



## Identity Theft Protection Service Carroll County Trust Company

### 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. According to the Javelin Strategy & Research 2012 Identity Fraud Survey Report, more than 11.6 million Americans were victims of identity theft in 2011, and increase of 13 percent over 2010.

### What if I have been impacted by Identity Theft?

**If you are affected** by an identity theft event, a specialist will be available to assist you right away. Simply call the IDProtect™ Service Center to be directed to a dedicated consumer fraud specialist who will work closely with you until your identity is restored, **1-877-610-7889**. **Or** you may call the Insurance Company directly at **1-800-842-8496**. When you call, please have your insurance certificate available (**Policy no.: 105031870**).

### Benefits:

- **Fully managed Identity Theft Resolution Services.**
- **An online identity theft news center** and valuable phone and web resources.
- **Debit and Credit card registration.**
- **An ID theft recovery case plan** to inform you of the recovery process.
- **Access to a dedicated consumer fraud specialist-** assigned specifically to your case, who will work with you until your credit and identity are completely restored.
- **Up to \$10,000 identity fraud expense reimbursement coverage.**
- **Total Identity Monitoring-** continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others.
- **Credit Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax, and TransUnion credit reports.
- **3-in-1 Credit Report.**
- **Credit Score.**



**1. What is this new service?**

**Answer:** It is a new identity protections service provided to eligible checking account owners and their families by our financial institution. It is powered by IDProtect and provides account owners with identity theft services.

**2. 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.

**3. Do all account owners mailed automatically receive this new service powered by IDProtect?**

**Answer:** Yes

**4. Do all NEW eligible account owners automatically have IDProtect?**

**Answer:** Yes, select accounts now come with IDProtect.

**5. Are joint account owners covered?**

**Answer:** Yes, joint account owners enjoy the same level of coverage as the primary account owners. Each account owner has up to \$10,000 coverage per covered incident.

**6. Are family members covered?**

**Answer:** Yes, family members (as defined below) enjoy the same level of coverage as account owners.

*Family includes: Spouse, persons qualifying as a domestic partner under the provisions of any applicable federal, state or local law, children under 25 years of age and parents of such natural persons who are residents of same household.*

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

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

**8. 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.

**9. 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.