



Carroll County Trust Company is pleased to offer identity theft protection, powered by IDProtect™

Identity theft takes a serious financial and emotional toll on its victims. More than 11.6 million Americans were victims of identity fraud in 2011, and increase of 13 percent over 2010.\*

*\*Javelin Strategy & Research 2012 Identity Fraud Survey Report.*

At Carroll County Trust Company, our primary goals are to keep your funds secure, help you grow your finances to meet your goals, and to provide the most valuable services possible to help your money do more. And, we've added even greater value and service by providing identity theft protection service, powered by IDProtect.

With IDProtect, you, your family<sup>1</sup>, and joint account holders receive the following identity theft protection:

- **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<sup>1</sup>** - for expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, fees for investigating medical-related identity fraud, reasonable costs for travel and accommodations related to resolving an identity fraud incident, expenses associated with the replacement of government-issued personal identification documentation, as well as coverage for wages lost for time taken off work to correct personal records.
- **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.**

**Log on to: [www.IDProtectMe247.com](http://www.IDProtectMe247.com) using Access Code MO731532  
to register and access the benefits provided by IDProtect.**

Thank you for allowing us the opportunity to serve your financial needs. We appreciate your trust in us. If you have any questions regarding IDProtect, ask a representative with Carroll County Trust Company. You may also call the IDProtect Service Center at 1-877-610-7889 for questions about the program.

Sincerely,

Carroll County Trust Company

<sup>1</sup> 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 parent of such natural persons who are residents of the same household.

<sup>2</sup> Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Your Certificate of Coverage is enclosed.

**Insurance product is not insured by FDIC or any Federal Government Agency;  
not a deposit of or guaranteed by the bank or any bank affiliate.**



## TIPS TO SAFEGUARD YOUR IDENTITY

- Tip 1.** Remove your name from pre-screened credit offers at [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-567-8688.
- Tip 2.** Add your telephone number(s) to the National Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or call 1-888-382-1222.
- Tip 3.** Remove your name from individual Direct Mail Association Member mailing lists at [www.dmachoice.org](http://www.dmachoice.org).
- Tip 4.** Place an alert on your credit file if you believe you have been affected by identity theft. Call 1-800-525-6285 or visit [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com).
- Tip 5.** Request your free credit report through [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.
- Tip 6.** In addition to contacting credit Bureaus, request a credit report and place a fraud alert at [www.innovis.com](http://www.innovis.com). Click on the Personal Services tab to get a credit report and place an alert on your file.
- Tip 7.** To receive free email reminders to renew your fraud alerts and reorder your credit reports, register your email address at [www.IDProtectMe247.com](http://www.IDProtectMe247.com)
- Tip 8.** Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
- Tip 9.** Protect your debit and credit cards by registering them at [www.IDProtectMe247.com](http://www.IDProtectMe247.com).
- Tip 10.** Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or [www.usps.gov](http://www.usps.gov) to request a vacation hold.
- Tip 11.** Stay informed by visiting the Identity Theft News Center at [www.IDProtectMe247.com](http://www.IDProtectMe247.com).
- Tip 12.** Select intricate passwords – don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.
- Tip 13.** Shred your mail and important document when disposing of bank statements, credit cards bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.

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

If you have been affected by identity theft, a specialist will be available to assist you right away. Simply call the IDProtect Service Center at 1-877-610-7889 or you may call the insurance company directly at 1-800-842-8496. Please have your insurance certificate available when calling (Policy No. 105031870).



24/7 News and Information at  
[www.IDProtectMe247.com](http://www.IDProtectMe247.com)

#### Lost Credit Card Notification

Call 24 hours a day to report lost or stolen cards:  
1-877-610-7889

#### Need to file a claim?

Call 1-877-610-7889, M-F, 8-4 EST or you may contact  
Travelers Casualty and Surety Company of America; Hartford, CT  
1-800-842-8496

Visit [www.IDProtectMe247.com](http://www.IDProtectMe247.com) for more information or call  
1-877-610-7889. Access Code: MO731532

PROVIDED BY:



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1-877-610-7889. Access Code: MO731532

PROVIDED BY:



[v.032012]

This Certificate of Insurance is a coverage description intended to provide important information about the protection available to an **Insured Person** under the Identity Fraud Expense Reimbursement Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter the coverage afforded by the Master Policy described herein. Terms shown in **bold** in this coverage description are defined in the Master Policy. The insurance afforded by the Master Policy as described herein is subject to all the terms, exclusions and conditions of such Master Policy. The **Policy Period** is specified in the Master Policy.

