



Dear Valued Member:

At IBEW & United Workers FCU we pride ourselves in offering you the very best products, benefits, and services possible. We value your business and appreciate your trust in us to provide you with your financial and security needs.

As a valued IBEW & United Workers FCU member, providing you with the protection you need and deserve is extremely important to us and that is why we are proud to announce a protection program offering tools and resources that help in fraud prevention, detection, and resolution. **MemberSecure** is now available for only \$2.50 a month to all members with a checking account! The following protection benefits are included:

- **Card Patrol^{SM1}** - 24/7 Internet fraud monitoring of debit and credit card information
- **MyIDMattersSM** – educational website to keep you informed of topics related to personal identity and security fraud
- **Fraud Assistance** – access to a highly trained team of specialists who will provide assistance to victims of identity theft
- **Payment Card Protection** - 24/7 lost/stolen service for registered payment cards

We are confident you will find true value in this program and the necessity to protect your identity. To gain access to the MemberSecure benefits, visit our office, call 503-253-8193 or 1-800-356-6507, visit us online at www.ibewuwfcu.com, or send an email to Tech@ibewuwfcu.com. We will forward your welcome packet as soon as we hear from you. (Please return the section below to enroll).

Sincerely,
IBEW & United Workers FCU

Your membership and all benefits offered therein will become effective when this membership agreement is signed and presented to the Credit Union. Unless you discontinue your membership, it will automatically continue for the applicable monthly fee (\$2.50), debited from your checking account. As the signer of this membership enrollment, you and any co-owner(s) of your account are enrolled as members. Your membership benefits will end on the first day of the month following failure to pay any required monthly dues or termination of your membership. Your coverage is subject to the terms and conditions of the policy which details exclusions, limitations and reductions of benefits.

By signing, you authorize the Credit Union to debit your checking account on the last business day of every month by electronic debit for your monthly membership dues, if applicable. You agree to any applicable monthly membership dues and any announced changes in fees or services. You may cancel your enrollment at any time by providing written notice to the Credit Union. Your coverage will remain in force until the last business day of the current month.

Membership Enrollment

Account Owner _____ Co-owner If Joint Account _____
 Account Number _____ Checking Account Suffix _____
 Address _____
 City _____ State _____ ZIP _____

Member acknowledges receipt of program membership materials and all insurance disclosures. Member agrees to the terms of the insurance coverage, other services, any applicable monthly membership dues, and any announced changes in fees or services.

Account Signature _____



MemberSecureSM - FAQ

Q. What is MemberSecure?

A. Members will have access to benefits and services that help prevent, detect, and resolve identity theft related issues.

Q. What benefits are included in MemberSecure?

A. Members will have access to Card Patrol, Payment Card Protection, Fraud Assistance and MyIDMatters.

CARD PATROL

Q. What is Card Patrol?

A. Card Patrol uses advanced proprietary technology to scan billions of Internet records in real-time. If any of your registered debit or credit card numbers are discovered, you will be notified via email within 24 hours.

Q. Am I automatically enrolled in the Card Patrol benefit when I receive the MemberSecure benefit package?

A. No. You must go online to register your debit/credit cards.

Q. How do I begin the process to monitor my cards?

A. You will receive information from your Financial Institution that directs you to the Card Patrol website and provides you with an Access Code to enroll in the benefit. This Access Code will be used one time, during the original signup process. An email will be sent to you containing your login ID, your new secure password assigned by Card Patrol, and an activation link. You must click on this link to register your cards and begin the monitoring process.

Q. How many cards can I register?

A. Members can register up to 10 debit or credit cards per account holder.

Q. How does my joint account holder enroll in Card Patrol?

A. There is room on each Card Patrol Account for 20 debit or credit cards. Each member can register up to 10 major credit or debit cards. If the joint account holder prefers to set up their own account, using their own email address for notification, they can use the same Access Code as the primary account holder and register using a different email address.

Q. Can I register any debit or credit card?

A. Card Patrol monitors major credit and debit cards that are affiliated with one of the major credit card issuers (VISA[®], MasterCard[®], American Express[®], Discover[®] and Diners Club[®]).

Q. I tried enrolling in Card Patrol, but it said that my email address has already been used. As a joint account holder, how can I enroll in Card Patrol if the primary account holder has already enrolled using our email address?

A. Two members cannot enroll in Card Patrol using the same email address. If a joint account holder wants to register their cards using the same email address, they can add their cards to the primary account holders Card Patrol account. Each account holder can register up to 10 cards.

Q. Isn't it dangerous to give you my credit card?

A. We only ask for the 16 digits - NOT the expiration date OR the security number on the back of the card. Without this information no one can use your card. We are simply monitoring for those 16 digits.

Q. How do I know that the information I give you is secure?

A. We take two important measures to protect your information: 1) Card Patrol customer information is stored on a secure server that is firewall-protected and encrypted to block unauthorized third party access. 2) We also restrict downloading of any data on our secure servers to unsecured locations, such as a laptop. Card Patrol is encrypted and protected with industry-standard SSL encryption software. Our site is also certified and regularly scanned by ControlScan to protect against hacker attacks for over 11,500 known website security vulnerabilities. All sensitive information is encrypted prior to storing it in our databases.

