantees and conditions of any kind whether express or implied.

Compliance

You understand and agree that these Terms & Conditions grant you a limited license in exchange for payment, and that you shall not reproduce, print, re-transmit, republish, or otherwise transfer, any information received via IDTheft Assist.

You also understand and agree that you are the end user of the information obtained by using the Service. You also agree that you are not accessing information via the Service on public figures, including names in the news, media personalities, political personalities, etc.

Fair Credit Reporting Act

You understand and agree not to use the Service for consumer credit purposes, consumer insurance underwriting, pre-employment purposes, tenant screening purposes, or for other purpose(s) covered by the federal Fair Credit Reporting Act (15 U.S.C Sec. 1681 et seq.) or similar statute.

Gramm-Leach-Bliley Act

You understand and agree to use the Service in strict compliance with the Gramm-Leach Bliley Act (U.S.C. Title 15, Chapter 94, Section 6801 et seq.) and similar state statutes, if applicable.

Guarantee

IDTheft Assist guarantees that the information we provide is obtained from a variety of the most accurate and reliable sources ("third parties") available to us.

Miscellaneous

COMPLAINT RESOLUTION: Should a member at any time have a complaint with or concern regarding the IDTheft Assist services, the member may call 866-262-5844 or send a written notice by email to idtheft@clchomeoffice.com or by mail to 3001 Lava Ridge Court, Suite 250, Roseville, CA 95661. The Plan Administrator will attempt to resolve the complaint within thirty (30) days or less of the notice. The member will be advised throughout the process of the steps being taken to resolve the matter, via telephone, email, or an acceptable means of communication to the member. The member expressly waives all matters of confidentiality for purposes of investigating and resolving any complaints or concerns.

BINDING ARBITRATION: In the event that any controversy or claim arises between the member and CLC Incorporated which is pursuant to the terms and conditions of this Agreement or pertains to services rendered hereunder which cannot be resolved by mutual agreement between the disputing parties, then such controversy or claim shall be submitted for settlement by binding arbitration in accordance with the then current rules of the American Arbitration Association as full recourse between the disputing parties.

The arbitrator(s) shall have the power to decide any dispute between the parties concerning the application or interpretation of this Agreement or the rendering of any service covered by this agreement. Any such decision rendered by the arbitrator(s) shall be final and binding upon all parties, but said arbitrator(s) shall have no power to change or add to the provisions of this Agreement. The location of the arbitration shall be Roseville, California. Prior to the beginning of the arbitration, each disputing party shall pay an equal share of the estimated cost of arbitration.

INTEGRATION: This Agreement represents the entire agreement between the parties and supersedes any advertisements, letters, articles, or written or oral statements, which predate or were made contemporaneously with this Agreement.

SEVERANCE CLAUSES: If any section is deemed null and void, such section shall be severed and shall not affect the validity of the rest of this Agreement.

PRIVACY POLICY

Our Commitment to Your Privacy

This privacy policy discloses the privacy practices for CLC Incorporated (CLC) ID Protect.

We use the terms 'you' and 'your' to include any person who accesses the sites or purchases any product or service offered on the sites (the 'Services') for any amount of time. We use the terms 'we,' 'us,' and 'our' to refer to CLC Incorporated (the 'Company'), which owns and/or operates this website, and our employees, members, officers, partners, affiliated entities, representatives, attorneys, and agents.

We understand how important your privacy is to you, so we are committed to ensuring your privacy. This page outlines all of the steps we take to protect your privacy and what we do with your information that you provide to us through our website.

Protecting Your Information

We use SSL-encryption technology when transferring and receiving consumer data on our and our affiliates' websites to protect your personal information. We have partnered with VeriSign or other equally reliable encryption services to protect against the loss, misuse, or alteration of information that we have collected from you. The servers that we store personally identifiable information on are kept in a secure environment. However, no data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. As a result, while we strive to protect your Personally Identifiable Information, you acknowledge that there are security and privacy limitations of the Internet which are beyond our control; the security, integrity, and privacy of any and all information and data exchanged between you and us through this site cannot be guaranteed; and any such information and data may be viewed or tampered with in transit by a third party. We make no warranty, express, implied, or otherwise, that we will prevent unauthorized access to your private information.

What information do we collect?

