

Identity Protection Waiver Form

Name _____

Address _____

Phone _____

Account Number _____

By signing below, I represent that I am the account owner and I authorize the removal of the IDProtect™ services from my account. I understand that services will be removed immediately from my account as soon as my form is received and processed. The IDProtect services will not be available for reinstatement unless I provide written authorization to my financial institution.

Account Holder Signature
(only one account holder needs to sign)

Date

[05042010]



IDProtect™ FAQs

1. *What is this new service?*

ANSWER: It is a new identity protection service provided to eligible account owners and their families by our financial institution. It is powered by IDProtect and provides account owners with identity theft protection services. We charge the monthly fee directly to our account owner – IDProtect does not charge the fee.

2. *How are we introducing this new service?*

ANSWER: We are mailing all eligible accounts. New accounts will be informed about the service upon account opening.

3. *Do all account owners mailed automatically receive this new service powered by IDProtect?*

ANSWER: Yes. However, if they wish to waive the service they can call the financial institution directly or they can also call the IDProtect toll-free number. They can also go online to www.IDProtectMe247.com/NoThanks.

4. *Do all NEW eligible account owners automatically receive this new service unless they waive the service with financial institution?*

ANSWER: Yes, the account owner's record automatically defaults to having the service. To remove the account owner's record must be coded to show that the fee has been waived by the financial institution.

5. *What if account owner changes their mind and decide they want the service after they've waived service?*

ANSWER: Account owner can request the service by communicating directly with financial institution.

6. *Does the monthly fee cover the current month's service?*

ANSWER: Yes.

7. *Are joint account owners covered?*

ANSWER: Yes, joint account owners enjoy the same level of service as the primary account owner. Each account owner has up to \$10,000 coverage per covered incident.*

* Insurance coverage is provided to all eligible account holders by Financial Institution.

8. *Are family members covered?*

ANSWER: Yes, eligible family members (as defined below) enjoy the same level of service as account owners.

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(s) of such natural persons who are residents of the same household.

9. ***If account owner has more than one eligible account, will they be charged monthly fee on each account each month?***

ANSWER: Yes, unless the financial institution waives fee based on multiple relationships.

10. ***What happens to account owner's service if they close their eligible account?***

ANSWER: The service ends when eligible account is closed.

11. ***If account owner closes an eligible personal account and opens a non-personal or business account, does the account owner's service remain in force?***

ANSWER: No, service ends when the personal eligible account is closed.

12. ***Can anyone purchase this service direct from IDProtect for the same monthly fee we are offering our account owners?***

ANSWER: No, this service was specifically designed for our account owners that we have identified as being eligible for this service.

13. ***Does the service still apply to account owner and joint account owners if they do not have internet access?***

ANSWER: Yes, the internet site provides additional resources, but access to the site is not required to have the service. Online activation and fulfillment of services is recommended for the earliest warning of credit activity that may indicate identity theft.

14. ***The service is powered by IDProtect – who are they and where are they located?***

ANSWER: Econ-O-Check Corporation is the provider of the IDProtect services and they are located at 3 Gresham Landing, Stockbridge, GA 30281. Econ-O-Check has been providing services and programs to financial institutions since 1973.

15. ***Does IDProtect have account owner's personal information?***

ANSWER: Econ-O-Check (IDProtect) does not have account owner's personal information unless account owner provides it directly to Econ-O-Check. Econ-O-Check performs the mailing for us and handles calls related to the service but at no time do they have access to account numbers nor have the ability to charge our account owners.

16. ***Who do we contact about IDProtect?***

ANSWER: Account Owners can call the financial institution directly – but if they have questions directly related to the benefits and services or have a claim they can call:

IDProtect Service Center - 1-877-610-7889 (General Questions)

Chartis - 1-888-716-5437 (Claims)

ID PROTECT™

Protection You Can Count On.

IDProtect™ provides the following protection for you, your family¹, and joint account holders for \$1.95 a month.

- **Credit Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports [activation required]
- **Total Identity Monitoring** – continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others. If your risk is rated at medium or high, you will be notified of the possible breach [activation required]
- **3-in-1 Credit Report** [activation required]
- **Credit Score** [activation required]
- **Fully managed Identity Theft Resolutions Services**
- Access to a **dedicated fraud specialist** assigned to manage your case who will work with you until your credit and identity are restored
- **Identity theft recovery case plan to inform you of the recovery process**
- **Debit and credit card registration** to reduce your personal liability on lost or stolen registered cards [activation required]
- **Online identity theft news center, and valuable phone and web resources**

Personal checking accounts receive up to \$10,000 identity fraud expense reimbursement² coverage for expenses associated with clearing your name and repairing damaged credit should you fall victim to identity theft. Covered expenses include: coverage for wages lost for time taken off work to correct personal records; 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 and identity fraud incident, and expenses associated with the replacement of government-issued personal identification documentation.

¹ 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.

² Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Insurance coverage is provided by Lakeside Employees Credit Union to personal checking accounts at no additional cost.

Insurance product is not a deposit; not NCUA insured; not an obligation of credit union;
and not guaranteed by credit union or any affiliated entity.

What is Identity Theft?

Identity theft is a crime in which an imposter gains access to another's personal information, such as Social Security or credit card numbers, and uses them for personal gain. It might be the result of a stolen purse, stolen mail, documents taken from your trash, a data breach, computer virus or telephone scam.

According to the Javelin Strategy & Research 2012 Identity Fraud Survey Report, 11.6 million Americans were impacted by identity fraud in 2011, an increase of 13 percent over 2010.

What if you are a victim of Identity Theft?

Should you become a victim of identity theft, a specialist will be available to assist you right away. Simply call the IDProtect™ Service Center to be directed to a dedicated consumer fraud specialist who will work closely with you until your credit and your identity are restored, 1-877-610-7889. Or you may call the Insurance Company directly at 1-888-716-5437. Please have your insurance certificate available when calling.