The Master Policy has been issued to Econ-O-Check Association, Inc for FBO Gold Customers – Including Family and Resolution Services Coverage (the "**Master Policy Holder**")

**Policy Number:** **105031870**

underwritten by: Travelers Casualty and Surety Company of America Hartford, CT 06183  
(A Stock Insurance Company, herein called the Company)

to provide insurance to an **Insured Person** as described in this Certificate

**Limit of Insurance** **\$10,000**

**Deductible** **\$0**

**Filing a Claim**

To file a claim under the Master Policy, please contact:  
Travelers Bond & Financial Products Claim Department at 1-800-842-8496  
Email: [Bondclaimidfraud@travelers.com](mailto:Bondclaimidfraud@travelers.com)

**General Information**

Below is a general description of certain provisions found in the Master Policy. The description does not include all provisions of the Master Policy, and does not amend any provision in the Master Policy. If you wish to view a complete copy of the Master Policy or have questions regarding the **Membership Program** provided by the **Master Policy Holder**, please call for general information at 1-877-610-7889.

**INSURING AGREEMENT**

**(1) IDENTITY FRAUD EXPENSE REIMBURSEMENT COVERAGE**

To reimburse an **Insured Person** for **Expenses** incurred by the **Insured Person** as the direct result of any one **Identity Fraud Discovered** during the **Policy Period**. Additionally, **Insured Persons** will have access to **Resolution Services** from a consumer fraud specialist who will assist in the process of restoring the **Insured Person's** identity. Only an **Insured Person** will be entitled to coverage under this Insuring Agreement **(1) Identity Fraud Expense Reimbursement Coverage**.

**CONDITIONS**

**1. Definitions:**

- (a) **Discovers, Discovered, or Discovery** means the moment when the **Insured Person** first becomes aware of facts which would cause a reasonable person to assume that a loss of a type covered by this **Identity Fraud Expense Reimbursement Master Policy** has been or will be incurred, even though the exact details of loss may not then be known.
- (b) **Expenses** means
  - (i) costs for notarizing fraud affidavits or similar documents for credit agencies, financial institutions, healthcare providers, merchants or other credit grantors that have required that such affidavits be notarized.
  - (ii) costs for certified mail to law enforcement agencies, credit agencies, financial institutions, healthcare providers, merchants or other credit grantors.
  - (iii) lost wages or salaried earnings, up to a maximum payment of \$1,000 per week for a maximum period of five weeks, during absence from employment:
    - a. to communicate with law enforcement agencies, legal counsel, credit agencies, financial institutions, healthcare providers, merchants or other credit grantors;
    - b. to complete fraud affidavits or similar documents; or
    - c. due to wrongful incarceration arising solely from someone having committed a crime in the **Insured Person's** name; provided, that lost wages will not apply in the case of wrongful incarceration absent all charges being dismissed or an acquittal.
  - (iv) loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.
  - (v) costs for long distance telephone calls, cellular telephone calls and facsimiles, to law enforcement agencies, credit agencies, financial institutions, healthcare providers, merchants or other credit grantors to report or discuss any actual **Identity Fraud**.
  - (vi) reasonable attorney fees incurred, with the Company's prior written consent, for:
    - a. defense of lawsuits brought against the **Insured Person** by financial institutions, healthcare providers, merchants, other credit grantors or their collection agencies;

