



One in **14** will become a **VICTIM** of Identity Theft.

## Don't let it be you.

Fully Managed Identity Recovery provides you and your family with the reassurance that if identity theft strikes, a professional is ready to restore your good name — no matter how long it takes.

Now, these services are a benefit to you simply by having an active First Trust Credit Union checking account. Fee may apply. Ask for details.



[www.firsttrustcu.com](http://www.firsttrustcu.com) | (800) 276-6161

If you or a qualifying family member\* has reason to believe you might be a victim of identity theft, call us. We will put you in touch with an Identity Recovery Advocate who will:

- Perform research to determine the extent of the problem
- Place fraud alerts and review your credit report with all 3 credit bureaus
- Write letters, make calls to dispute all fraudulent information
- Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents
- Work with law enforcement to help to arrest and prosecute the criminals
- Confirm complete recovery in writing
- Follow up for 12 months

*\*See Terms of Services below for Family description.*

### **Terms of Services**

1. Services will be extended to accountholders at the discretion of First Trust Credit Union and may be cancelled upon 30 days notice to the accountholder.
2. Services extend to all named accountholders, 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.
3. Benefits have no cash equivalent, are non-transferable, and non-cancelable (except in the event of termination of the Group Plan.) Provider Services do not cover financial losses of any kind arising from the identity theft.
4. Eligibility for recovery services is based on ID theft events that are discovered and reported to First Trust Credit Union on or after the effective date of the group program.
5. 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
6. 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.
7. First Trust 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.
8. This service does not provide credit counseling or repair to credit which legitimately belongs to the accountholder or eligible family member.
9. 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.
10. Services are provided by Merchants Information Solutions, Inc., [www.merchantsinfo.com](http://www.merchantsinfo.com) or an alternate Services Provider selected at the sole discretion of First Trust Credit Union.
11. This is not an insurance plan and has no monetary value. It is a service to manage all of the administrative and bureaucratic requirements of identity theft recovery on your behalf.

If you believe you may be a victim of identity theft, or have an issue of any kind, contact First Trust Credit Union immediately to access your recovery benefits.