FREEScoresAndMore

Survey Commissioned by FreeScoresAndMore Shows Identity Theft as Largely Indiscriminate Crime

Few Socioeconomic Characteristics Decrease the Likelihood of Becoming a Victim

Stamford, CT- October 25, 2013- *FreeScoresAndMore*[™], a provider of credit scores, monitoring and identity theft protection, today released the results of a survey that shows identity theft is essentially socioeconomically demographic-agnostic. The company analyzed the likelihood of being a victim across a wide array of traits, including age, gender, household income, home ownership, marriage and education.

Identity theft can impact consumers in many ways. For example, thieves can perpetrate "new account fraud," which is when they open lines of credit in someone else's name. These can include credit cards, utilities or even cell phone accounts. In some cases, consumers would not know about these accounts until they were contacted by a collections agency. In extreme cases, thieves may have purchased a house in someone else's name, while the victim never knows they are a "homeowner."

By and large, there was no single attribute that decreased the odds of consumers reporting they had been a victim. For example, men reported being defrauded at a rate of almost 24%, while women came in at close to 22%. Consumers who were married were 23% likely to identify themselves as being a victim, which matched their unmarried counterparts identically. Geographically, living in the Northeast, Midwest, South or West had virtually no impact on whether or not consumers had suffered from fraud.

"Data shows that thieves will target anyone they believe they can turn into a victim, making identity theft a truly equal opportunity crime," said Frank W. Abagnale, Secure Document and ID Theft Consultant associated with the FBI for over 35 years and best-selling author. "Consumers need to be aware that regardless of their particular demographics, they're at risk of having their information stolen."

The only demographic that showed any meaningful differentiation from the national average was age. While consumers in the 18-54 age range came in close to average, people aged 55+ saw a decrease of 4% in terms of likeliness to report themselves a victim of identity theft.

The survey was commissioned by FreeScoresAndMore, and performed by Survey Sampling International, using a panel of 1,000 self-selected consumers.

About FreeScoresAndMore

FreeScoresAndMore is a provider of 3 bureau credit scores and identity theft protection services. We help consumers nationwide manage and protect their credit and identity by providing a full range of

tools and services as part of the *FreeScoresAndMore* offering. Members can access their 3 bureau credit scores, receive 24/7 credit alerts via 3 bureau credit file monitoring, and also have access to identity theft protection and resolution services. The scores provided with FreeScoresAndMore, as developed by CreditXpert[®], Inc., are designed to help consumers understand their credit. *FreeScoresAndMore* is endorsed by Frank Abagnale, the author of the book and real-life hero of the movie *Catch Me If You Can*, who also consults for the company and has been associated with the FBI for over 35 years.

FreeScoresAndMore is a part of Affinion Group, a global leader in the credit information and identity theft protection space. With over 40 years history, Affinion's credit and identity services are trusted by millions of consumers nationwide.

For Media Inquiries Please contact: Mike Bush 614-652-5463 <u>mike@freescoresandmore.com</u>