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Contact: Roxanne Ramiro-Shanahan
602-443-1400 | roxanne@alternatives-inc.com

RECLAIMING YOUR STOLEN IDENTITY
*Arizona-based Merchants Information Solutions helps identity theft victims
to take action quickly*

PHOENIX – Identity theft nationwide has increased at an alarming rate in recent years. With the highest number of victims per capita, the State of Arizona has particular cause for concern. Merchants Information Solutions, Inc. (MIS), a nationally recognized credit information company based in Phoenix, is poised to help local consumers protect themselves against this fraud and react quickly should their identities become compromised.

Established in 1912, one day after the incorporation of Arizona into the United States, MIS has undergone several name changes throughout its history to reflect the company's expansion and evolution of services. However, MIS' credit data and reporting services remain at its core. An industry leader, MIS has made protection against identity theft a priority for its customers

“Once a person realizes his or her identity has been stolen, fast response time is essential to prevent further damage,” says Russ Johnson, MIS president and CEO. “MIS has trained professionals with processes in place to help victims take the necessary actions as quickly as possible. Our bilingual representatives are easily accessible and will walk the individuals through everything from filing police reports to contacting the necessary agencies such as credit card companies and the Social Security Administration.”

Perhaps even more important than advising the consumer on what to do if they become a victim of identity fraud is to educate the public about preventing this crime in the first place. “We recommend regular monitoring of one's credit reports to make sure all activity belongs to the individual,” Johnson says. “MIS offers identity theft products as well as credit reports.

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2-2-2 Merchants Information Solutions Helps Identity Theft Victims

MIS also recommends the following steps to preventing identity theft:

- First and foremost, safeguard your personal information such as your mail, bank and credit card statements, new checks or tax information.
- Make sure all pre-approved credit offers are shredded.
- Review bank and credit statements monthly.
- Do not write down your passwords for your credit card or bank statements. Also, avoid using easily available information like your mother's maiden name, your birth date, and the last four digits of your SSN or your phone number when selecting a password.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you've initiated the contact or are sure you know who you're dealing with.

"Identity theft is the fastest growing crime in America, costing consumers nationwide approximately \$5 billion and 300 million hours a year," Johnson concludes. "Considering the substantial losses, why would anyone not safeguard their identity the same way they would any valuable asset?"

About Merchants Information Solutions

Phoenix-based Merchants Information Solutions, Inc. (MIS) is a nationally recognized credit information company providing consumer, business, and mortgage credit information, as well as employment, tenant, and background screening services, through their subsidiary Premier Information Center. In addition, MIS is a leading provider of paper-to-electronic conversion technologies through their subsidiary Aristotle Digital Archiving, and full service collections are offered through their third division, Financial Management Services. For more information on any of the MIS companies, products, or services, please visit the web site at www.merchantsinfo.com, or call 602-744-3700.