



IDProtect® –

Identity Theft Monitoring and Resolution Service

What is Identity Theft?

Identity theft is a crime in which an imposter gains access to another's personal information, such as Social Security or credit card numbers, and uses them for personal gain. It might be the result of a stolen purse, stolen mail, documents taken from your trash, a data breach, computer virus or telephone scam. Identity theft complaints were the second most reported complaint received by the Federal Trade Commission, according to its 2016 annual report of complaints. This represents a 47 percent increase from 2014.

What if I have been impacted by Identity Theft?

Should you become a victim, a dedicated fraud specialist will be assigned to manage your case. Experienced recovery professionals will walk you through the recovery process - until your identity is restored. Simply call the IDProtect® Service Center at 1-877-610-7889 to be directed to a Consumer Fraud Specialist *(You do not have to register with IDProtect® for this service and it is available to you in the event you suffer an identity theft incident.)*

Benefits:

Fully Managed Identity Theft Resolution Services – access to a dedicated fraud specialist assigned to manage your case until your identity is restored.

Online Identity Theft News Center and Valuable Phone and Web Resources (Registration activation required.)

Debit and Credit Card Registration (Registration/activation required.)

Up to \$10,000 Identity Theft Expense Reimbursement Coverage² for expenses associated with restoring your identity.

Total Identity Monitoring - Monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others **(Registration/activation required.)**

Credit File Monitoring³ – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports **(Registration/activation required.)**

3-in-1 Credit Report – request a new 3-in-1 report every 90 days or upon receipt of a credit alert **(Registration/activation required.)**

Credit Score – receive a new single bureau credit score with every new credit report **(Registration/activation required)** **Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.**

1 IDProtect service is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. Service is not available to a "signer" on the account who is not an account owner. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

2 Special Insurance Program Notes: The description herein is a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage. Insurance Products are not a deposit of or guaranteed by the Bank or any Bank Affiliate and are not insured by the FDIC or Any Federal Government Agency.

3 Credit file monitoring from Experian and TransUnion will take several days to begin following activation.



What is this new service?

Answer: IDProtect® is an Identity Theft Protection Service to help better protect yourself, your family and your joint account owners with our identity theft monitoring and resolution service¹ that includes credit file monitoring², 3-in-1 credit report, monitoring of over 1,000 public databases, identity theft expense reimbursement³, fully managed resolution services, and more.

How are we introducing this new service?

Answer: We are mailing all eligible accounts. New accounts will be informed about the service upon account opening.

Do all account owners mailed automatically receive IDProtect®?

Answer: Yes

Do all NEW eligible account owners automatically have IDProtect®?

Answer: yes, select accounts now come with IDProtect®

Are Joint account owners covered?

Answer: Yes. You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you, your joint account holders and eligible family members' identities¹

Are Family Members Covered?

Answer: Yes. You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you, your joint account holders and eligible family members' identities¹

What happens to account owner's coverage if they close their eligible account?

Answer: The coverage ends when financial institution account is closed.

If account owner closes an eligible personal account and opens a non-personal or business account, does the account coverage remain in force?

Answer: No, coverage ends when the personal eligible account is closed.

Can anyone purchase this coverage direct from IDProtect?

Answer: No, this program was specifically designed for our account owners that we have identified as being eligible for this service.

Disclosures for #'s 1, 5, and 6: * Registration/activation required.

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