

**IDProtect**<sup>®</sup> provides protection for you, joint account holders, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Northern Tier Federal Credit Union.

IDProtect service not available to a “signer” on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

## Fully Managed Recovery

**Fully-managed Resolution** – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your credit and identity is completely restored.

## Identity Theft Expense Reimbursement

**Up to \$10,000 Identity Theft Expense Reimbursement**<sup>1</sup> to cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.

## Monitoring

**Total Identity Monitoring** – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised – this is also a good way to protect and preserve your child’s identity. **(Registration and activation required.)**

**Triple-Bureau Credit File Monitoring** – provides daily monitoring of your credit reports with Equifax, Experian, and TransUnion for key changes to your reports. Alerts are sent via email or text message. **(Registration and activation required.)**

**Triple-Bureau Credit Report** – request new report every 90 days or upon receipt of a credit alert. **(Registration and activation required.)**

**Credit Score** – receive a new single bureau credit score with every new credit report. **(Registration and activation required.)**

## 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. **((Registration and activation required.)**

## Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration and activation required.)**

<sup>1</sup> Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

Insurance products are not a deposit; are not NCUA insured; are not insured by any federal government agency, are not guaranteed by credit union or any credit union affiliate.



## Cellular Telephone Protection<sup>1</sup>

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder you receive up to \$300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