Q. How and when will I be notified if one of my registered numbers is compromised?

A. If one of your registered card numbers is discovered, an email notification will be sent to you within minutes. Please note that the email notification will be sent to the email address provided in your profile. It is important to keep this information up-to-date.

Q. What do I do when I receive an email notification?

A. You will receive a phone number to call Fraud Support as well as the last four digits of the debit or credit card that was compromised. Call this number to find out the details of the compromised card and to determine whether or not further action needs to be taken.

Q. What if my email is down or I do not respond quickly to the notification regarding the compromise?

A. If the Card Patrol Fraud Support center does not hear from you, they will attempt to call you using the phone number you provided in your profile.



MemberSecureSM - FAQ

Q. How do I know that you are monitoring my registered debit and/or credit cards?

- A. When you login to your personal account on the Card Patrol website, you can check the status of each of your registered cards by clicking on the "Card Patrol Status" button. Look for the status indicator in the left hand column of each card you registered. If the status indicator shows "active" then Card Patrol is monitoring that card number. If the status indicator shows "inactive" you can change to "active" by clicking the button marked "enable". To change the status from "active" to "inactive", click the button marked "disable".

Q. I was issued a password by Card Patrol when I initially setup my monitoring. How do I change this password?

- A. The issued password can be regenerated by the system if requested by the member. However, we do not allow members to create their own password.

Q. Why can't I create my own password?

- A. This is to ensure that a password you used at another site will not be used by a predator to gain access to your Card Patrol account. We also recommend never reusing a password.

Q. How often do I need to login?

- A. Actually, once you have entered the information you would like Card Patrol to monitor, you don't need to login unless you want to update your card numbers or contact information. If any of your registered card numbers appear to be compromised, the Card Patrol system will automatically contact you.

PAYMENT CARD PROTECTION

Q. How do I register my payment cards?

- A. Go to www.mymembersmarketplace.com/form to print off the Payment Card Registration Form. Complete this form and mail to the address shown on the form.

Q. What payment cards are eligible for registration?

- A. Any national credit card, major retail chain credit card, ATM card, or check card is eligible to be registered with the service.

Q. Can foreign credit cards be registered?

- A. Yes. Foreign credit cards may be registered. However, the Member Service Center cannot report foreign credit cards lost or stolen. When you report your cards lost or stolen, the Member Service Center representative will inform you that you must contact foreign credit card issuers yourself to cancel the cards and request replacement cards.

Q. How will I know my cards have been registered?

- A. You will receive a confirmation kit within 4-6 weeks. Each kit includes a confirmation letter, an update form and protective warning stickers for each card.

Q. How is the registration processed?

- A. The information received is entered into the Card Registry system located at the Member Service Center at the service provider.

Q. I'm moving soon, how do I report my change of address?

- A. You may call the toll-free Member Service Call Center number, send in an Update form, or write to the Member Service Center to inform them of your address change and its effective date. They will notify your card issuers for you. You will receive verification of the card issuers notified.

Q. When can I report lost or stolen credit cards?

- A. You may phone 24 hours a day, 7 days a week, 365 days a year, toll-free 1-800-251-2690. (Outside the United States, Canada, Guam, Puerto Rico, and the Virgin Islands, call collect 1-614-823-5161.)

Q. How are my lost or stolen cards canceled?

- A. The Member Service Center will notify each credit card issuer. If you request replacement cards, the Member Service Center will do so as long as the credit card issuer allows it. The Member Service Center will inform you if the card holder must contact the card issuer directly to cancel or receive replacement cards.

Q. I live in Canada but maintain a checking account in the United States. Am I eligible to receive the Payment Card Registration benefit offered through this account?

- A. A Canadian citizen, who has an account in the U.S., may register cards acquired through U.S. banks. The confirmation kit will be sent to the U.S. address, and, in the event of loss, you will be able to cancel your cards by calling the toll-free number.

Q. I've lost my credit cards. I've called the Member Service Center within 24 hours of the loss to report it. How much time will it take the credit card center to notify the different card companies of this loss?

- A. MasterCard®, VISA®, American Express®, and Discover® will be canceled within two hours of the time that you make your call. Independent department stores take a little bit longer. If it's after business hours, the stores will not be notified until the next business day. All credit cards will be blocked within a 24 hour period.



MemberSecureSM - FAQ

Q. What if my cash and credit cards are lost or stolen? Are emergency services provided?

- A. Yes. When you report your lost/stolen credit cards and are at least 50 miles from home, the following emergency services may be provided:
1. Prepaid airline tickets home can be picked up at the airline counter.
 2. An emergency cash advance of up to \$300 at one of over 245,000 Western Union locations in 200 countries. There is no service charge for the advance.

Member will be invoiced for emergency cash and/or airline tickets by the Member Service Center. The member is expected to repay the Member Service Center within 30 days of invoice. Please note: tickets and/or cash are not charged to the member's reissued credit card.

