



# Optional Benefits

## Identity Protection & Student Loan Refinancing



Identity theft occurs when someone steals your personal information – such as your name, Social Security number, and date of birth. They use your information to open new credit accounts and take out loans in your name. An identity thief can even use your personal information to steal your tax refunds, seek medical services, or commit crimes.

Identity thieves are constantly searching for new ways to access your personal information. Some of these include stolen mail, retail transactions, data breaches, stolen wallets or purses, computer viruses.

ID Watchdog's identity monitoring scours billions of public records to search for activity, which if unexpected, could be a sign of potential identity theft.

The family plan helps you better protect your loved ones of all ages. Each adult on the family plan manages their own, personalized account.

ID Watchdog offers more features to help protect minors than any other provider.

Monthly plans range from \$6.32 per month for single and up to \$15.12 for family coverage.

To enroll in this valuable benefit, go to: <https://www.idwatchdog.com/welcome?idw=greendiamond>

**Questions? Call IDwatchdog at 866.513.1518**

**Enrolled employees pay for IDwatchdog via payroll deduction.**

SoFi is a different kind of finance company whose goal is to help people get their money right. Through SoFi you can:

- Save money and simplify payments by consolidating (and saving on) your federal Parent Plus loans with SoFi.
- Find no-fee private student loans with competitive rate loan to pay for undergraduate or graduate programs.
- Explore alternatives to current student loans using SoFi's Debt Navigator. With this tool you can figure out if your student loan is the right option-or if there's another repayment option that works better for you.

The earlier you refinance to a lower loan rate, the more money you will save. There are no hidden fees. No application or origination fees, and no prepayment penalties – ever.

Green Diamond employees and family members receive an additional \$300 welcome bonus.

To check the rates and terms you may qualify, go online for the pre-qualification process that takes two minutes. **Get started at [SoFi.com/Greendiamond](https://www.sofi.com/greendiamond).**