



## Summary of Benefit

All Rewards Checking account holders and your qualifying family members have access to the services described below.

The benefits are already working for you without any additional registration.

Dedicated Privacy Advocates are standing by to perform research and remediation for all types of identity theft through a limited power of attorney authorization. There is no time limit and no problem is too small or too difficult. Our Privacy Advocates will also address the reversal of records created by fraud with the goal of returning your identity to pre-breach status.

If you become a victim or suspect you might be a victim of identity theft for any reason, we are here to help. Depending on your identity fraud incident, an Advocate will be prepared to:

- Perform research to determine the extent of the problem, including a review of your credit report data
- Provide instruction for the placement of fraud alerts and credit freezes with the three major credit bureaus
- Write letters and make calls on your behalf to dispute fraudulent information
- Coordinate with government agencies, financial institutions, creditors, and others to resolve incidents
- Create and then maintain a case file to assist law enforcement in the prosecution of the perpetrators, if found
- Request the removal of fraudulent records to assist in recovering your identity to pre-theft status

This service covers all types of identity theft, even if it is not related to your account. This service is available to all persons named on your account, and extends to three generations (3G) of your family. Family members include you, your spouse or domestic partner, your dependents with the same permanent address, any IRS-qualified dependents, and your parents (mother or father) with the same permanent address, or who are registered in a senior assisted living facility, nursing home, or hospice. Services even continue to help those left behind who may need to deal with identity theft of a loved one after death.

# Frequently Asked Questions

## **What is Fully Managed Identity Theft Recovery?**

If you suspect identity theft for any reason, a professional Privacy Advocate will manage your recovery process to help restore your name and credit to pre-event status. The Privacy Advocate assigned to your case will handle the phone calls, paperwork and the follow-up for you through a Limited Power of Attorney authorization.

## **What is an identity theft incident?**

An identity theft incident occurs when an unauthorized person uses your personal information to commit fraud. Your personal information includes your name in combination with your Social Security number, account numbers, date of birth, address, email address, and state or federal issued ID such as driver's license or passport. Types of identity theft may include account fraud, credit/debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud, and more.

## **Who is eligible for Fully Managed Identity Recovery Services?**

Fully Managed Identity Theft Recovery extends to you along with your qualified family members, including a spouse or domestic partner, any other IRS dependents, and parents living in the household or in elder care. You and up to three generations of (3G) family members are eligible if you suspect identity theft.

## **How do my qualified family members get access to Fully Managed Identity Theft Recovery services?**

You should call a Privacy Advocate at 1.800.954.9694 and have your qualified family member on the phone with you or standing by. Explain that you have a family member needing the recovery services. The Privacy Advocate will need to verify your primary Membership before beginning the recovery process with your family member.

## **What about my children in college or the military?**

As long as they maintain the same permanent residence address as you, they are covered.

## **How do I know if I have been a victim of identity theft?**

If you see unfamiliar transactions on your credit card or bank account, you receive statements in the mail from a creditor you don't recognize, or you find notations on your credit file for debts you did not incur, you may be a victim of identity theft. If you suspect that someone might be using your identity information it's always wise to check it out. If it's a false alarm it will give you peace of mind knowing that your identity is secure. You can always take advantage of our team of Privacy Advocates standing by to help.

## **Do I need to confirm identity theft to access the Recovery Services?**

No. If you suspect fraud or think your information has been compromised, or if you are not sure if you are a victim or not, a Privacy Advocate will research to find and remediate the identity theft. If identity theft has not occurred but the Privacy Advocate believes that you may be at risk, the Privacy Advocate can take preventative actions, such as assisting you with the placement of fraud alerts on your credit files.

## **How do I request assistance if I think I am a victim of identity fraud?**

If you suspect identity fraud, you do not have to confirm that there was actual fraud, even a suspicion of fraud may be reported and investigated. All types of identity fraud are covered – financial fraud, phone and utility fraud, employment fraud, government documents and benefits fraud, medical fraud, and all others. To report a fraud incident, simply call 1.800.954.9694. The Advocates are Fair Credit Reporting Act (FCRA)-certified and hold the designation of Certified Identity Theft Risk Management Specialist.

### **How does the Recovery Process work?**

The Privacy Advocate will create a customized recovery plan and will do the work for you! Working by virtue of a Limited Power of Attorney authorization (when needed), the Privacy Advocate will contact and remediate the fraud with government agencies, retailers, credit agencies, financial institutions, and more.