Q. What is my liability for fraudulent charges under federal law?

- A. **For credit cards:** If the card issuer has notified you of your maximum potential liability, has provided a means for you to notify the card issuer of credit card loss or theft, and if the credit card contains a way of identifying the cardholder or authorized user, then your liability for fraudulent charges made to your account before the card issuer is notified is up to \$50.00 for each card.

For debit, check cards and cash-machine cards: Your liability for fraudulent use of your cards is up to \$50.00 if you notify the card issuer of the loss or theft of the card within two business days after learning of the loss or theft of the card. After that, your liability is up to \$500.00 for each card. Or, if you do not notify the card issuer within 60 days of receipt of a monthly statement showing unauthorized transfers, then your liability for each card is up to the total amount of unauthorized transfers that occurred after the 60-day period and before notice, provided that the card issuer establishes that the unauthorized transfers would not have occurred if you had notified the card issuer within the 60-day period. You may also be liable for up to \$50.00 or \$500.00 for each card as described above, as applicable.

Q. What about the first \$50 for which many credit card issuers hold the member liable?

- A. If the card issuer charges you the \$50 liability, the service will reimburse you after receiving a photocopy of your credit card bill showing the assessment of the \$50 liability fee. This is subject to verification by the Member Services Center.

Q. What about the first \$500 for which many ATM/check card issuers hold the member liable?

- A. If the card issuer charges you the \$500 liability, the service will reimburse you after receiving a photocopy of your statement showing the assessment of the \$500 liability fee. This is subject to verification by the Member Services Center.

FRAUD ASSISTANCE

Q. What is Fraud Assistance?

- A. Our Fraud Assistance service provides members with access to a highly trained team of specialists who are ready to provide assistance if you are a victim of identity theft.

Q. What services will I receive with Fraud Assistance?

- A.
- Access to a team of highly trained identity theft specialists to guide you through the fraud resolution process.
 - If you have been a victim of identity theft, you will be assigned a caseworker to assist in the process of restoring your identity profiles and credit records. If necessary, the caseworker will also assist in contacting appropriate institutions.
 - Victims will receive a Personalized Fraud Resolution Kit that includes educational information, government agency contact information, an activity log to track your case, personalized letters to send to credit bureaus and financial institutions as well as instructions on how to file a police report and how to place fraud alerts with credit bureaus.

Q. Is this Insurance?

- A. No. This benefit does not contain Identity Theft Insurance.

Q. What should I do if I think I have been a victim of identity theft?

- A. For assistance with identity theft-related matters please call 1-800-251-2311. (Monday-Friday, 7AM to 8PM CT)

Q. What should I keep copies of?

- A. Keep copies of all documents related to the fraud. The assigned caseworker will keep a backup file for the member upon request. Simply send a copy via first-class mail. In addition to keeping copies of each, you should also keep an activity log to document all activity pertaining to your case. Please note that an activity log will be included in the Personalized Fraud Resolution Kit you receive from the caseworker.



MemberSecureSM - FAQ

Q. What are the national credit reporting agencies and how do they affect me?

- A. There are three major national credit reporting agencies: Experian, TransUnion, and Equifax. All three keep detailed records of financial status and any place you may have lived. When applying for a new line of credit, the credit issuer consults the credit reporting agencies to determine if your credit is in good standing. In theory, all three agencies should have the same information. However, because errors do occur, and because not all creditors report to all three credit reporting agencies, the information can differ among them, which is why it is so important to contact all three.

Q. How long should I keep copies?

- A. Indefinitely. Identity fraud issues can resurface any time in the future. Saving your information will help save time in resolving any issues that may arise.

MYIDMATTERS

Q. What is MyIDMatters?

- A. A user-friendly website designed to help you stay up to date on identity theft-related issues. You will learn tips to help stay protected from the latest fraud scams, trends, and tactics. And have the opportunity to sign up to receive quarterly e-newsletter alerts notifying you when new articles and resources are posted.

Q. How do I access MyIDMatters?

- A. Login to www.myidmatters.net. If you are a first-time user, you will be asked to register using the Activation Code provided on the information you received from your Financial Institution. After registration is complete, you can create your own password, which can be used for returning visits to the website.

Q. Will my email address be shared?

- A. No. MyIDMatters does not share personal information.

Q. How can I sign up to receive the quarterly e-newsletter alerts?

- A. Check the box to opt in for e-newsletters as part of the MyIDMatters registration process. Or you may go to the e-newsletter sign-in box on the homepage to sign up.

Q. How often are new articles, resource links, and pod casts updated?

- A. Information provided on the website is updated every quarter. If you have signed up to receive quarterly e-newsletter alerts, you will be alerted each quarter once the new material has been posted.

Q. What do I do if I have forgotten my password?

- A. On the Login screen, you are able to indicate you forgot your password. You will be sent a new password to the email address you provided.

Q. What do I do if I have forgotten my username?

- A. On the Login screen, you are able to indicate you forgot your username. Your username will be emailed to the address you provided. You will then be prompted to change your password.