



Payment Card Protection Benefit Summary Sheet

Description	Protect credit, debit, ATM and check cards in the event of loss or theft! Members can register their card numbers and get assistance canceling cards and stopping unauthorized purchases using the 24-hour number. If the loss/theft occurs more than 50 miles from home, members have access to an Emergency Cash Advance and Emergency Airline Tickets.
Disclaimer	Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly. You will be invoiced within 30 days of your request for the amount of the cash and/or cost of the airline ticket.
Key Benefits to Member	<ul style="list-style-type: none"> • 24 hour access to the Member Service Center for assistance with the cancelation of registered cards if loss or theft occurs. • Members may register an unlimited number of credit/debit cards. • Members may update their information by mail or phone, including change in account number, adding or deleting cards, or change of address. • Change of Address Service notifies card issuers of a member's change of address. Members will receive verification of card issuers notified. (Some card issuers require that cardholder notify them directly. The Member Service Center will let the member know if this is the case.) • Member is protected for any liability for which the cardholder is held responsible, regardless of how many cards are registered. • Member's liability protection becomes effective when member notifies the Member Service Center within 24 hours after learning of any loss, theft, or possible unauthorized use of credit and check card(s). • Reimbursement payment will be made directly to cardholder after verification of all information from the Member Service Center. • When cards are reported lost or stolen and the member is at least 50 miles away from home, the member may request: <ol style="list-style-type: none"> 1. Emergency Cash Advance of up to \$300, which can be claimed at any of over 245,000 Western Union locations in 200 countries. 2. Emergency airline tickets to provide member and their immediate family a means of getting home.
Eligibility	Current members of programs that include Payment Card Protection and all joint account holders.
How Member Receives Benefit	<ul style="list-style-type: none"> • Upon enrollment, members receive a Payment Card Registration Form. • Simply fill out the form and mail to the address provided on the form. • Members will receive a confirmation kit in 4-6 weeks. Each confirmation kit includes a confirmation letter, an update form, and protective warning stickers for each card. Members can add to their registration any time.
How to Use This Benefit	<p>To activate Payment Card Protection, members must:</p> <ul style="list-style-type: none"> • Mail their completed form to the Member Service Center. Merely becoming a member of a participating program will not automatically activate this service. • The member's mother's maiden name is extremely important as this will be used as a security question when calling the Member Service Center. <p>When members cards are lost or stolen:</p> <ul style="list-style-type: none"> • Call the Member Service Center within 24 hours to report all lost cards. • A Member Service Center representative will fill out a lost/stolen report asking the member questions about the circumstances of the loss. • Once card verification is made, the service representative contacts the card issuer within 24 hours to cancel the card. • NOTE: Some financial institutions may require the member to call them directly and will not accept notification from third parties in which case we will contact the member so they can call their financial institution directly. • Member will receive written notification of cards canceled from the Member Service Center. Stickers and an update form for member's new credit cards will be included.



How to Use This Benefit (continued)	<ul style="list-style-type: none"> If any card issuers hold the member responsible for any liability on registered lost or stolen cards, member should send documentation (a photocopy of his bill or statement showing the charges) to the Member Service Center.
Consumer Liability for Fraudulent Charges Under Federal Law	<p>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 unauthorized use of your credit card before the card issuer is notified is up to \$50.00 for each card.</p> <p>For Debit and Cash-Machine (ATM) Cards: Your liability for unauthorized use of your card 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, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the two business day period. In addition, if you do not notify the card issuer within 60 days after a periodic statement showing unauthorized transfers is sent to you, then you will also be liable for the amount of unauthorized transfers that occurred after the 60 day period and before notice to the card issuer, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the 60 day period. Your card issuer's liability policy may provide for lesser liability amounts than indicated above. Consult your card issuer's terms and conditions for specific details. The policy of many card issuers is not to hold cardholders liable.</p>
Contact Information	<p>Report lost or stolen cards, change of address, or changes in member information: 1-800-251-2690 (24-hours)</p> <p>Report lost or stolen cards from outside the United States, Canada, Guam, Puerto Rico, or the Virgin Islands call collect: 1-614-823-5161</p> <p><i>Emergency Cash and/or Emergency Airline Tickets are available through any of the above numbers.</i></p> <p>Correspondence regarding member information, inquiries, or documentation of liability for lost or stolen registered cards should be addressed to: Member Service Center 300 West Schrock Road Westerville, OH 43081</p>



