



FLORIDA WEST COAST CREDIT UNION ID SAFE CHOICE DISCLOSURE

IDSafeChoice Select Program – Benefits

For only 1.00 per month – less than \$12 per year – IDSafeChoice Select provides you with the reassurance that if you suspect identity theft, a professional is standing by, ready to restore your good name – no matter how long it takes.

As a checking accountholder, if you become a victim of identity theft you have the benefit of fully-managed identity recovery services through IDSafeChoice. This includes coverage for you, the accountholder, as well as:

- Your spouse or domestic partner,
- Your dependents up to age 25 with the same permanent address, even if in college or the military - and
- Your parents – living with you or living in elder care (assisted living, nursing home, or hospice), with benefits extended up to 12 months after death

Fully-Managed Identity Recovery – How It Works

If you or your family member suspect identity theft, or personal information becomes compromised as a result of a lost purse or wallet, a break-in, lost laptop or notification of a data breach, IDSafeChoice can help. Simply contact FLORIDA WEST COAST CREDIT UNION and a representative will verify your IDSafeChoice participation, and securely submit your case to a Personal Recovery Advocate, who will contact you directly.

This trained and certified identity restoration professional will place fraud alerts at the three major credit bureaus for you; help you access services to watch for signs of identity theft; and access your credit reports and conduct a threat assessment to determine if any identity theft has occurred.

If you are victimized by identity theft, your Advocate will work on your behalf to restore your identity. Your Advocate will:

1. Place fraud alerts at the three major credit bureaus for you.
2. Provide you with access to credit reports from all three bureaus and review the reports with you to identify fraudulent activity.
3. Assist you in completing an Identity Theft Affidavit and Declaration of Fraud to establish your rights as a victim.
4. Activate credit monitoring during your recovery to help you watch for additional signs of abuse.
5. Contact the Social Security Administration, U.S. Postal Service, Department of Motor Vehicles, etc. as applicable, to address any misuse of official documentation of your identity.
6. Research and document all fraudulent transactions and false accounts or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc.

7. Follow up to make sure all wrongful activity is reversed and removed from your records.
8. Work with local and federal law enforcement to try to stop the criminal or criminals who are using your identity.
9. Activate other members of the recovery team to assist when necessary, including professional investigators and legal advisors.
10. Provide 12 months of follow-up after your recovery is complete – to be sure you stay recovered!

IDSafeChoice Select Program – Enrollment

This notice requires no action on your part. No registration is required. The benefit is now part of account ownership and the associated fee will be debited from your account on a monthly basis. We're counting on your participation to help keep the cost low for all covered accountholders, but you may leave the group and forfeit your benefits at any time. Your coverage ceases at the end of the month in which you cancel participation. To forfeit this benefit and forego the fee, please notify a branch employee. You will be asked to sign a form to verify your non-participation in the Program.

IDSafeChoice Select – Terms and Conditions

1. The IDSafeChoice Select program is sponsored by the financial institution named herein ("Sponsor").
2. The Sponsor determines the "Eligible Group" – those accounts that will have the benefit provided as part of the account ownership. Accountholders may forfeit the benefit and forego the fee for the benefit at any time ("Select-Out") by following the procedure defined by the Sponsor. Those accountholders who do not Select-Out of the benefit are defined as the "Covered Group."
3. Services are provided to the individual(s) in the Sponsor's Covered Group, and their eligible family members as defined below; the benefit is not extended to business accounts. Benefits are non-transferable.
4. Benefits are extended to the Covered Group at the discretion of the Sponsoring Financial Institution and may be cancelled upon 60 days notice to the Covered Group.
5. Family coverage extends to the named accountholders in the Covered Group, their spouse or domestic partner, dependants up to age 25 with the same permanent residence address as the accountholder, including students and military, and parents of the accountholder living at the same address as the accountholder, or living in hospice, assisted living, nursing home or deceased for 12 months or less.
6. Benefits have no cash equivalent and are non-transferable. Financial losses of any kind arising from the identity theft are not covered.
7. Eligibility for recovery services is based on ID theft events that are discovered and reported to the Sponsor on or after the effective date of the program.
8. Identity Theft is defined as fraud that involves the use of a consumer's name, address, social security number, bank or credit/debit card account number, or other identifying information without the knowledge of the consumer, and such information is used to commit fraud or other crimes.
9. Services may be refused or terminated if it is deemed that the individual in the Covered Group is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan. Services will not be refused or terminated due to the complexity of a case. A provider of the identity theft services cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control.
10. This program does not provide credit counseling or repair to credit which legitimately belongs to the individual in the qualifying group.
11. Services are only available to residents of the United States. Identity recovery is only performed with agencies and institutions in the United States, or territories where U.S. law applies.
12. Benefits are provided by a Services Provider selected at the sole discretion of the Sponsor.

Cancellation Policy

Services will be cancelled at the end of the month in which the Sponsor is notified that the Eligible Group member or Covered Group member has forfeited the benefit, or the end of the month following the sixty day period after the Sponsor has notified Covered Group members that the plan is cancelled, whichever is first.