



BREAKWATER

FEDERAL CREDIT UNION

Your Identity Theft Monitoring and Resolution Service is about to work for you for a monthly security fee of \$2¹.
Now it's time to start taking advantage of the benefits and features your account offers:

IDPROTECT® – identity theft monitoring and resolution service² for you and your joint account owners

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage³** – to cover expenses associated with restoring your identity. *(Insurance certificate with complete details of coverage and exclusions enclosed.) Need to file a claim? Call 1-866-210-0361*
- **Fully Managed Identity Theft Resolution Services** – access to a dedicated fraud specialist assigned to manage your case until your identity is restored.
- **Debit and Credit Card Registration** - Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. *(registration/activation required)*
- **Credit File Monitoring⁴**– daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports. *(registration/activation required)*
- **Credit Report** – ability to request a triple bureau report every 90 days or upon opening a resolution case. *(registration/activation required)*
- **Credit Score⁵** – ability to request a single bureau score every 90 days. *(registration/activation required)*
- **Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. *(registration/activation may be required)*
- **Online Identity Theft News Center and Valuable Phone and Web Resources** *(registration/activation required)*

Registration and activation are easy!



Go to www.IDProtectMe247.com using Access Code **MI751515**, simply follow the step-by-step instructions to register and activate benefits.

Once you are registered, continue to access your benefits online at www.IDProtectMe247.com or with the IDProtect mobile app!



Call 1-866-210-0361 for questions related to any of the benefits, or for assistance with registration and activation.

Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your checking account, please talk with a representative with Breakwater Federal Credit Union.

Sincerely,

Breakwater Federal Credit Union

Disclosures:

¹Security fee will be charged the 15th day of each month. Coverage begins the first day of the month that the first security fee is collected.

²Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

³Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Guide to Benefit and insurance documents are enclosed and can be found online at IDProtectMe247.com. Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.

⁴Credit file monitoring may take several days to begin following activation.

⁵Credit Score is a VantageScore 3.0 based on single bureau credit data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

TIPS TO SAFEGUARD YOUR IDENTITY

- Tip 1.** Go to www.IDProtectMe247.com and register and activate your credit file monitoring benefits and request your credit report, or call 1-866-210-0361. Review your credit report to ensure all information is correct. Visit the IDProtectMe247 website or call 1-866-210-0361 for assistance with disputing inaccuracies on your credit report.
- Tip 2.** Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688.
- Tip 3.** Add your telephone number(s) to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.
- Tip 4.** Remove your name from individual Direct Mail Association Member mailing lists at www.dmachoice.org.
- Tip 5.** Place an alert on your credit file if you believe you have been affected by identity theft. Go to the IDProtectMe247 website to find the link to the Equifax® Fraud Alert Website or you may call Equifax® at 1-888-766-0008 or mail to Equifax Consumer Fraud Division, PO Box 740256, Atlanta, GA 30374. If you place an alert with one of the credit reporting agencies they will in turn notify the other two agencies. Information for TransUnion® and Experian® can be found on the IDProtectMe247 website.
- Tip 6.** In addition to contacting the three national credit reporting agencies, you may request a credit report and place a fraud alert at www.innovis.com. Click on the Personal Services tab to get a credit report and place an alert on your file. Innovis offers one free copy of your Innovis Credit Report every 12 months.
- Tip 7.** For additional copies of your credit report, go to www.annualcreditreport.com or call 1-877-322-8228.
- Tip 8.** Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
- Tip 9.** Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or www.usps.gov to request a vacation hold.
- Tip 10.** Pay attention to billing cycles. If bills or financial statements are late or you fail to receive, contact the sender immediately.
- Tip 11.** Select intricate passwords – don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.
- Tip 12.** Shred your mail and important documents when disposing of bank statements, credit card bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.
- Tip 13.** Handle your personal identifying information with care. Don't give out personal information on the phone, through the mail or over the internet unless you initiated the contact.



For more information or to report a claim, call:

Benefits Service Center
1-866-210-0361, M-F, 8:30 am – 5:00 pm EST
Or visit www.IDProtectMe247.com
Access Code: MI751515

After Hours Assistance:
Lost/Stolen Credit/Debit Cards – call 1-866-210-0361



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**Summary Description of Benefits
for the Personal Internet & Identity Coverage Master Policy**

This Summary is provided to inform you that as a member of Econ-O-Check Association you are entitled to benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of Personal Internet Identity Coverage has been issued to Econ-O-Check Association (the “**Master Policy Holder**”), under Policy Numbers: [7078268 and 1423608 respectively] underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., to provide benefits as described in this Summary.