Payment Card Protection - **FAQ**

Q. How do I register my credit/debit cards?

A. Simply complete the Payment Card Registration form you received in your membership materials and mail to the address provided on the form.

Q. What cards are eligible for registration?

A. Any national credit cards, major retail chain credit cards, ATM cards, or check cards are 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 cards lost or stolen, the Member Service Center representative will instruct you to contact foreign credit card issuers yourself to cancel these cards and request replacement cards.

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

A. After completing and mailing your form to the Member Service Center, you will receive a confirmation kit within 4-6 weeks. Each kit includes a confirmation letter, an Update Form and protective warning stickers for your cards.

Q. How are my cards registered?

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

Q. Do I have to provide my Social Security number?

A. No. You should provide your mother's maiden name on the Payment Card Registration Form. This will be used as a security question when you call the Member Service Center.

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

A. You may call the Member Service Center, complete and mail 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. However, some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly.

Q. How do I report lost or stolen credit cards?

A. Call 1-800-251-2690, 24 hours a day. (Outside the United States, Canada, Guam, Puerto Rico, and the Virgin Islands, call collect 1-614-823-5161.) The Member Service Center will notify each credit card issuer. However, some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly.

Q. What if my credit cards are lost or stolen when I'm away from home? Are emergency services provided?

A. Yes. When you report lost/stolen credit cards and are at least 50 miles from home, the following emergency services may be provided:
Emergency Cash Advance of up to \$300, which can be claimed at any of over 245,000 Western Union locations in 200 countries.
Emergency airline tickets to provide you and your immediate family a means of getting home.

NOTE: You will be invoiced for emergency cash and/or airline tickets by the Member Service Center. You are expected to repay the Member Service Center within 30 days of invoice. Tickets and/or cash are not charged to your reissued credit card.



Card Patrol® with Social Security Number Monitoring Benefit Summary Sheet

Description	This sophisticated, real-time, web-crawling technology monitors underground chat rooms, websites and blogs for members registered credit/debit cards and Social Security number. If any registered information is found on these web portals, an email and/or text alert will be sent to the member so they can act quickly to re-secure the compromised data.
Disclaimer	Card Patrol® monitors up to ten registered credit/debit cards and your Social Security number on the Internet, based on an extensive search of directories and Internet chat rooms; however, it is impossible to ensure that all directories and Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.
Key Benefits to Member	<ul style="list-style-type: none"> • Real-time monitoring of the members registered Social Security number and up to 10 credit/debit cards. • Early warning technology monitors underground chat rooms, websites and blogs where thieves are selling and trading stolen personal information. • Member will be notified within 24 hours via email and/or text if any suspicious activity has been detected. • If needed, the member will be assigned a personal caseworker to provide guidance and answer important questions regarding the member’s compromised data.
Eligibility	Current members of programs that include Card Patrol and all joint account holders.
Provider	CSIDENTITY . Provides proprietary technology that proactively detects stolen personally identifiable information (PII) and compromised confidential data online. Their technology is monitoring thousands of websites and millions of data points, alerting consumers if their personal information is found in a compromised position online. This information is being gathered in real-time, giving both consumers the opportunity to react quickly and take the necessary steps to protect themselves
How Member Receives Benefit	<ul style="list-style-type: none"> • Upon enrollment, members are provided the website and 5-digit Access Code. • This Access Code is required to register and activate the monitoring. • For security, we cannot start Card Patrol® with Social Security Number Monitoring until this benefit has been activated online. • Joint Account Holders: Each eligible member will need to set up their own account - using a different email address. A separate email address is required for notification emails.
How to Use This Benefit	<ul style="list-style-type: none"> • Go to www.cardpatrol.net. • To begin the registration process, members enter the 5-digit Access Code included in their fulfillment materials and click the “Activate Now” button. (This Access Code will be used one time, during the original registration process.) • Members create their profile, Username and Password. • Members may register their Social Security number and up to 10 credit/debit cards. • The members Social Security number will be validated and they will be asked to enter their date of birth and gender. • Members may select to receive notifications via text and/or email. • If any of their information has been compromised, they will be notified via text and/or email within 24 hours. • This notification will instruct the member to call Fraud Support for information regarding what information was compromised. • Fraud Support will provide instruction on how to assist with contact the fraud departments at the card issuer.
Contact Information	<p>To access the Card Patrol website: www.cardpatrol.net</p> <p>For questions regarding Card Patrol: 1-800-374-8234 (Monday – Friday, 10am-7pm, ET)</p>



