

## Identity Theft Covered Account Description

- **Fully Managed Identity Fraud Research, Remediation and Recovery** – a professional, certified and licensed Recovery Advocate will work on your behalf to restore your identity to pre-event status, for **any type** of identity fraud you might experience, or even suspect. This service extends to cover you and up to **three generations of family!**
- **Lost Document Replacement** – this service provides personalized one-on-one assistance to replace identity credential documents that have been lost, stolen or destroyed in connection with your identity fraud event.
- **Identity Theft Expense Reimbursement Insurance** - you may receive reimbursement for out of pocket expenses incurred during the identity recovery process up to a maximum of \$25,000, including reimbursement for lost wages, attorney's fees, and other expenses.
- **Entitlement to Credit Monitoring** – If you decide to activate this service you will receive alerts of changes to your credit file that could signal identity theft. We can even send the alerts to you in a text message for ease of use and rapid communication. The entitlement is applicable to individuals age 18 and older who have a valid credit file. Note: You must follow an easy activation process in order to receive the benefits of credit monitoring. If you are a checking account holder, and you want to learn more about how to activate your no-cost credit monitoring. Next, enter your email address, complete your profile, and answer the identity authentication questions to activate this service.

### **Fully Managed Identity Fraud Research, Remediation and Recovery**

If you become a victim or suspect you might be a victim of identity fraud for any reason, simply let us know. You do not have to confirm identity fraud before seeking assistance. We will put you in touch with a professional Recovery Advocate who, depending on your identity fraud 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 fraud**, even if it is not related to your account(s) with Siouxland Federal Credit Union! Types of identity fraud covered include: credit/debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud, and any other identity fraud recognized by the Federal Trade Commission. Plus, the identity fraud recovery service extends to cover up to **3 generations of your family members!** (Please refer to Terms and Conditions for details.)

### **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. For a list of complete terms and conditions for the Identity Fraud Recovery services, and to review the Identity Theft Expense Reimbursement Insurance Evidence of Coverage.

**Entitlement to Credit Monitoring**

Owning a Siouxland Federal Credit Union checking account 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. When you become eligible for this service, you will receive an email from our partner company providing instructions for activation Or, when you become eligible for this service.