

## Description of the Identity Theft Services

### Fully Managed Identity Theft Research, Remediation and Recovery

If you become a victim or suspect you might be a victim of identity theft for any reason, simply let us know. You do not have to confirm identity theft before seeking assistance. We will put you in touch with a professional Recovery Advocate who, depending on your identity theft incident, will:

- Perform research to determine the extent of the problem, including a review of all three credit reports (if appropriate)
- Assist with the placement of fraud alerts with the three major credit bureaus
- Write letters/ make calls on your behalf to dispute fraudulent information
- Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents
- Work with law enforcement to help to arrest and prosecute the criminals
- Follow up for 12 months after recovery

This service covers **all types of identity theft**, even if it is not related to your account(s) with St. Cloud Federal Credit Union! Types of identity theft covered include: credit/debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud, and any other identity theft recognized by the Federal Trade Commission. Plus, the identity theft recovery service extends to cover up to **3 generations of your family members!**

### Lost Document Replacement

If you have an important document that has been lost, stolen or destroyed as a result of an identity theft incident or information compromise, we can help! Just let us know and we will refer you to a professional Recovery Advocate who will work with you to replace your missing documents, including credit cards. Your Recovery Advocate will work with you to contact creditors, cancel the compromised information, and obtain replacement documents.

### Identity Theft Expense Reimbursement Insurance – up to \$25,000\*

Expense Reimbursement Insurance is available to cover out of pocket expenses incurred during the identity recovery process up to a maximum of \$25,000. Examples of covered expenses include attorneys' fees, costs of additional credit reports, long distance telephone calls, postage and handling fees, fees for notarizing affidavits, and document and filing fees for grants or credit applications rejected as a result of a stolen identity event. Lost wages due to time off from work are also covered.

### Entitlement to Credit Monitoring

Owning a Reward, Regular, Prestige or Dividend Checking Account with St. Cloud Federal Credit Union provides you with an entitlement to credit monitoring with up to daily alerts of any changes to your credit file which may signal identity theft. The entitlement is applicable to individuals age 18 and older who have a valid credit file. You may choose whether or not you use this entitlement to obtain the credit monitoring service. There is no cost to you for taking advantage of this offer either now or in the future.

\* Identity theft insurance is underwritten by Lyndon Southern Insurance Company, a member of the Fortegra family of companies. The information provided is a program summary. Please refer to the Identity Theft Expense Reimbursement Evidence of Coverage forms for additional information including details of benefits, specific exclusions, terms, conditions and limitations of coverage. Coverage is currently not available in NY and may not be available in other U.S. territories or jurisdictions.