Card Patrol[®] with Social Security Number Monitoring - **FAQ**

Q. What is Card Patrol?

- A. Card Patrol uses real-time, web-crawling technology to scan underground chat rooms, websites and blogs. If any of your registered information is discovered, you will be notified via email or text within 24 hours.

Q. Am I automatically enrolled in the Card Patrol benefit when I sign up for the program?

- A. No. For your security, we cannot start your Card Patrol fraud monitoring until you have activated this benefit online.

Q. What information can be registered on the Card Patrol website?

- A. You can register your Social Security number and up to 10 credit/debit cards.

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

- A. Upon enrollment you will receive the website and 5-digit Access Code. This Access Code will be used one time, during the original registration process. You will create your profile, set up your Username and Password, and enter the information you want to monitor.

Q. What credit/debit cards can I register?

- A. Card Patrol monitors many of the credit and debit cards affiliated with the major credit card issuers (such as VISA[®], MasterCard[®], American Express[®], Discover[®] and Diners Club[®]). Cards being registered must be 15 to 16 digits in length and begin with a 3, 4, 5 or 6.

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. You can choose to be notified via email and/or text. If any of your registered information is discovered, a notification will be sent to you within 24 hours. Please note that the notification will be sent to the email and/or mobile device number you provide in the **Account Settings**. It is important to keep this information up-to-date using the **Manage Alert Settings** tab.

Q. What should I do when I receive a notification?

- A. You will receive a phone number to call Fraud Support as well as details regarding what registered information was compromised. Call this number to find out the details of the compromised information and to determine whether or not further action needs to be taken.

Q. What if 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.

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

- A. You can view the dashboard on the Card Patrol home page when you login. This shows whether or not your Social Security number has been entered by you, and lists the credit/debit cards your chose to monitor. You can update this information at any time.



