



IdentitySecure is a comprehensive, take-charge identity theft service in the marketplace today that addresses the most targeted areas for fraud such as fraudulent opening of new accounts and running up the balances current accounts. This program protects members from these expensive misfortunes through monitoring, detecting, and alerting members to potential mistaken identity or fraud. Most importantly, IdentitySecure puts the tools in your hands to help prevent identity confusion and fraud BEFORE it happens. In addition, IdentitySecure is there to help take steps in restoring the damage that is caused by these crimes should they occur.

CREDIT MANAGEMENT

Benefit Summary Sheet

Triple-Bureau Daily Credit Monitoring	
Description	IdentitySecure monitors member's Experian, Equifax and TransUnion credit reports daily for certain signs of activity. IdentitySecure will notify members of any new inquiries, certain derogatory information, accounts opened, public records, or change of address that have been added to their credit reports as reported by any of the three major credit reporting agencies. If needed, members can act fast and take the necessary steps to re-secure their credit quickly.
Disclaimer	<i>Daily monitoring will notify members of any new inquiries, certain derogatory information, accounts, public records, or change of address that have been added to their credit reports as reported by any of the three major credit reporting agencies. If no information has been added or changed, then the member will receive a monthly notification stating that no information has changed within their credit file.</i>
Key Benefits to Member	<ul style="list-style-type: none"> • Early detection of suspicious activity and errors in credit reports are essential to minimizing both the damage incurred by identity thieves and the time needed to rectify any issues. • Daily monitoring will notify members of any new inquiries, certain derogatory information, accounts opened, public records, or change of address that have been added to their credit reports as reported by any of the three major credit reporting agencies. • Members will receive monitoring alerts via email or text if these changes are reported by any of the three major credit reporting agencies. • If no activity has appeared in a member's credit report, the member will receive an "all clear" notification stating that no activity has appeared during that monthly monitoring period.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • Monitoring for online members is set up when members complete the authentication process online. • Alerts are sent to online members via an email or text that will not contain any confidential information. Members then log onto the website to view their Credit Alert information. Members may also choose to receive their alerts via text (carrier fees may apply). • Monthly "all clear" emails are sent to members if no activity has been reported in their credit files.
Benefit Alert Management	
Description	Members can choose to select and modify their delivery methods and preferences at the benefit level.
Key Benefits to Member	<ul style="list-style-type: none"> • Email Alerts: Members can enter up to 3 email addresses at which they can be reached. Notification attempts can be made to all three email addresses. • Text Alerts: Members have the option to enter up to 3 cell phone numbers at which they can be reached. Notification attempts can be made to all three cell phone numbers. • Text messages are available for each method to check set-up.
Accessing and Using the Benefit	Members can select and edit their delivery method for each benefit within "My Account". Simply select "My Delivery Options".
Credit Information Hotline	
Description	Members can call this toll-free number with any questions they have regarding their credit monitoring service. The representatives are trained on the Federal Credit Reporting Act (FCRA) and are available to assist members.
Key Benefit to Member	<ul style="list-style-type: none"> • Credit Information Hotline provides toll-free support for members to help ensure they fully comprehend all the details of their credit monitoring notifications. • Credit experts are trained under the Fair Credit Report Act guidelines and are available to assist members.
Accessing and Using the Benefit	Members simply call the toll free number to ask questions regarding their Triple-Bureau Daily Credit Monitoring.

PERSONAL DATA PROTECTION

Benefit Summary Sheet

Credit/Debit Card Monitoring	
Description	Members are protected against identity theft with constant Internet surveillance of up to 10 credit and/or debit cards.
Disclaimer	<i>IdentitySecure monitors up to ten major credit/debit cards and your Social Security number on the Internet, based on extensive research of Internet chat rooms; however, it is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.</i>

Key Benefits to Member	<ul style="list-style-type: none"> IdentitySecure utilizes real-time, web-crawling technology to monitor underground websites and chat rooms, where thieves trade and sell stolen credit/debit card data. Should any of the members monitored numbers appear on these web portals, IdentitySecure automatically sends the member an email or text alert, giving the member the time needed to foil a thief's attempt to use their information.
Accessing and Using the Benefit	<ul style="list-style-type: none"> Members have access to this benefit through the "Personal Data Protection" section of the IdentitySecure website. Once in this section, the Dashboard Wizard allows members to register up to 10 debit and/or credit cards for monitoring. At any point in time, members can go back and change, delete, or add to the card numbers that are being monitored.
IdentitySecure Monitoring	
Description	Members will be alerted of potential compromises to their Social Security Number.
Disclaimer	<i>IdentitySecure monitors your Social Security Number in credit headers and public data sources; however, it is impossible to ensure that all public data sources have been searched. Accordingly, the high and low risk events identified by IdentitySecure may not contain or apprise you of all instances in which your Social Security Number may have been compromised.</i>
Key Benefits to Member	<ul style="list-style-type: none"> Social Security Number Fraud Watch. This benefit utilized continuous real-time, web crawling technology to monitor illicit web portals where compromised Social Security Numbers are bought and sold by thieves. If the members Social Security Number is discovered on these web portals, IdentitySecure automatically sends an email or text alert to the member, enabling them to act quickly and re-secure their compromised data. Social Security Number Event Tracker. Scans public record and credit header data sources to help locate and identify records associated with the members Social Security Number. By helping to compile data that is attributed to their name and Social Security Number, they will be more able to identify and rectify potential misuse of their information.
Accessing and Using the Benefit	<ul style="list-style-type: none"> Members have access to this benefit through the "Personal Data Protection" section of the IdentitySecure website. To register their Social Security Number, members simply choose the "IdentitySecure Monitoring" option on the Dashboard and enter their Social Security Number. Monitoring will begin immediately.

