

IDProtect[®] helps to better protect you, joint account holders, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, **for any identity fraud event, financial or otherwise**, even if the event has nothing to do with your account at TopMark FCU.

IDProtect service not available to a “signer” on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

Fully Managed Recovery

A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your identity is restored.

Identity Theft Expense Reimbursement Coverage¹

Receive up to \$10,000 Identity Theft Expense Reimbursement Coverage to cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.

Monitoring

Total Identity Monitoring – Monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others. **(Registration and activation required.)**

3-in-1 Credit File Monitoring² – IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. **(Registration and activation required.)**

3-in-1 Credit Report – Request an updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score. Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different type of credit score to assess your creditworthiness. **(Registration and activation required.)**

Debit and Credit Card Registration – register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards. **(Registration and activation required.)**

Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration and activation required.)**

¹ **Special Insurance Program Notes:** The description herein is a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage.

Insurance Products are not a deposit or guaranteed by the Credit Union or any Credit Union Affiliate and are not insured by the NCUA or Any Federal Government Agency.

² Credit file monitoring from Experian and TransUnion will take several days to begin following activation.



Cellular Telephone Protection

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder you receive up to \$300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

DISCLOSURE: Please refer to Guide to Benefit for additional details regarding eligibility, terms and exclusions.

