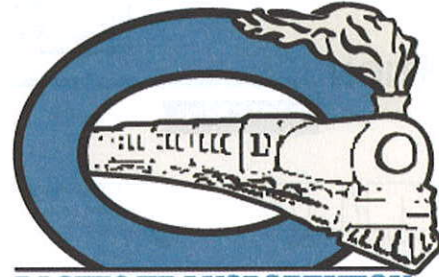




Identity Theft

is a major problem in America

Get the experts on your side



PACIFIC TRANSPORTATION
FEDERAL CREDIT UNION

Identity theft can go way beyond credit cards and on-line shopping.

Unlike the majority of identity theft plans available, we're not going to simply send you a few forms or walk you through the steps of identity restoration.

We're going to do most of the work for you!

Credit Report

Evaluate your current credit standing with:

- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score

Experts recommend that you review your credit report regularly. The Identity Theft Shield makes it easy.

Continuous Credit Monitoring

Suspicious activity will be brought to your attention, providing you with early detection.

You'll receive prompt notice if the credit repository is notified that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested

What sets us apart from everything else in the market?

- If the unthinkable happens to you, you'll want more than a standardized info packet to help you resolve all your issues. Every case is unique, and often countless contacts are necessary. **We'll do most of the work for you!**
- Plans generally provide coverage for a specific credit card or bank account. **We help you with all issues related to identity theft**, including issues with:
 - Law enforcement
 - Health benefit providers
 - DMV records
 - Employers
 - Postal records
 - And more...

Identity Restoration

Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than "do it yourself" information if it happens to you.

With the Identity Theft ShieldSM a trained expert will take the steps to restore your name and credit for you!

• Help reduce your out-of-pocket expenses and time spent away from work with valuable services from detection to resolution

• Our Licensed Investigators will work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including: Credit Card Companies, Financial Institutions, All three Credit Repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, Law Enforcement Personnel... and other organizations that may be affected.

• Fraud alert notifications will be sent on your behalf to all three credit repositories, Social Security Administration, Federal Trade Commission, U.S. Postal Service and affected credit card companies and financial institutions.

• Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware of, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent.

Identity Restoration will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services are available for pre-existing conditions at a discounted rate. Services provided do not cover financial losses arising from the identity theft. A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.

Pacific Transportation Federal Credit Union does not express or imply any endorsement of the product or services nor vouch for the quality of products or services. Your decision to purchase any products or services should be made only after careful consideration.