

## IDSafeChoice Select Terms and Conditions

### IDSafeChoice Select Group Program Information

**PLEASE READ!**

**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 Minnco checking account holders, with an associated fee of only \$1.25 per month! As an eligible checking account holder, 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 believe this is a great value for our members; however, if you prefer to forfeit this benefit and forego the fee, please complete the information on the back to select out of the covered group.**

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.

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