Extended Warranty & Purchase Price Protection Benefit Summary Sheet

BENEFIT	
Description	When members purchase a covered item, the warranty is extended up to five years, regardless of the length of the original warranty. In addition, if the price of a covered item fluctuates at any retail store, chain or non-auction website within 60 days from the date of purchase, the member can receive a refund of the difference in price. Some restrictions apply.
Key Benefits to Members	<p>Five-Year Warranty Extension Protection</p> <ul style="list-style-type: none"> • Members enjoy automatic extension of the manufacturer’s U.S. warranty up to five full years from the date of purchase on covered items, regardless of the length of the original warranty • Covers virtually any new item with a purchase price up to \$5,000 that comes with a manufacturer’s U.S. warranty, including brand name electronics and appliances • Membership eliminates the need to purchase multiple, costly, point-of-sale service contracts every time a new item is purchased • Covers eligible purchases made up to 90 days prior to enrollment. <p>Repair Cost Protection</p> <ul style="list-style-type: none"> • Consumers save 50% on cost of repairs to virtually all major home electronics and appliances, regardless of how or when the item was originally purchased. • \$125 limit per claim with no annual limit • For Do-It-Yourself repairs, the cost of materials is covered • No limit on the age of the item being repaired <p>New Purchase Price Protection</p> <ul style="list-style-type: none"> • Consumers can enjoy getting the sale price, regardless of when and where they shop! Items purchased will be “price protected” for 60 days against sale price reductions at any retail store, chain, or non-auction website. If an item goes on sale during that time, consumers will be refunded the difference between the sale price and the price originally guaranteed • Reimbursement up to \$500 per claim, \$1,000 annual limit • Valid up to 60 days from date of purchase, regardless of store policy at time of purchase
Eligibility	Current members of programs that include Extended Warranty & Purchase Price Protection and all joint account holders. Not available to the residents in the state of Arizona, California, Maine and Utah.
Provider	Affinion Benefits Group
Underwriter	Virginia Surety Company, Inc. is the principal U.S. property/casualty insurance company of TWG Innovative Solutions, Inc. Founded in 1927, Virginia Surety provides innovative approaches to the development of insured programs as well as sound and conservative underwriting experience for a variety of client industries.
How Member Receives Benefit	Members will receive terms and conditions in their membership materials upon signing up for the program.
How to Use This Benefit	<p>Five-Year Warranty Extension Protection</p> <ul style="list-style-type: none"> • Please call Member Services to request a Claim Form. • Within 60 days of having the necessary repair made or having the estimate showing the repair cost would exceed the product’s purchase price, send the following to the address included on the Claim Form: <ul style="list-style-type: none"> ✓ a copy of the product’s original manufacturer’s U.S. warranty; ✓ itemized sales invoice; ✓ repair receipt marked “paid” or repair estimate showing the repair cost would exceed the original product purchase price; ✓ completed Warranty Extension Protection Claim Form • Once all the required information is received, it will take 30 days to process your claim.



<p>How to Use This Benefit (continued)</p>	<p>Repair Cost Protection</p> <ul style="list-style-type: none"> • Please call Member Services to request a Claim Form. • Within 60 days of having the necessary repairs made, send the following to the address included on the Claim Form: <ul style="list-style-type: none"> ✓ a copy of the marked “paid” repair receipt; ✓ completed Repair Cost Protection Claim Form • Once all the required information is received, it will take 30 days to process your claim. <p>New Purchase Price Protection</p> <ul style="list-style-type: none"> • Please call Member Services to request a Claim Form. • Within 90 days of purchase, return the following to the address included on the Claim Form: <ul style="list-style-type: none"> ✓ original dated sales receipt; ✓ documentation of lower sale price ✓ completed New Purchase Price Protection Claim Form • A check for the difference in price between what you paid and the lower sale price will be sent directly to you within 30 days of receipt of all necessary information.
<p>Contact Information</p>	<p>Member Services: 1-800-251-2311 (Monday - Friday, 7am - 8pm, Central Time)</p>



Extended Warranty & Purchase Price Protection - FAQ

Q. How does Extended Warranty & Purchase Price Protection work?

A. When you shop for items intended for personal use, simply pay the full purchase price and your eligible purchases will be automatically protected.

Q. Do I have to register purchases in order to receive coverage?

A. No. There is no registration process required to obtain coverage for any purchase. You must simply provide specific documentation of the purchase when you file a claim.

Q. Are purchases made in the United States territories, such as Puerto Rico and the U.S. Virgin Islands covered?

A. Purchases made in U.S. territories are not covered.

Q. I bought something a month ago and now it doesn't work. I opened an account covered by Extended Warranty & Purchase Price Protection today. Can I submit a claim and get my purchase repaired?

A. For Purchase Price Protection, your purchases must be made on or after the effective date of your membership to be covered. Covered purchases made 90 days prior to enrollment are covered under the Extended Warranty benefit.

