Achieva Credit Union IDSafeChoice Select – Program Benefits

For only $1.99 per month – less than $24 per year – IDSafeChoice Select provides you with the reassurance that if you suspect identity theft, a professional is standing by, ready to restore your good name – no matter how long it takes.

As an active (personal) Checking accountholder, if you become a victim of identity theft you have the benefit of fully-managed identity recovery services through IDSafeChoice. This includes coverage for you, the accountholder, as well as:

- Your spouse or domestic partner,
- Your dependents up to age 25 with the same permanent address, even if in college or the military - and
- Your parents – living with you or living in elder care (assisted living, nursing home, or hospice), with benefits extended up to 12 months after death

Fully-Managed Identity Recovery – How It Works

If you or your family member suspects identity theft, or personal information becomes compromised as a result of a lost purse or wallet, a break-in, lost laptop or notification of a data breach, IDSafeChoice can help. Simply contact Achieva Credit Union and a representative will verify your IDSafeChoice participation, and securely submit your case to a Personal Recovery Advocate, who will contact you directly.

This trained and certified identity restoration professional will place fraud alerts at the three major credit bureaus for you; help you access services to watch for signs of identity theft; and access your credit reports and conduct a threat assessment to determine if any identity theft has occurred.

If you are victimized by identity theft, your Advocate will work on your behalf to restore your identity. Your Advocate will:

1. Place fraud alerts at the three major credit bureaus for you.
2. Provide you with access to credit reports from all three bureaus and review the reports with you to identify fraudulent activity.
3. Assist you in completing an Identity Theft Affidavit and Declaration of Fraud to establish your rights as a victim.
4. Activate credit monitoring during your recovery to help you watch for additional signs of abuse.
5. Contact the Social Security Administration, U.S. Postal Service, Department of Motor Vehicles, etc. as applicable, to address any misuse of official documentation of your identity.
6. Research and document all fraudulent transactions and false accounts or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc.
7. Follow up to make sure all wrongful activity is reversed and removed from your records.
8. Work with local and federal law enforcement to try to stop the criminal or criminals who are using your identity.
9. Activate other members of the recovery team to assist when necessary, including professional investigators and legal advisors.
10. Provide 12 months of follow-up after your recovery is complete – to be sure you stay recovered!

Expense Reimbursement

If the accountholder incurs unreimbursed expenses in recovering from identity theft, s/he is covered by up to $10,000 in expense reimbursement insurance*. Expenses can include lost wages**, attorney fees, and notary fees… with zero deductible.

*Reimbursement is limited to your actual Identity theft expenses, not to exceed a total of $10,000 USD.
**The Lost Wages benefit is further limited to an amount up to $500 USD per week, payable for up to four (4) weeks.

There is a limit of two (2) Identity Theft incidents per twelve (12) month period. Insurance underwritten by member companies of Virginia Surety Company. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Coverage not available to residents of New York and may not be available in other jurisdictions. For complete details, see the Evidence of Coverage document on our website: www.AchievaCU.com.

IDSafeChoice Select – Enrollment

In order to enroll in the ID Safe Choice Select program, simply notify an Achieva Credit Union representative. You will be enrolled in the program and granted the benefits of Fully-Managed Identity Recovery services. The associated program fee will be debited automatically from your account on a monthly basis.

IDSafeChoice Select – Terms of Services

1. Services will be extended to Achieva Credit Union accountholders upon enrollment in the ID SafeChoice Select program.
2. Services are extend to the named accountholder, their spouse or domestic partner, dependents 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.
3. Benefits have no cash equivalent, are non-transferable, and non-cancelable (except in the event of termination of the Group Plan.)
4. Provider Services ***do not cover financial losses of any kind arising from the identity theft***.
5. Eligibility for recovery services is based on ID theft events that are discovered and reported to Achieva Credit Union on or after the effective date of the group program.
6. 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.
7. Recovery Services may be refused or terminated if it is deemed that the accountholder or eligible family member 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.
8. Achieva Credit Union and/or its service 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.
9. This service ***does not provide credit counseling or repair to credit which legitimately belongs to the accountholder or eligible family member***.
10. 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.

11. Services are provided by Merchants Information Solutions, Inc., www.merchantsinfo.com or an alternate Services Provider selected at the sole discretion of Achieva Credit Union.
12. The monthly program fee will be deducted automatically from your account. This deduction will generally occur on the 5th day of the month. The credit union will attempt to deduct the fee from your checking account. If insufficient funds are available, we will attempt to deduct the monthly fee from your other accounts held at the credit union. Your enrollment may be terminated at the discretion of the credit union if the monthly program fee cannot be deducted as required.

IDSafeChoice Select – Cancellation

You can terminate your participation in the program at any time by notifying a representative of the credit union of your desire. You may be asked to sign a form to terminate your participation in the Program.