SERVICES & TOOLS

Benefit Summary Sheet

Identity Theft Insurance	
Description	Protect your assets with up to \$10,000 in Identity Theft Insurance.
Disclaimer	<p><i>Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. under group policy # 7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. All exclusions and limitations of the master policy apply. See the Benefit Summary for details regarding such exclusions and limitations. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.</i></p> <p><i>All IdentitySecure services and benefits are provided by Trilegiant Corporation in conjunction with Trilegiant Insurance Services, Inc., and Alliance Marketing Association. Trilegiant Insurance Services, Inc. does not receive any compensation for the sale of the identity theft insurance benefit included as part of the IdentitySecure service. Any part of the IdentitySecure service may be modified or improved at any time and without prior notice. IdentitySecure is a service mark of Trilegiant Corporation.</i></p>
Key Benefits to Member	<ul style="list-style-type: none"> Income Protection: Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event. Expense Reimbursement: Expenses related to the recovery of your identity, including reasonable and necessary legal costs for civil suit action brought against the victim, credit reports, long distance charges and re-filing costs are covered. Supporting documentation will be required.
Accessing and Using the Benefit	<p>Online</p> <ul style="list-style-type: none"> Members can get more information about their evidence of coverage in the "Services & Tools" section. <p>Offline</p> <ul style="list-style-type: none"> If an invalid or no email address is provided, the evidence of coverage will be sent to the member upon enrollment.

Identity Fraud Support Service	
Description	Should the member become the victim of identity fraud, IdentitySecure will help them through the recovery process. Members are assigned a dedicated caseworker who will assist in restoring their identity, supporting them every step of the way.
Key Benefits to Member	<ul style="list-style-type: none"> • Unparalleled Support Service: Highly trained identity theft specialists are on call to guide individuals through the fraud resolution process. • Personal Caseworker: If the member has been a victim of identity theft they will be assigned a Fair Credit Reporting Act (FCRA) certified caseworker who guides them through the process of restoring their identity profiles and credit records. If necessary, the caseworker will also assist the victim in contacting appropriate institutions. • Personalized Fraud Resolution Kit: Via priority mail, the member will receive a personalized kit that includes educational information, government agency contact information, an activity log to track their case, personalized letters to send to credit bureaus and financial institutions as well as instructions on how to file a police report.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • If a member suspects fraud has occurred, the member can call the listed toll-free number to begin the investigation. • A customized kit will be sent via priority mail. • Members are assigned a dedicated caseworker who helps guide them through the recovery process.
Fraud Assist Toolbox	
Description	Prevent and recover from identity theft more quickly with this online, interactive, step-by-step tool.
Key Benefits to Member	<ul style="list-style-type: none"> • The Fraud Assist Toolbox is a convenient, online tool that helps members prevent and resolve problems that arise from identity theft more quickly by using the interactive online step-by-step recovery tool. • By coaching the member through the recovery process, and sending reminder emails for follow up tasks, the Fraud Assist Toolbox can dramatically reduce the time, and emotional stress of recovering from identity fraud. • Members have access to prevention services, such as setting credit bureau fraud alerts, as well as recovery services.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • Members access this benefit through the “Services & Tools” section of the IdentitySecure website by clicking on the “Fraud Resolution Center” and then finding the Fraud Assist Toolbox. • Once in the Fraud Assist Toolbox, “Prevention” and “Recovery” tasks are shown, one at a time, in the approximate order of importance. • Pre-loaded “Prevention” services, such as setting credit bureau fraud alerts, are displayed and members can select which services they want to use (all optional). Members are then guided through the activation process for each service. • For “Recovery” tasks, members simply need to select the type of problem they are facing, and the guide will provide step-by-step online instructions for addressing the issue. • If a task is scheduled for the future, such as re-instating a fraud alert every 90 days, the Fraud Assist Toolbox will send the member follow-up reminders by email.
IdentitySecure Contact Information	
	Member Service Center 1-866-990-SECURE (7328) (Monday – Friday, 9 a.m. – 8 p.m. and Saturday, 9 a.m. – 5 p.m., ET)