### **What makes these Recovery Services different from other programs?**

Other programs offer “assisted” recovery services which provide instructions for victims to handle the recovery process on their own. With this service, you do not have to spend the time or money to do the work. A professional, certified Privacy Advocate will work on your behalf to perform the recovery tasks and restore your identity. The goal is always to return your identity to pre-event status.

### **What types of identity theft do the Recovery Services cover?**

The Recovery Services cover all types of identity theft recognized by the Federal Trade Commission. These include fraud related to financial accounts, phone and utility fraud, government documents and benefits fraud, employment fraud, medical fraud, internet fraud, and all other types of identity-related fraud.

### **Do the Recovery Services provide reimbursement for losses?**

No – the Recovery Services do not reimburse you for actual losses incurred. Often these are recoverable from the institution or agency that received funds, or disbursed funds, due to a fraudulent transaction.

### **How long does the Recovery Process take?**

There is no way to accurately estimate the length of recovery because each individual identity theft case is different. Depending on the nature of the problem, the complete resolution may take from a few days or weeks to months or longer.

### **Is there a time limit for the Recovery Process?**

No — the Privacy Advocate will continue to work on your behalf with no time limit. Once the identity is restored, the Privacy Advocate will follow up to ensure that no further problems have surfaced.

### **When should I take advantage of Recovery Services?**

Whenever identity theft is suspected for any reason. If there is actual evidence of identity theft or if your personal information has been compromised (e.g., lost wallet, data breach, phishing scam), a Privacy Advocate can assess the situation, take preventative steps, and create an action plan.

### **What if my identity has been compromised because I lost my purse or my wallet or an important document was stolen?**

If an important document is lost or stolen, you can receive help from a Privacy Advocate who will assist you in replacing the missing document. The Privacy Advocates know who needs to be contacted, if/which government agencies should be notified, and what information is needed to replace the documents. You can make one call to a Privacy Advocate as opposed to several separate calls for each lost document.

Even when the Privacy Advocate cannot literally replace the document for you (such as a driver’s license or passport), they will be able to provide guidance to you – where you need to go, and what you need to bring, to replace the lost document.

### **What if I just lose my debit card?**

Even though the item may simply be lost and not necessarily in the wrong hands, you may call or visit your local branch office for assistance in reporting and replacing your card. You may also choose to contact a Privacy Advocate at 1.800.954.9694. The Privacy Advocates know the steps to take to help mitigate or possibly prevent identity theft in these circumstances.

### **Where can I find the Terms and Conditions?**

Visit [cusocal.nxgstrategies.com](http://cusocal.nxgstrategies.com) for additional information including the details of benefits, exclusions and limitations.

Note: Identity theft incidents that were first discovered prior to the effective date of the group services program are not eligible for services.

### **What does the Privacy Advocate do?**

The Privacy Advocate works one-on-one with you to assess the situation and develop an identity recovery plan. Working under a Limited Power of Attorney, the Privacy Advocate works on your behalf to remediate the fraud by contacting creditors, government agencies, financial institutions, and more. Once recovery is complete, the Privacy Advocate follows up and if any new issues arise a new case is opened.

### **Why would a signed Limited Power of Attorney be requested of me?**

The Limited Power of Attorney authorizes the Privacy Advocate to work on your behalf to accomplish all tasks involved in restoring your identity to pre-event status. Law enforcement, credit bureaus, and most creditors will not even speak with a Privacy Advocate unless an LPOA is in place, due to security and confidentiality issues. The LPOA authorizes the Privacy Advocate only to perform tasks necessary to remediate the identity theft incident. You are not required to execute the LPOA, but without the LPOA in place, the Privacy Advocate won't be able to perform recovery tasks for you. In such a case, the Privacy Advocate will assist you to the best of his/her ability, but you may need to perform some of the tasks such as contacting agencies or creditors, writing letters, and making phone calls.

### **What are the qualifications of the Privacy Advocates?**

The Privacy Advocates are FCRA and CITRMS certified. These credentials enable the Privacy Advocates to research identity theft professionally, giving them access to data that other programs' recovery assistance cannot provide. Our Privacy Advocates are also able to gather and document evidence in a case file used to help law enforcement capture and prosecute the perpetrators.

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