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Safe Harbor Statement

Statements in this presentation relating to future plans, results, performance, expectations, achievements and the like are considered “forward-looking statements.” Those forward-looking statements involve known and unknown risks and are subject to change based on various factors and uncertainties that may cause actual results to differ materially from those expressed or implied by those statements. Factors and uncertainties that may cause actual results to differ include, but are not limited to, the risks disclosed in the company’s filings with the U.S. Securities and Exchange Commission. The company undertakes no obligation to revise or update any forward-looking statements.

Company Overview

- Founded in 1996 by Michael Stanfield (CEO and Chairman)
- Product history
 - Initial focus on providing access to consumer credit files.
 - Transformed products to provide broader Identity Theft Protection product suite
 - Expanding Consumer Protection product offerings via internal development, acquisitions and partnering
 - Acquired entry into background screening business in 2004
- Primary distribution through financial institutions
 - Many major banks, credit card companies and mortgage companies
 - Expanding Direct to Consumer Business
 - Approximately 5 million Consumer Protection subscribers
 - Direct sales force for the background screening business

Sample Product – Identity Guard Total Protection

Provides unprecedented protection against losses associated with identity theft through initial triple bureau credit file *and* public record reports, with daily monitoring of these databases.

- 3 Bureau Credit Report
- 3 Bureau Daily Monitoring/Notify Express
- Public Record Report
- Public Record Monitoring
- 3 Bureau CreditXpert Credit Scores
- 3 Bureau CreditXpert Credit Analyzer/Comparison - online
- 3 Bureau Quarterly Credit Update & Updated Credit Scores
- 30 Day 'No News is Good News' Notifications
- \$20,000 Identity Theft Insurance (\$250 deductible)
- Internet Surveillance
- ID Theft Risk Assessment
- Identity Theft Recovery Unit
- Credit Education Specialists
- Credit Education Tools – online



Consumer Protection Services

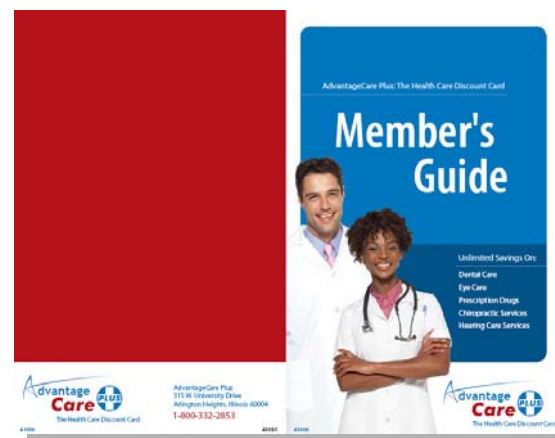


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WHAT'S IDENTITY THEFT HOW THEY DO IT DON'T BE A VICTIM ADVERSE CONSEQUENCES FIGHT BACK

STOP IDENTITY THIEVES FROM TAKING CONTROL OF YOUR LIFE.

TAKE ACTION NOW >

LEVEL 1: GOOD STARTSM ▼

Daily credit bureau monitoring, email alerts plus unlimited toll free customer service. **quick, easy and free!**


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LEVEL 2: WATCHFUL EYESM ▶

LEVEL 3: EXTRA CAUTIONSM ▶

LEVEL 4: TOTAL PROTECTIONSM ▶


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REAL STORIES, REAL VICTIMS



Life without credit cards, cell phones and the Internet, unacceptable hassles when traveling, drained bank accounts... plus, surprise "show stoppers" when applying for a job, mortgage, college or car loan.

[Listen to real cases >](#)

TOP 10 CRIMEWARE THREATS


Learn about the latest software programs identity thieves use to steal personal data from your PC. List refreshed hourly.

- Fakealert-62
- Downloader-1412
- Agent-68

[Read more >](#)