Q. If I buy something today and it's covered by Extended Warranty & Purchase Price Protection, will it still be covered if I close my account or if my bank stops offering the program with Extended Warranty & Purchase Price Protection?

A. Yes. You are covered if you can prove that the coverage was in full force and effect on the date of purchase of the item, in the event you have a claim.

EXTENDED WARRANTY

Q. What is covered by Extended Warranty and what is the limit?

A. Extended Warranty covers virtually any new item with a purchase price of up to \$5,000 or less that comes with a manufacturer's U.S. warranty, including brand name electronics and appliances.

Q. My new purchase has a 30 day warranty. How long will it be extended?

A. Members enjoy automatic extension of the manufacturer's U.S. warranty to a full five years from the date of purchase on new items, regardless of the length of the original warranty.

Q. I bought an item with a ten year warranty. Can it be covered under Extended Warranty?

A. No. Only manufacturer's United States warranties are extended 5 years from the purchase date of the item.

Q. Who pays for the repairs?

A. You will pay for the repairs and be reimbursed by submitting an Extended Warranty & Purchase Price Protection claim form.

Q. How do I arrange for repairs under Extended Warranty?

A. If you discover a defect during the original warranty period, just follow the manufacturer's instructions to arrange for repair.

If you discover a defect covered under the terms of the original warranty after the original warranty period, but while the Extended Warranty period is still in effect, call 1-800-251-2311. You will be transferred to an agent who will ask specific information about you and the product failure to open a claim and mail you a claim form.

Complete and return the claim form within 60 days of having the necessary repair made or having the estimate showing the repair cost would exceed the product's purchase price, along with copies of the following:

1. A copy of the product's original manufacturer's U.S. warranty;
2. Itemized sales invoice;
3. Repair receipt marked "paid" or repair estimate showing the repair cost would exceed the original product purchase price.

All documents should be sent to:
Claims Administration
P.O. Box 6175
Westerville, Ohio 43086-6175

Q. How long will it take to be reimbursed?

A. After we receive your properly and fully documented claim, it will take up to 30 days to process.

Q. When a covered item is repaired under warranty, and the repair is covered by a warranty, is the warranty on the repair doubled?

A. No. The repair is a service, not a product.



Extended Warranty & Purchase Price Protection - **FAQ**

REPAIR COST PROTECTION

Q. What is Repair Cost Protection?

A. Members save either 50% on the cost of repairs or \$125 limit per claim (whichever is lesser) to virtually all major home electronics and appliances, regardless of how or when the item was originally purchased.

Q. What are the cost limitations?

A. There is a \$125 limit per claim with no annual limit.

Q. How do I file a claim for a repair?

A. Call 1-800-251-2311 to request a claim form. Complete and return the claim form as soon as possible, but no later than 60 days from the repair date, along with copies of the following:

1. Dated & marked paid itemized repair receipt
2. Any other documents that the Administrator may reasonably request.

All documents should be sent to:
Claims Administration
P.O. Box 6175
Westerville, Ohio 43086-6175

Q. How long will it take to be reimbursed?

A. After we receive your properly and fully documented claim, it will take up to 30 days to process.

PURCHASE PRICE PROTECTION

Q. What is Purchase Price Protection?

A. Items members purchase will be "price protected" for 60 days against sale price reductions at any retail store, chain, or non-auction website. If an item goes on sale during that time, consumers will be refunded the difference between the sale price and the price originally guaranteed.

Q. What are the price limitations?

A. Members will be reimbursed up to \$500 per claim with a \$1,000 annual limit. Valid up to 60 days from date of purchase, regardless of store policy at the time of purchase.

Q. How do I file a claim?

A. Call 1-800-251-2311 to request a claim form. Complete and return the claim form as soon as possible, but no later than 90 days from the purchase date, along with copies of the following:

1. original dated sales receipt;
2. documentation of lower sale price.