- b. the removal of any criminal or civil judgments wrongly entered against the **Insured Person**;
  - c. challenging the accuracy or completeness of any information in a consumer credit report;
  - d. pursuing the release of medical records solely for the purpose of investigating medical-related **Identity Fraud**, upon the exhaustion of the healthcare provider's medical record and personal information request and appeal process;
  - e. contesting wrongfully incurred tax liability; or
  - f. contesting the wrongful transfer of ownership of an **Insured Person's** tangible property;
- (vii) costs for daycare and eldercare incurred solely as a direct result of any one Identity Fraud **Discovered** during the policy period.
- (viii) reasonable costs for travel and accommodations incurred by the **Insured Person**, up to a maximum payment of \$1,000 per week for a maximum period of five weeks, to:
- a. participate in the defense of lawsuits brought against the **Insured Person** by financial institutions, healthcare providers, merchants, other credit grantors or their collection agencies;
  - b. challenge the accuracy or completeness of any information in a consumer credit report;
  - c. participate in the criminal prosecution of the perpetrators of the **Identity Fraud**; or
  - d. file in person loss affidavits and civil or criminal complaints with local law enforcement in the jurisdiction in which the **Identity Fraud** occurred, as required by local law;
- (ix) fees for the re-application and re-issuance of government issued personal identification documentation, including passports, commercial and non-commercial drivers licenses, state and federal personal identification cards, and social security cards, compromised as a result of **Identity Fraud**; and
- (x) fees charged for copies of medical records, including x-rays, obtained solely for the purpose of investigating medical-related **Identity Fraud**.
- (c) **Identity Fraud** means the act of knowingly transferring or using, without lawful authority, a means of identification of an **Insured Person** with the intent to commit, or to aid or abet, any unlawful activity that constitutes a violation of Federal law or a felony under any applicable state or local law.
- (d) **Insured Person** means:
- (i) any natural person who is currently subscribed to a **Membership Program** that has been specifically expanded by the **Master Policy Holder** to include the protection afforded by the Master Policy; and
  - (ii) any spouse, person qualifying as a domestic partner under the provisions of any applicable federal, state or local law, child under 25 years of age or parent of such natural person residing in the same household.
- (e) **Membership Program** means a membership program sponsored by the **Master Policy Holder** and that is specifically named within an endorsement attached to the Master Policy.
- (f) **Resolution Services** includes ordering a credit report, alerting credit reporting agencies, providing credit monitoring, and preparing documentation and letters. **Insured Persons** are limited to a maximum of three 6- month enrollments with the consumer fraud specialist provided by Company for any one **Identity Fraud**. **Resolution Services** is not available to any individual under 14 years old and is limited to those services not involved in the obtaining of credit report information for any individual aged 14-17 years old.

## 2.Exclusions

The Master Policy does not apply:

- (a) to loss due to any fraudulent, dishonest or criminal act by an **Insured Person** or any person acting in concert with an **Insured Person**, or by any authorized representative of an **Insured Person**, whether acting alone or in collusion with others;
- (b) to loss other than **Expenses**;
- (c) to an **Identity Fraud** that was **Discovered**, or **Expenses** incurred, when an individual was not an **Insured Person**.
- (d) to loss due to nuclear reaction, nuclear radiation or radioactive contamination, or due to any act or condition incident to any of the foregoing; or
- (e) to loss due to war, whether or not declared, civil war, insurrection, rebellion, revolution, or to any act or condition incident to any of the foregoing.

## 3.Other Conditions:

- A. **Policy Period - Discovery** – The Master Policy applies only to **Identity Fraud**, occurring anywhere in the world, which is **Discovered** during the **Policy Period** and is reported to the Company during the **Policy Period** or within 30 days following the termination of either
  - (a) the Master Policy; or
  - (b) membership of the **Insured Person** in a **Membership Program**.
- B. **Limits of Insurance** - Under Insuring Agreement (1), the limit of the Company's liability per **Insured Person** for loss covered under the Master Policy shall not exceed the applicable Limit of Insurance shown in the Declarations. Under the Master Policy, all losses incidental to an act or series of related acts or arising from the same method of operation, whether committed by one or more

persons, shall be deemed to arise out of one occurrence and shall be treated as one loss. However, solely with respect to Insuring Agreement (1), should one such act cause a covered loss to more than one **Insured Person**, the available Limit of Insurance under the Master Policy and the deductible amount shall apply to each **Insured Person** separately.

