

IDSafeChoice Select Program

Checking Add-on Product

No one can completely prevent identity theft – but with the right help, you can recover from it. The IDSafeChoice Select Program is an additional product offering for checking accountholders at a low monthly cost! As an eligible accountholder, should you suspect identity theft or become a victim of this crime, you will receive professional fully-managed recovery services, including:

- ◆ Fully-managed identity recovery services for you, your spouse or partner, your dependents under 25 with the same permanent address, and your parents living with you, or in elder care (nursing home, hospice, assisted living), with benefits extended up to 12 months following death.
- ◆ A Recovery Advocate who will perform the steps necessary to recover your good name if identity theft strikes, no matter how it happens to you and no matter how long it takes.
- ◆ Help when you need it if your identity is compromised through theft, loss or breach.

YES, SIGN ME UP! I want to add-on the benefit of the IDSafeChoice Select Group Program at this time. I understand that if I become a victim of identity theft I will be eligible for fully managed recovery services through this program.

Full Name _____

Address _____

Account # _____ Date 04-14-2023

Signature _____

XP Operator #: -1

If you later choose to cancel, contact the branch nearest you and sign below:

I WOULD LIKE TO CANCEL THE ADD-ON BENEFIT. I understand that if I become a victim of identity theft, I will NO LONGER be eligible for fully managed recovery services through this program.

Full Name _____

Address _____

Account # _____ Date 04-14-2023

Signature _____

IDSafeChoice SELECT

New Account Disclosure

IDSafeChoice Select Program – Benefits

For a low monthly cost, IDSafeChoice Select provides you with the reassurance that if you suspect identity theft, a professional is standing by, ready to restore your good name – no matter how long it takes.

As a current checking accountholder with First Community Credit Union, if you become a victim of identity theft you have the benefit of fully-managed identity recovery services through IDSafeChoice. This includes coverage for you, the accountholder, as well as:

- Your spouse or domestic partner;
- Your dependents up to age 25 with the same permanent address, even if in college or the military; and
- Your parents – living with you or living in elder care (assisted living, nursing home, or hospice), with benefits extended up to 12 months after death;

It also includes reimbursement of any recovery expenses you incur up to \$10,000 – like lost wages or attorneys fees.*

Fully-Managed Identity Recovery – How It Works

If you or your family member suspects identity theft, or personal information becomes compromised as a result of a lost purse or wallet, a break-in, lost laptop or notification of a data breach, IDSafeChoice can help. Simply contact First Community Credit Union, and a representative will verify your IDSafeChoice participation, and securely submit your case to a Personal Recovery Advocate, who will contact you directly.

This trained and certified identity restoration professional will place fraud alerts at the three major credit bureaus for you; help you access services to watch for signs of identity theft; and access your credit reports and conduct a threat assessment to determine if any identity theft has occurred.

If you are victimized by identity theft, your Advocate will work on your behalf to restore your identity. Your Advocate will:

1. Place fraud alerts at the three major credit bureaus for you.
2. Provide you with access to credit reports from all three bureaus and review the reports with you to identify fraudulent activity.
3. Assist you in completing an Identity Theft Affidavit and Declaration of Fraud to establish your rights as a victim.
4. Activate credit monitoring during your recovery to help you watch for additional signs of abuse.
5. Contact the Social Security Administration, U.S. Postal Service, Department of Motor Vehicles, etc. as applicable, to address any misuse of official documentation of your identity.
6. Research and document all fraudulent transactions and false accounts or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc.
7. Follow up to make sure all wrongful activity is reversed and removed from your records.
8. Work with local and federal law enforcement to try to stop the criminal or criminals who are using your identity.
9. Activate other members of the recovery team to assist when necessary, including professional investigators and legal advisors.
10. Provide 12 months of follow-up after your recovery is complete – to be sure you stay recovered!

IDSafeChoice Select Program – Participation

This notice requires no action on your part. No registration is required. The benefit is now part of account ownership and the associated fee will be debited from your account on a monthly basis. We're counting on your participation to help keep the cost low for all covered accountholders, but you may leave the group and forfeit your benefits at any time. Your coverage ceases at the end of the month in which you cancel participation. To forfeit this benefit and forego the fee, please notify a branch employee. You will be asked to sign a form to verify your cancellation in the Program.

IDSafeChoice Account Benefit Program Terms of Services

1. Services will be extended to accountholders at the discretion of First Community Credit Union and may be cancelled upon 30 days' notice to the accountholder.
2. Services extend to all named accountholders, their spouse or domestic partner, dependents up to age 25 with the same permanent residence address as the accountholder, including students and military, and parents of the accountholder living at the same address as the accountholder, or living in hospice, assisted living, nursing home or deceased for 12 months or less.
3. Eligibility for recovery services is based on ID theft events that are discovered and reported to First Community Credit Union on or after the effective date of the group program.
4. Identity Theft is defined as fraud that involves the use of a consumer's name, address, social security number, bank or credit/debit card account number, or other identifying information without the knowledge of the consumer, and such information is used to commit fraud or other crimes.
5. Recovery Services may be refused or terminated if it is deemed that the accountholder or eligible family member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan. Services will not be refused or terminated due to the complexity of a case.
6. First Community Credit Union and/or its service provider of the identity theft services cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control.
7. This service does not provide credit counseling or repair to credit which legitimately belongs to the accountholder or eligible family member.
8. Services are only available to residents of the United States. Identity recovery is only performed with agencies and institutions in the United States, or territories where U.S. law applies.
9. Services are provided by Merchants Information Solutions, Inc., www.merchantsinfo.com or an alternate Services Provider selected at the sole discretion of First Community Credit Union.
10. *Reimbursement is limited to your actual Identity theft expenses, not to exceed a total of \$10,000 USD. The Lost Wages benefit is further limited to an amount up to \$500 USD per week, payable for up to four (4) weeks. There is a limit of two (2) Identity Theft incidents per twelve (12) month period.

**Insurance Benefits are provided by Virginia Surety Company. This is a summary of benefits. See complete explanation of coverage on our website at www.myfccu.com.*