In order to provide you with our services, we collect two types of information about our users: Personally Identifiable Information and Non-Personally Identifiable Information.

Personally Identifiable Information:

This refers to information that lets us know the specifics of who you are. When you engage in certain activities on this site, such as registering for a membership, ordering a product or service, or sending us feedback, we may ask you to provide certain information about yourself by filling out and submitting an online form. It is completely optional for you to engage in these activities. If you elect to engage in these activities, however, we may ask that you provide us personal information, such as your first and last name, mailing address (including zip code), email address, telephone, and other personally identifiable information. When ordering products or services on the site, you may be asked to provide a credit card number. Depending upon the product or service, if you do not provide the requested information, you may not be able to obtain the product or service you want. You should be aware that if you enter any personal information during the information request process and then hit the 'continue' or any other button on that page, the information you have entered will be transmitted to us, even though you may not complete the process on subsequent pages.

Non-Personally Identifiable Information:

This refers to information that does not by itself identify a specific individual. We gather certain information about you based upon where you visit on our site in several ways. This information is compiled and analyzed on both a personal and an aggregated basis. This information may include the website's Uniform Resource Locator ("URL") that you just came from, which URL you next go to, what browser you are using, and your Internet Protocol ("IP")

address. A URL is the global address of documents and other resources on the World Wide Web. An IP address is an identifier for a computer or device on a Transmission Control Protocol/Internet Protocol ("TCP/IP") network, such as the World Wide Web. Networks like the Web use the TCP/IP protocol to route information based on the IP address of the destination. In other words, an IP address is a number that is automatically assigned to your computer whenever you are surfing the web, allowing web servers to locate and identify your computer. Computers require IP addresses in order for users to communicate on the Internet.

How do we use information we collect?

We will use Personally Identifiable Information to enhance the operation of our site, fill orders, improve our marketing and promotional efforts, statistically analyze site use, improve our product and service offerings, and customize our site's content, layout, and services. We may use Personally Identifiable Information to deliver information to you and to contact you regarding administrative notices. We may also use Personally Identifiable Information to resolve disputes, troubleshoot problems, and enforce our agreements with you, including our Site Terms of Use, Sales Terms and Conditions, and this Privacy Policy. Your information may also be used by us or by third parties to whom we transfer it to provide the products or services you have requested.

When you use our site we will store cookies on your computer in order to facilitate and customize your use of our site. A cookie is a small data text file, which a website stores on your computer's hard drive (if your Web browser permits) that can later be retrieved to identify you to us. The cookies make your use of the site easier, make the site run more smoothly, and help us to maintain a secure site. You are always free to decline our cookies if your browser permits, but some parts of our site may not work properly in that case.

We may use an outside ad serving company to display banner advertisements on our site. As part of their service, they will place a separate cookie on your computer. We and our third-party ad server may collect and use Non-Personally Identifiable Information about you, such as your IP address, browser type, the server your computer is logged onto, the area code and zip code associated with your server, and whether you responded to a particular ad.

With whom do we share your information?

We and such third parties use your Personally Identifiable Information to operate our sites and to deliver their products and services. For example, we must release your credit card information to the card-issuing bank to confirm payment for products and services purchased on this site; release your Personally Identifiable Information to the third party that will provide the products or services that you ordered; and provide order information to third parties that help us provide customer service. We will encourage our service providers to adopt and post privacy policies. However, the use of your Personally Identifiable Information by our service providers is governed by the privacy policies of those service providers, and is not subject to our control.

We may also provide Non-Personally Identifiable Information about our customers' sales, traffic patterns, and related site information to third-party advertisers, but these statistics do not include any Personally Identifiable Information.

Occasionally we may be required by law enforcement or judicial authorities to provide Personally Identifiable Information to the appropriate governmental authorities. We will disclose Personally Identifiable Information upon receipt of a court order, subpoena, or to cooperate with a law enforcement investigation. We fully cooperate with law enforcement agencies in identifying those who use our services for illegal activities. We reserve the right to report to law enforcement agencies any activities that we in good faith believe to be unlawful.

We also allow some of our employees and independent contractors access to both Personally Identifiable Information and Non-Personally Identifiable Information to enable us to assist us with our business and provide the services and products that we offer to you. We endeavor to have all such employees and contractors sign nondisclosure or confidentiality agreements with us in order to protect your information.