General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

Limit of Insurance

Aggregate Limit of Insurance:	<u>\$ 10,000</u>	per policy period
Lost Wages:	<u>\$ 1,000</u>	per week, for 5 weeks maximum
Travel Expenses	<u>\$ 1,000</u>	per week, for 5 weeks maximum
Elder Care and Child Care	<u>\$ 1,000</u>	per policy period
Deductible	<u>\$ 0</u>	per policy period

Filing a Claim

If you have any questions regarding the identity theft insurance coverage or wish to file a claim under the Master Policy, please contact the Insurer at: 1-888-716-5437

This is a group master policy issued to Econ-O-Check Association. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

Family Plan

If you purchased the Family Plan, each Family Member has an annual aggregate limit of insurance of \$10,000. Family Members include your spouse, dependents, parent, and/or children under the age of 25 who permanently live in your residence at the time of the Stolen Identity Event.

BENEFITS

We shall pay you for the following:

- a) Costs
 - i. Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
 - ii. Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;

- iii. Reasonable and necessary costs incurred by you for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event;
- iv. Costs approved by us, for providing periodic reports on changes to, and inquiries about the information contained in your credit reports or public databases (including, but not limited to credit monitoring services);
- v. Cost of travel within the United States incurred as a result of your efforts to amend or rectify records as to your true name and identity;
- vi. Reasonable and necessary costs for elder care, spousal care or child care incurred as a result of your efforts to amend or rectify records as to your true name or identity;
- vii. Reasonable and necessary costs incurred by you for ordering medical records for the purpose of amending and/or rectifying these documents as a result of a stolen identity event; and
- viii. Reasonable and necessary costs incurred by you for the replacement of identification cards, drivers licenses and passports as a result of a stolen identity event.

b) Lost Wages

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days excludes business interruption or future earnings of a self-employed professional. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

c) Legal defense fees and expenses

Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:

- i. An initial consultation with a lawyer to determine the severity of and appropriate response to a stolen identity event;
- ii. Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event;
- iii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event;
- iv. Defending criminal charges brought against you as a result of a stolen identity event; provided, however, we will only pay criminal defense related fees and expenses after it has been established that you were not in fact the perpetrator;
- v. Challenging the accuracy or completeness of any information in your medical history as a result of a medical identity theft. It is further agreed that solely with respect to subparagraph (c) you, with our express prior written consent, may select such attorney; and
- vi. Challenging the accuracy or completeness of any information in your tax history as a result of a stolen identity event. It is further agreed that solely with respect to subparagraph (c) you, with our express prior written consent, may select such attorney.

d) Restoration services

Those services performed in response to a stolen identity event and on your behalf after receipt of authorization from you including but not limited to:

- i. Providing you with an information package including a description of the resolution process, educational articles, and guidance for avoiding future complications.
- ii. Notifying the three major credit bureaus and provide assistance with requesting that a fraud alert be placed on your credit files and affected credit accounts.
- iii. Reviewing your credit files with you to determine the accuracy of the file and potential areas of fraud.

iv. Notifying as needed, your affected creditors, financial institutions, credit card companies, utility providers, and merchants of the identity fraud.

v. Providing information to the Federal Trade Commission (FTC), and to other government agencies as appropriate.

vi. When appropriate, providing assistance with obtaining and reviewing your Social Security Personal Earnings and Benefits Statement.

vii. Creating and maintaining a case file to document the identity fraud.

A stolen identity event is the theft of your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information. All loss resulting from stolen identity event(s) and arising from the same, continuous, related or repeated acts shall be treated as arising out of a single stolen identity event occurring at the time of the first such stolen identity event. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

Coverage Scope

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, in no event later than 90 days after the stolen identity event is discovered by you and you follow the instructions given to you in a claims kits that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event is reported to us within 90 days of discovery. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

Limits Of Insurance

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. **LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.**

The Lost Wages Limit of Insurance shown above is a sublimit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

Deductible

1. You shall be responsible for the applicable Deductible amount shown above and you may not insure against it.
2. You shall be responsible for only one Deductible during any one policy period.

Other Insurance

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

DUPLICATE COVERAGES

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a) subject to the applicable deductibles and limits of liability of each insured membership program
- b) but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.