Last updated at: 4/2/2007 11:45:20 AM ET

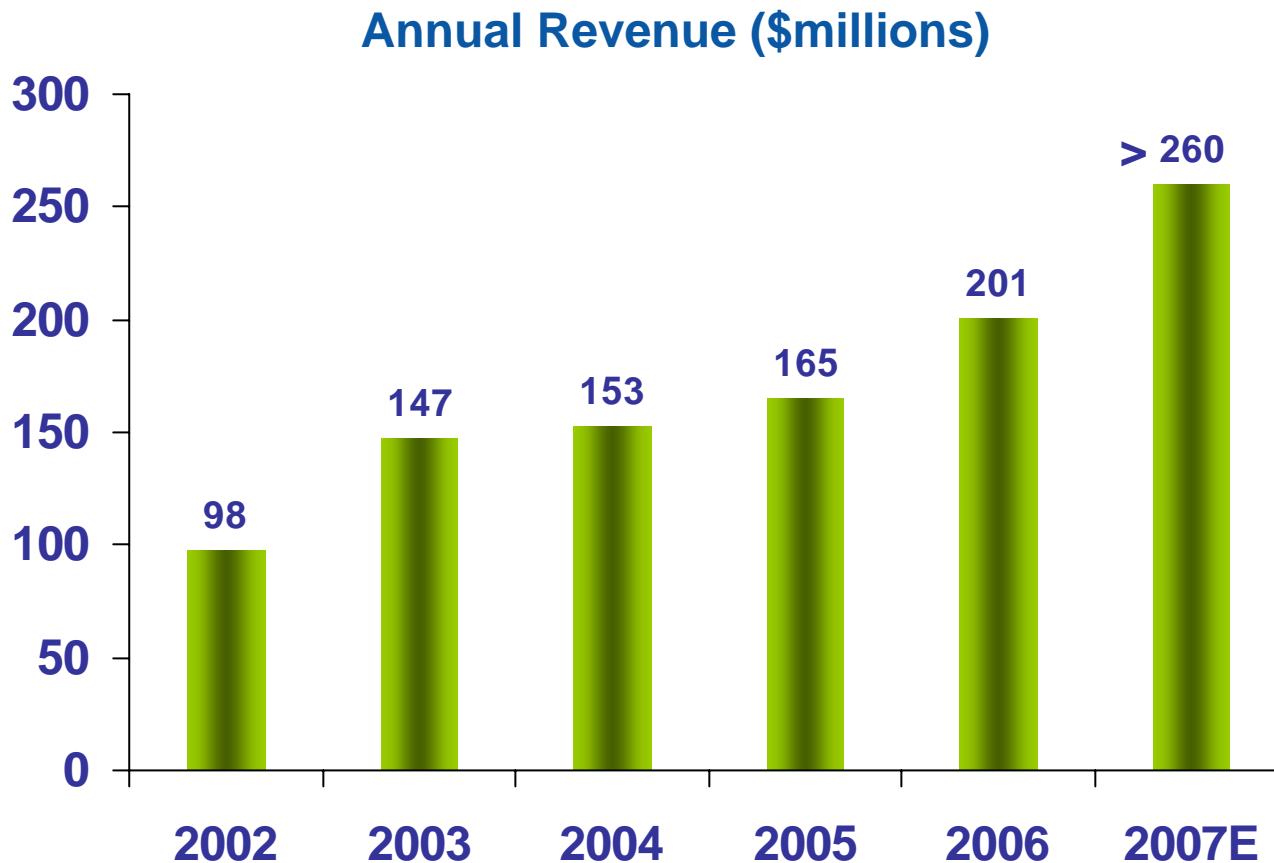
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Identity theft and customer services provided by Intersections, America's foremost fraud protection and security organization, the primary identity theft service provider to major banks and financial institutions, serving over **6 million customers worldwide** [Learn more >](#)

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We are on a strong growth trajectory



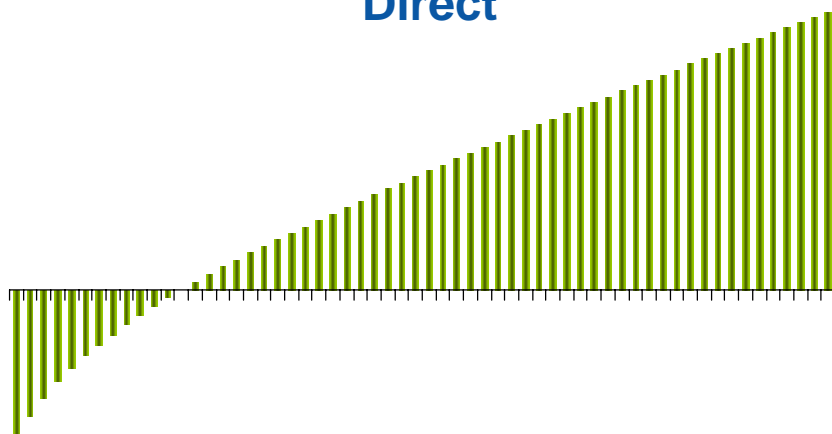
Source: Company SEC Filings; 2007 Guidance from public guidance on 2/28/07