Privacy Policies of Third Parties

When you sign-up for services through our site, keep in mind you will be interacting with a third party that operates under its own privacy and security policies. Except as otherwise discussed in this Privacy Policy, this document only addresses our use and disclosure of information we collect from you. Other sites accessible through our site, and companies to whom your information is transferred, have their own privacy policies and data collection, use, and disclosure practices. Please consult each site's privacy policy. We are not responsible for the policies or practices of third parties. Additionally, other companies that place advertising on our site may collect information about you when you view or click on their advertising through the use of cookies. We cannot control this collection of information. You should contact these advertisers directly if you have any questions about their use of the information that they collect. You should also be aware that unsubscribing from us will not automatically unsubscribe you from third parties.

Updating Your Account Information

Corrections or updates to your account information, including your mailing address or credit card information, can be made through the 'Profile' section of your account. If necessary, other corrections or updates to your information can be made by contacting a customer care representative at the Company.

Business Transitions

As we continue to develop our business, we might sell or buy assets. In such transactions, customer information (both Personally Identifiable and Non-Personally Identifiable Information) may be one of the transferred business assets. Also, in the event that we, or substantially all of our assets, are acquired, such customer information will be included within the transferred assets.

California Customers

During enrollment in the Services offered by the sites, we may ask for your permission to receive offers from the Company and/or third parties. Should you give your permission initially but no longer wish to receive our offers, then follow the process outlined in the below section by unsubscribing. If you receive offers from third parties, we recommend following those third parties' instructions to unsubscribe. Lastly, California residents have the right to know how we respond to web browser "Do Not Track" signals or other mechanisms. We do not respond to such signals or other mechanisms at this time.

Opting Out

If you no longer wish to receive our newsletters or promotional offers, you may "opt-out" of receiving these communications by opting-out on our unsubscribe page.

Changes to Our Policy

We may find it necessary or be legally obligated to update this Privacy Policy from time to time, so please review it frequently. When we do, we will post those changes on this page and update the effective date so that you are always aware of the information we collect, how we use it, and under what circumstances we disclose it. You acknowledge that this Privacy Policy is part of our Site Terms & Conditions, and by accessing or using our site, you agree to be bound by all of its terms and conditions. If you do not agree to these terms, please do not access or use this site. You acknowledge and agree that it is your responsibility to maintain a valid email address as a registered user, review this site and this Policy periodically, and to be aware of any modifications. Your use of the site after such modifications will constitute your acknowledgment of the modified Policy; and agreement to abide and be bound by the modified Policy.

Miscellaneous/Contact Information

You must be at least 18 years old to use this site. We do not knowingly collect, use, or disclose Personally Identifiable Information about visitors who are under 18 years of age.

If you have any questions about this Privacy Policy, the practices of this site, or your dealings with this site, please contact us by email at idtheft@clchomeoffice.com or by mail at:

CLC Incorporated
Attn: Identity Theft
3001 Lava Ridge Court, Suite 250
Roseville, CA 95661

The team is also available to answer your questions via phone by calling 866-262-5844.

Other Internet Privacy Resources

We invite you to learn more about your privacy rights on the Internet. The following resources provide an array of information and services you might find helpful and informative. Electronic Privacy and Information Center (EPIC): EPIC is a public interest research center in Washington, DC. Established in 1994, EPIC works in association with Privacy International, an international human rights group based in London, and is a member of the Global Internet Liberty Campaign and the Internet Privacy Coalition. The Federal Trade Commission (FTC): The Federal Trade Commission enforces a variety of federal antitrust and consumer protection laws. The commission works to enhance the smooth operation of the marketplace by eliminating acts or practices that are unfair or deceptive. National Fraud Information Center (NFIC): The National Fraud Information Center is a project of the National Consumers League, America's oldest nonprofit consumer organization. NFIC helps consumers report fraud and offers advice on how to avoid being victimized. The Privacy Rights Clearinghouse (PRC): PRC provides consumers with valuable information on protecting their personal privacy.

The information presented is not to be a substitute for seeking advice specific to your situation from a legal or financial professional. If legal or financial advice is required, contact an attorney or financial advisor.

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