All documents should be sent to:
Claims Administration
P.O. Box 6175
Westerville, Ohio 43086-6175

Q. How long will it take to be reimbursed?

A. A check for the difference in price between what you paid and the lower sale price will be sent directly to you within 30 days of receipt of all necessary information.



Fraud Assist Toolbox Benefit Summary Sheet

Description	This convenient, online tool helps streamline the identity theft prevention and recovery process. Members can choose to set fraud alerts and stop pre-approved credit offers.
Key Benefits to Member	<p>Prevention</p> <ul style="list-style-type: none"> • Members can choose to set fraud alerts and stop pre-approved credit offers. <p>Recovery</p> <ul style="list-style-type: none"> • By coaching the member through the recovery process, and sending reminder emails for follow up tasks, the Fraud Assist Toolbox can help reduce the emotional stress of recovering from identity fraud.
Eligibility	Current members of programs that include Fraud Assist Toolbox and all joint account holders.
Provider	Truston is a privately-held company headquartered in Santa Barbara, California. Truston is dedicated to helping people deal with identity theft without putting personal information at risk.
How to Use This Benefit	<ul style="list-style-type: none"> • Members go to the Fraud Assist Toolbox website and enter their nine-digit Access Code. • After the member completes the requested information they will receive a secure welcome email at the address they provide. This welcome email will remind the member of their user name and provide a direct link to the Fraud Assist Toolbox for their convenience. • Members can choose from Prevention and/or Recovery tasks. • In the Prevention Toolbox, members can select which services they want to use (all optional). Members are then guided through the activation process for each service. • If the member chooses to set their 90 day fraud alert, they will be sent an email reminder when it's time to reset their alerts. • Members can also choose to add their phone number to their credit alert. • In the Recovery Toolbox, members simply select the type of problem they are facing, and the guide will provide step-by-step online instructions for addressing the issue. • If a task is scheduled for the future, the Fraud Assist Toolbox will send the member follow-up reminders by email.
Contact Information	<p>Member Service Center 1-800-538-9621 (Mon – Fri; 7am- 8pm, CT)</p>



Fraud Assist Toolbox - **FAQ**

Q. How do I access the Fraud Assist Toolbox?

A. Go to www.identitysecure.com/toolbox and enter your Access Code. Your Access Code can be found on your Membership ID Card, located in your New Account Kit. If you have not received a Kit, please call the Member Service Center at 1-800-538-9621 to obtain your Access Code.

Q. How can the Fraud Assist Toolbox help me?

A. This convenient, online tool helps streamline the identity theft prevention and recovery process. Members can choose to set fraud alerts, stop pre-approved credit offers, and stop unwanted telemarketing calls. For those who become a victim of identity theft, the online guide will provide step-by-step instructions for resolving their issues.

Q. How does the Prevention Toolbox work?

A. The Fraud Assist Toolbox will guide you through several methods for preventing identity theft. You can choose from setting your credit bureau fraud alerts, stop pre-approved credit offers and even stop unwanted telemarketing calls. You can choose which services you want to use (all are optional.) You can also choose to set up any or all of the tasks immediately, or come back later to set more. We will remind you by email when it is time to follow up or when you should have received responses.

Q. How does the Recovery Toolbox work?

A. If you are a victim of identity theft, the Fraud Assist Toolbox can help you with several of the most common types of fraud tactics, such as identity theft related to credit or debit card and phone/utility accounts. Simply select the problem you are concerned about or the type of fraud you have experienced. You will be guided through the recovery process, step by step and provided with telephone numbers, documents, etc.

Q. Can I set my own fraud alerts with all three credit bureaus using the Fraud Assist Toolbox?

A. Yes. Within the Prevention tab, you will have the option to set your fraud alerts. To set fraud alerts with the three credit bureaus, you simply contact one of the bureaus. By law, any credit bureau you contact first must notify the others and they must also set alerts.

Q. What is a Fraud alert?

A. If you choose to set a fraud alert, a message will be added to your credit report asking credit issuers to verify your identity before approving credit in your name. You also have the option to add your phone number to the alert.