Regardless of the number of **Membership Programs** that an **Insured Person** is a member of, the Company's liability to such **Insured Person** for loss covered under the Master Policy shall not exceed the applicable Limit of Insurance shown in the Declarations.

**C. Deductible** - The Company shall be liable only for the amount by which any loss exceeds the applicable Deductible Amount as shown in the Declarations. This Deductible Amount applies to each and every loss and shall have no aggregate limitation.

**D. Recoveries** - Any recoveries, less the cost of obtaining them, made after settlement of loss covered by the Master Policy will be distributed as follows:

(a) first, to the **Insured Person**, until the **Insured Person** is reimbursed for any loss that was sustained by the **Insured Person** that exceeds the Limit of Insurance and the Deductible Amount, if any;

(b) then to the Company, until the Company is reimbursed for the settlement made; and

(c) then to the **Insured Person** until the **Insured Person** is reimbursed for that part of the loss equal to the Deductible Amount, if any.

Recoveries do not include any recovery from insurance, suretyship, reinsurance, security or indemnity taken for the Company's benefit.

**E. Ownership Interests Covered** - This Policy shall be for the sole use and benefit of the **Insured Persons** and the **Master Policy Holder**. It provides no rights or benefits to any other person, entity, or organization.

**F. Insured Person's Duties When Loss Occurs** - Upon knowledge or **Discovery** of loss or of an occurrence which may give rise to a claim under the terms of the Master Policy, the **Insured Person** shall give notice thereof as soon as practicable to the Company, and file detailed proof of loss, duly sworn to, with the Company within six months after the **Discovery** of loss and provide any subsequently obtained supplemental information within twelve months after the **Discovery** of such loss. If the loss involves a violation of law, the **Insured Person** shall also notify the police.

Upon the Company's request, the **Insured Person** shall submit to examination by the Company, subscribe the same, under oath if required, and produce for the Company's examination all pertinent records, all at such reasonable times and places as the Company shall designate, and shall cooperate with the Company in all matters pertaining to loss or

claims with respect thereto. Compliance with all terms and conditions of the Master Policy are conditions precedent to recovery under the Master Policy.

The **Insured Person** shall keep books, receipts, bills and other records in such manner that the Company can accurately determine therefrom the amount of any loss. At any time subsequent to the reporting thereof to the Company, the Company may examine and audit the **Insured Person's** books and records as they relate to a loss under the Master Policy.

**G. Other Insurance** - If there is any other valid and collectible insurance which would apply in the absence of the Master Policy, the insurance under the Master Policy shall apply only as excess insurance over such other insurance.

**H. Action Against Company** - No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all terms of the Master Policy, nor until 90 days after the required proof of loss has been filed with the Company, nor at all unless commenced within two years from the date when the **Insured Person** first **Discovers** the loss. If any limitation of time for notice of loss or any legal proceeding herein contained is shorter than that permitted to be fixed by agreement under any statute controlling the construction of the Master Policy, the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.

**I. Subrogation** - In the event of any payment under the Master Policy, the Company shall be subrogated to all the **Insured Person's** rights of recovery therefore against any person or organization, and the **Insured Person** shall execute and deliver instruments and papers and shall take whatever other actions are necessary to secure such rights for the Company. The **Insured Person** shall not take any action after the **Discovery** of any loss that would prejudice such rights.

**J. Changes** - Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of the Master Policy or stop the Company from asserting any right under the terms of the Master Policy; nor shall the terms of the Master Policy be waived or changed, except by endorsement issued by the Company and made to form a part of the Master Policy.

**K. Assignment** - Assignment of interest under the Master Policy shall not bind the Company until its consent is endorsed herein.

**L. Concealment or Misrepresentation** - The Master Policy is void as to any **Insured Person** if, at any time, said **Insured Person** intentionally conceals or misrepresents a material fact concerning either the insurance afforded by the Master Policy or a claim under the Master Policy.