

JEFFERSON COUNTY FEDERAL CREDIT UNION | ID SAFE CHOICE OPTIONS

FORM TCW2016-07-22

MEMBER NAME
MEMBER NUMBER
STREET ADDRESS

CHOOSE ONE:

OPT IN: I have read the ID Safe Choice program benefits offered by Jefferson County Federal Credit Union and would like to exercise my right to OPT IN as permitted by law. I understand that my share draft account will be charged a monthly fee of \$1.95 for this benefit. I understand that if I become a victim of Identity Theft, I will promptly notify the credit union to initiate the restoration process.

OPT OUT: I have read the ID Safe Choice program benefits offered by Jefferson County Federal Credit Union and would like to exercise my right to OPT OUT as permitted by law. If, after opting out, I become a victim of identity theft and wish to contact ID Safe Choice for full recovery services, I will pay the full retail price which is currently \$500. I understand that the credit union will treat an opt out request from one person on one account as applying to all persons listed on the account. Please opt me out for this benefit for the account listed on this form.

Please complete and return by mail or in person to:

ATTN: SUPPORT SERVICES
JEFFERSON COUNTY FCU
9600 ORMSBY STATION RD
LOUISVILLE KY 40223

X

MEMBER SIGNATURE

DATE

Jefferson County Federal Credit Union — IDSafeChoice — Terms and Conditions

1. The IDSafeChoice program is sponsored by the Jefferson County Federal Credit Union named herein (JCFCU).
2. JCFCU 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 ("Select-Out") by following the procedure defined by JCFCU. Those accountholders who do not Select-Out of the benefit are defined as the "Covered Group"
3. Services are provided to the individual(s) in JCFCU'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 JCFCU 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 JCFCU 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 other identifying information without the knowledge of the consumer, and such information is used to commit fraud or other crimes.
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 sole discretion of JCFCU.

Cancellation Policy

Services will be cancelled at the end of the month in which JCFCU 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 the JCFCU has notified Covered Group members that the plan is cancelled, whichever is first.

Jefferson County Federal Credit Union — IDSafeChoice — Initial Notification Information

Identity theft is a billion dollar business for thieves and a billion dollar loss for the rest of us. Now, we can fight back., together.

As part of our commitment to fight the effects of identity theft for our members, and to lessen fraud losses to our organization, we have joined with the nation's best provider of professional identity theft services to add an important benefit to your account with Jefferson County Federal Credit Union. Beginning October 1, 2009 all Share Draft, Rewards Checking, and Cash Investment accountholders and their family members will automatically become part of our IDSafeChoice Group. An associated fee of \$1.95 per month will be charged to the account to offset this and other additional security measures to fight identity theft and fraud. This fee is a fraction of what this service would cost outside of our account group, and these benefits are extended to all named accountholders and 3 generations of your family — including you, your spouse or partner, children under age 25 still living at home, and your parents if they are living in your home or in eldercare, with benefits for parents extended up to 12 months after death.

How Does The Identity Theft Recovery Service Work? If you suspect your identity has been stolen or compromised in any way, one phone call to Jefferson County Federal Credit Union will put you in touch with a certified Identity Recovery Advocate. Your assigned Advocate will provide a complete assessment of the case, develop a specific Recovery Plan with you, and continue to work on your behalf until all suspect events have been resolved. They do all of the legwork for you.

- * If you have seen evidence of fraud, your Advocate will obtain a copy of all three of your credit reports and review these with you to determine if additional fraud exists.
- * Your Advocate will place fraud alerts and file fraud affidavits with the three major credit bureaus, the Federal Trade Commission, Social Security Administration, US Postal Service, Department of Motor Vehicles, and local and federal law enforcement, among others, to endeavor to restore your identity to pre-event status.
- * Your Advocate will perform research, prepare and send documentation to bank, credit unions, and creditors to dispute fraudulent activity and obtain letters of clearance.
- * Your Advocate will maintain a case file and work with law enforcement to try to identify the person or persons using your identity to stop the damage and bring the parties to justice.
- * You will receive progress reports and post-recovery follow-up for twelve full months.

We are counting on our accountholders to help us support this important group program in order to keep the Cost low; however, if you want to forfeit the benefit and forego the fee you may do so at any time by signing our IDSafeChoice Opt-Out Form.

To make sure that all of our accountholders have the opportunity to receive this communication, and no one is turned away in the meantime, we are providing benefits for 60 days with no fee. Beginning October 1, 2009, if you have not declined the benefit, your account will be assessed a fee of \$1.95 per month.

NOTE: To make sure that no one is left without benefits if identity theft strikes, we require that you tell us if you want to forfeit the benefit. Otherwise, you will be included in this Covered Group. If you have received this notification on more than one account that you or your family member has with Jefferson County FCU, please be sure to tell us which account will be included in this program and we will cancel your benefit on the other accounts. Since this is a family benefit, one account provides ID Safe Choice benefits for your entire family. If you have more than one draft suffix listed on your statement, we will use the lower numbered suffix for fee assessment. If you wish to change your designated suffix for fee assessment, you may do so by contacting the credit union.

If you have any questions about these benefits, you are invited to call or Visit the credit union. You can rest assured that professional identity theft recovery will be only a phone call away, should you have a need.