Q. How long will my fraud alert be set?

A. You can set your Fraud alert for 90 days. We will send you email reminders when it's time to reset your alerts.

Q. How secure and confidential is your website?

A. The Fraud Assist Toolbox website runs on a highly secure web server farm. The advanced SSL connection scrambles or encrypts data on pages where secure information is transmitted, further safeguarding your information while it passes through cyberspace. We take two important measures to protect your information: 1) customer information is stored on a secure server that is firewall-protected and encrypted to block unauthorized third party access and 2) we restrict downloading of any data from our secure servers to unsecured locations, such as a laptop. Our site is also certified and regularly scanned.



Identity Fraud Support Service Benefit Summary Sheet

Description	In the unfortunate event that Identity Theft does occur, members will receive guidance in the recovery process. Professional help is available to assist in organizing paperwork, notifying creditors, obtaining legal counsel, and more.
Key Benefits to Member	<ul style="list-style-type: none"> • Unparalleled Support: Highly trained identity theft specialists are on call to guide you through the fraud resolution process. • Personal Caseworker: If you have been a victim of identity theft, you will be assigned a caseworker to assist you through the process of restoring identity profiles and credit records. • Personalized Fraud Resolution Kit: Receive a personalized binder 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.
Eligibility	Current members of programs that include the Identity Fraud Support Service (IFSS) benefit.
Provider	Affinion Benefits Group
How Member Receives Benefit	Upon enrollment into the program, member will receive information with the IFSS phone number.
How to Use This Benefit	<ul style="list-style-type: none"> • If the member believes they have been a victim of identity theft, they can call the toll-free number. • The Member Service representative will ask questions to find out more about the incident in question and transfer the member to our Identity Fraud Support Service (IFSS) team once it has been determined that a fraud has occurred. • If the member has been a victim of identity theft, a caseworker will be assigned. • Caseworkers are available Monday through Friday, 7am to 8pm, CT. After hours, members may leave a voicemail. All calls are returned within 24 business hours. • The caseworker will send a Personalized Fraud Resolution Kit. • The caseworker will walk the victim through the steps of recovering their identity. • If needed, members receive assistance with putting a fraud alert on each of the three major credit bureaus and help with letters and forms.
Contact Information	For assistance with identity theft-related matters please call: 1-866-622-5205 (Mon-Fri, 7am-8pm CT)



Identity Fraud Support Service - **FAQ**

Q. What is Identity Fraud Support Service?

A. Identity Fraud Support Service provides members with access to a highly trained team of specialists who are ready to provide assistance when a member has been a victim of identity theft.

Q. What services will I receive with Identity Fraud Support Service?

- 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 you in the process of restoring your identity profiles and credit records. You 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. What should I do if I think I have been a victim of identity theft?

A. Call toll-free 1-866-622-5205 (Mon-Fri, 7am-8pm CT).

Q. What should I keep copies of?

A. Keep copies of all documents related to the case. Before sending anything in the mail, be sure to make a photocopy. In addition to keeping copies of each form you send, you should also keep both a call log and an activity log to document all activity pertaining to your case.

Q. How long should I keep copies?

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

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, a lender may consult the credit reporting agencies to determine if the member's credit is in good standing. In theory, all three agencies should have the same information. But 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.



