

## IDSafeChoice Select Group Program Selection Form

No one can completely prevent identity theft – but with the right help, you can recover from it. The IDSafeChoice Select Program is now part of the comprehensive benefits for our checking accountholders with an associated fee of only \$1.25 per month! As an eligible accountholder, should you suspect identity theft or become a victim of this crime, you will receive professional fully-managed recovery services, including:

- Fully-managed identity recovery services for you, your spouse or partner, your dependents under 25 with the same permanent address, and your parents living with you, or in elder care (nursing home, hospice, assisted living), with benefits extended up to 12 months following death.
- A Recovery Advocate who will perform the steps necessary to recover your good name if identity theft strikes, no matter how it happens to you and no matter how long it takes.
- Help when you need it if your identity is compromised through theft, loss or breach.

We are counting on all of our accountholders to help us support this important program in order to keep the cost low; however, if you do prefer to forfeit this benefit and forego the fee, please complete the information below to select out of the covered group.

**NO THANK YOU:** I want to decline the benefit of the IDSafeChoice Select Group Program at this time. I understand that if I become a victim of identity theft I will NOT be eligible for fully managed recovery services through this group program, and that if I want those services, I will have to pay for them at retail price, which would be hundreds of dollars.

Full Name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
Member Number \_\_\_\_\_  
Signature \_\_\_\_\_  
Date \_\_\_\_\_

Reason for declining coverage:
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***You may choose to reactivate your group benefit at any time prior to an identity theft event. Just notify any branch representative and sign below:***

**YES, REACTIVATE MY BENEFIT UNDER THE IDSAFECHOICE SELECT GROUP PROGRAM:** I understand an associated fee of \$1.25 will be assessed to my account each month. I also have the right to forfeit this benefit and forego the fee at any time through a written notification to Minnco Credit Union.

Full Name \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_  
Member Number \_\_\_\_\_  
Signature \_\_\_\_\_  
Date \_\_\_\_\_

## **IDSafeChoice Select Group Recovery Services**

1. Online access to report an ID Theft Event that will verify eligibility of Consumer for benefits.
2. Notify the three major credit bureaus, and the Consumer's affected creditors, financial institutions and utility providers if there has been an ID Theft event. Provide assistance with filing a police report.
3. Provide fraud alerts to the three major credit bureaus requesting that a fraud alert be placed on the Consumer's credit files and affected credit accounts where there has been an ID Theft Event.
4. Access credit reports and review credit files with the Consumer.
5. Collect information regarding misuse of the Consumer's accounts.
6. Create and maintain a case file to document the identity fraud.
7. Review the Consumer's credit files with the Consumer to determine the accuracy of the file and potential areas of fraud.
8. When appropriate, provide assistance with obtaining and reviewing the Consumer's Social Security Personal Earnings and Benefits Statement.
9. Provide information to the FTC, and to other government agencies as appropriate.
10. Research and investigate potential damage to the Consumer's identity and diligently strive to restore the Consumer's identity to pre-event status.
11. Other assistance as Merchants Information Solutions, Inc. ("MIS") might reasonably be able to offer a Consumer on a case-by-case basis as determined at MIS's sole and absolute discretion.
12. Such other assistance as may be agreed upon by the parties or MIS and the Consumer.
13. Education through online resources, including interactive ID Theft Risk Test, Protection Tips, News and Alerts. Visit [www.minnco.com](http://www.minnco.com) for more information.

## **IDSafeChoice Select Terms and Conditions**

1. The *IDSafeChoice Select* program is sponsored by Minnco Credit Union.
2. Minnco 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 ("Opt-Out") by following the procedure defined by Minnco. Those accountholders who do not Opt-Out of the benefit are defined as the "Covered Group."
3. Services are provided to the individual(s) in Minnco'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 Minnco 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 Minnco 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 discretion of Minnco.

### **Cancellation Policy**

Services will be cancelled at the end of the month in which Minnco 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 Minnco has notified Covered Group members that the plan is cancelled, whichever is first.