Changes in business mix drive our annual results

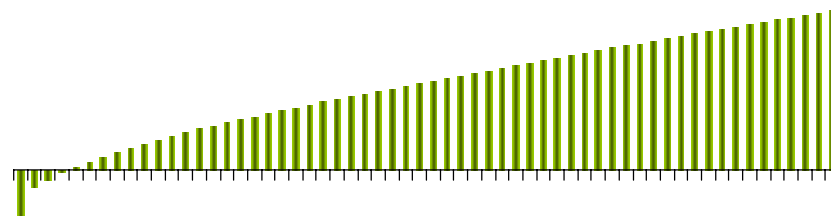
Illustrative

Cumulative Operating Margin

Direct



Indirect

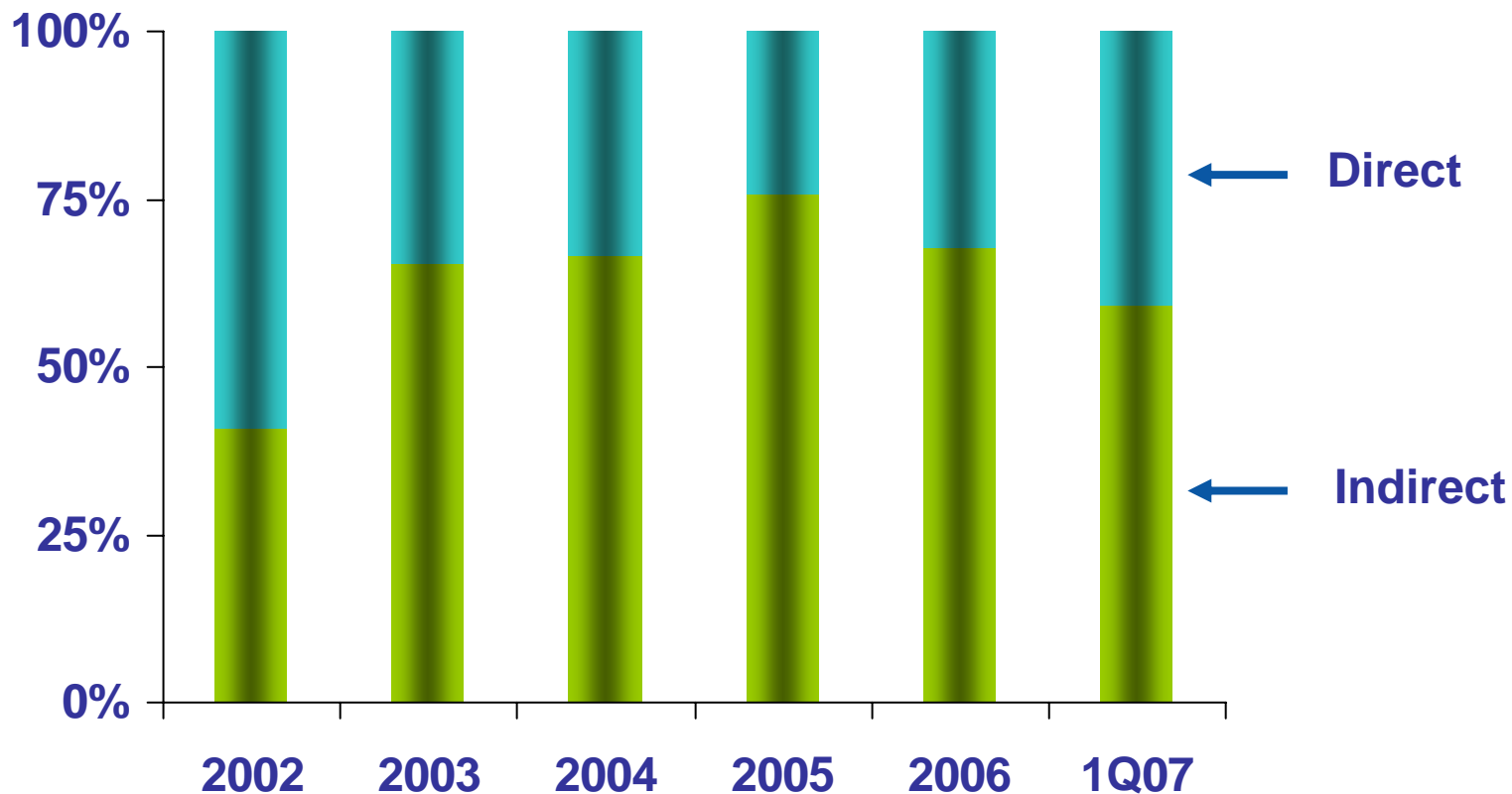


- Higher lifetime customer value
- Lower near term profitability
- Higher revenue throughout lifecycle

- Lower lifetime customer value
- Quick cash flow breakeven
- Low/No marketing risk

Source: Company estimates

New subscriber mix by direct vs. indirect



Source: Company SEC Filings

Investment thesis

- Experienced management team
- Strong market demand for our products
- Long track record of identity theft product innovations
- Renewed opportunities to invest marketing dollars
- Successful track record of acquisition integration
- Excellent growth trajectory