Identity Theft Insurance Benefit Summary Sheet

BENEFIT	
Description	Identity Theft Insurance reimburses the covered member for many of the expenses associated with this crime. The member is reimbursed for expenses related to restoring their credit history and identity profiles.
Special Program Note	<p><i>The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of the program, through Financial Services Association (“FSA” or the “Association”). Upon enrollment in the program, you will automatically be admitted as a member of the Association.</i></p> <p><i>The Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (collectively, the “Company”) under group policy #7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. The Benefit Summary under the master policy issued by the Company with respect to such insurance will be available to you upon enrollment in the program. The summary of policy benefits, terms, conditions, exclusions, and limits of coverage set forth in the Benefit Summary are subject to the terms of the master policy. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.</i></p>
Key Benefits to Member	<ul style="list-style-type: none"> • Income Protection: Coverage is provided for lost wages as a result of time off work related to a covered stolen identity event. • Expense Reimbursement: Qualified expenses related to the recovery of your identity, including reasonable and necessary legal costs for civil suit action brought against the victim, credit reports, long distance charges and re-filing costs are covered. Supporting documentation will be required. • Elder Care and Child Care: Coverage is provided for cost of elder or child care as a result of trying to rectify records related to a stolen identity event. • Travel Expenses: Coverage is provided for cost of travel within the United States as result of trying to rectify records related to a stolen identity event. • Medical ID: Coverage is provided for cost incurred by you for ordering medical records as a result of trying to rectify records related to a stolen identity event.
Eligibility	Active members in the program are automatically covered by Identity Theft Insurance from the time the signed and dated enrollment card is received by the financial institution or the Plan Administrator. Total coverage amount applies to each joint account holder on the member account. Coverage is only paid up to the aggregate annual limit of insurance. If membership ends, coverage ends the first day of the month following the termination date.
Underwriter	American International Group, Inc.
How Member Receives Benefit	Upon enrollment, the member will receive an Identity Theft Insurance Benefit Summary. This benefit summary provides an explanation of the coverage only. The Master Policy is on file at Affinion Benefits Group.
Contact Information	<p>For questions or to file a claim: 1-866-622-5205 (Mon-Fri, 7am-8pm CT)</p>



Identity Theft Insurance - **FAQ**

Q. What coverage does Identity Theft Insurance provide?

- A. Many related identity restoration expenses are covered up to the aggregate annual limit or sub-limit of insurance including:
- Lost wages as a result of time off work related to a covered stolen identity event.
 - Reasonable legal costs due to certain civil or criminal actions brought against the victim.
 - Expenses related to restoring one's identity including notary fees for affidavits, up to 6 credit reports, fees for re-filing loan applications, and long distance charges.

Q. Is coverage available in all 50 states?

- A. Yes.

Q. How do I file a claim?

- A. If it is determined that identity theft has occurred, the insured will be sent an Identity Theft Recovery Kit, which includes a claim form. The insured should fill out the form, attach appropriate documentation thereto (e.g., supervisor signature for reimbursement of lost wages if time taken off work) and send all of such information directly to the insurance carrier.

Q. When I call to file a claim, who handles my call?

- A. Initial calls will be taken by the plan administrator. If you believe you have been a victim of identity theft, call 1-866-622-5205 (Mon-Fri; 7am-8pm, CT).

Q. How quickly are claims paid?

- A. Claims are typically paid within six weeks from the acceptance of complete claims information.

Q. How should I send the forms after I have filled them out?

- A. Send all documentation pertaining to the case as certified mail, return receipt requested. This can be done at your local post office. This will allow you to know someone has received the documentation.

Q. Can I use my own lawyer? What type of litigation is covered?

- A. Under the terms of the policy the carrier would need to approve all legal fees and, at its discretion, will provide legal counsel. Certain criminal and civil litigation are covered under the policy.

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

- 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 lender consults the credit reporting agencies to determine if the member's credit is in good standing. In theory, all three agencies should have the same information. But 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 much is the insured liable for?

- 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 unauthorized use of your credit card before the card issuer is notified is up to \$50.00 for each card.

For Debit and Cash-Machine (ATM) Cards: Your liability for unauthorized use of your card 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, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the two business day period. In addition, if you do not notify the card issuer within 60 days after a periodic statement showing unauthorized transfers is sent to you, then you will also be liable for the amount of unauthorized transfers that occurred after the 60 day period and before notice to the card issuer, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the 60 day period. Your card issuer's liability policy may provide for lesser liability amounts than indicated above. Consult your card issuer's terms and conditions for specific details. The policy of many card issuers is not to hold cardholders liable.