

CREDIT MANAGEMENT

Benefit Summary Sheet

Triple-Bureau Credit Reports and Scores	
Description	With Triple-Bureau Credit Reports & Scores ¹ , members receive up-to-date credit reports and scores from all three major credit reporting agencies – Experian [®] , Equifax [®] , and TransUnion [®] . Combined, credit reports and credit scores provide a complete picture of overall credit health and help to identify critical errors in the members’ personal financial data.
Key Benefits to Member	<ul style="list-style-type: none"> • Members can receive a Credit Report and Score from all three major reporting agencies: Experian, Equifax and TransUnion. • Credit Reports are one of the best ways to manage credit and discover if one’s identity has been stolen. • Credit Reports contain listings of credit cards, loans, bank accounts, collections, inquiries and a host of other financial and personal information registered in someone’s name. • Credit Scores are an indicator of one’s financial health and the risk that someone poses to lenders.
Accessing and Using the Benefit	<p>Online</p> <ul style="list-style-type: none"> • Members access this benefit through the “Credit Management” section of the website. • After identity verification (full Social Security Number required), online members will receive the online credit report within seconds of requesting it. • Current report remains available online for 90 days. A new report and score can be requested every 90 days. <p>Offline</p> <ul style="list-style-type: none"> • Members simply fill out the Credit Record Search Form included in their Benefit Guide and return it to the address provided (full Social Security Number required). The report is then sent within 2 to 3 weeks via 1st class mail to the member. • A new report and score can be requested every 90 days. A blank Credit Record Search Form will be included with each report you receive.
Triple-Bureau Daily Credit Monitoring	
Description	IdentitySecure monitors member’s Experian, Equifax and TransUnion credit reports daily for certain signs of activity. If the member’s account is queried or if a new account opens in their name, IdentitySecure will send them an alert. ² If needed, members can act fast and take the necessary steps to re-secure their credit quickly.
Key Benefits to Member	<ul style="list-style-type: none"> • Each day, members can receive monitoring alerts with the three major reporting agencies of their credit report for changes. • Early detection of suspicious activity and errors in credit reports are essential to minimizing both the damage incurred by identity thieves and the time needed to rectify any issues. • Daily monitoring will notify members of any new inquiries, certain derogatory information, any accounts opened, changes to their public records or information added to their credit files. • If no activity has appeared in a member’s credit report, the member will receive an “all clear” notification stating that no activity has appeared during that quarterly monitoring period.
Accessing and Using the Benefit	<p>Online</p> <ul style="list-style-type: none"> • Monitoring for online members is set up when members request their first Credit Report and Score online. • Alerts are sent to online members via an email that will not contain any confidential information. Members then log onto the website to view their Credit Alert information. Members may also choose to receive their alerts via text (carrier fees may apply). • Monthly “all clear” emails are sent to members if no activity has been reported in their credit files. <p>Offline</p> <ul style="list-style-type: none"> • Monitoring for offline members is automatically set up when members request their Credit Report and Score by returning the Credit Record Search Form contained in the Benefits Guide. • Members will receive an alert letter via 1st class mail if certain activity is detected. • Members will receive their quarterly “all clear” letter via 3rd class mail if no activity has been reported in their credit files.

Credit Information Hotline	
Description	Receiving a credit report is good, but understanding it is essential. In addition to the detailed analysis provided with the Triple-Bureau Credit Report and Score, the Credit Information Hotline provides toll-free support to ensure that members fully comprehend all the details of their credit history.
Key Benefit to Member	<ul style="list-style-type: none"> • Credit Information Hotline provides toll-free support for members to help ensure they fully comprehend all the details of their credit report and history. • Credit experts are trained under the Fair Credit Report Act guidelines and are available to explain reports line by line.
Accessing and Using the Benefit	Members simply call the toll free number to ask questions regarding their Triple-Bureau Credit Report or Triple-Bureau Daily Credit Monitoring.

PERSONAL DATA PROTECTION

Benefit Summary Sheet

Credit/Debit Card Monitoring & Social Security Number Monitoring	
Description	Members are protected against identity theft with constant monitoring of their Social Security Number (SSN) and up to 10 credit and/or debit cards. ³
Key Benefits to Member	<ul style="list-style-type: none"> • IdentitySecure utilizes real-time, web-crawling technology to monitor underground chat rooms, where thieves trade and sell stolen credit/debit card data or SSNs. • Should any of the members monitored numbers appear on these web portals, IdentitySecure automatically sends the member an email alert, giving the member the time needed to foil a thief's attempt to use their information.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • Members have access to this benefit through the "Personal Data Protection" section of the IdentitySecure website. • Once in this section, the Dashboard Wizard allows members to register up to 10 debit and/or credit cards for monitoring. • At any point in time, members can go back and change, delete, or add to the card numbers that are being monitored. • To register their SSN, members simply choose this option on the Dashboard and enter their SSN. Their SSN monitoring will begin immediately.
Card & Document Registration	
Description	Credit cards, bank cards and important documents can now be stored in a single, secure location. Should these items become lost or stolen, canceling your cards and retrieving your data is just a phone call away.
Key Benefits to Member	<ul style="list-style-type: none"> • An unlimited number of credit/debit cards may be registered. • Members call one toll-free number 24 hours a day to cancel lost or stolen cards and request replacement. • Members can register document numbers such as birth certificates, passports, insurance policies, personal property like major appliances, computers or electronic equipment. • If their property or documents are ever lost, stolen or destroyed, the member simply calls one convenient toll-free number 24 hours a day, to receive the information they need to request replacement of their documents or to file claims with their insurance carrier.
Accessing and Using the Benefit	<p>Online</p> <ul style="list-style-type: none"> • Members can register card & document numbers through the "Personal Data Protection" Dashboard. • Members receive confirmation on screen of their registered information. • Members can edit or add to their registered card or document information at any time. • After a member's cancellation call, a written confirmation of all credit card cancellations and all replacement requests is promptly mailed to the member. • Once a card is identified as lost or stolen, the card will default to a "delete" status and be removed from the website automatically, the member will not have to delete the card.

Accessing and Using the Benefit (continued)	Offline <ul style="list-style-type: none"> Member fills out and signs the confidential Card and Document Registration form found in their Benefits Guide and returns to the address provided. Within 3 weeks, member will receive a confirmation letter. Members may add or delete document numbers and property, or report a change of address by mail or by calling the Member Service Center. After a member's cancellation call, a written confirmation of all credit card cancellations and all replacement requests is promptly mailed to the member.
Lost/Stolen Credit Card Assistance	
Description	If the member's cards are lost or stolen they can call IdentitySecure Lost and Stolen hotline, 24/7, to report the lost/stolen cards and documents. ⁴ IdentitySecure will notify all the credit card issuers, cancel their lost or stolen cards, and request that replacements of their cards be issued promptly.
Key Benefits to Member	<ul style="list-style-type: none"> Member's credit, debit, ATM and check cards are protected in the event of a loss, fraud or theft. In the event of a loss, fraud or a theft, member can call the toll-free number (24/7) to promptly cancel and replace all cards whether pre-registered or not.
Accessing and Using the Benefit	<ul style="list-style-type: none"> Members call the toll-free number (24/7) to report lost or stolen cards (whether registered or not). Within 24 hours, the service will cancel the member's cards and request replacements. After a member's cancellation call, a written confirmation of all credit card cancellations and all replacement requests is promptly mailed to the member.

SERVICES & TOOLS

Benefit Summary Sheet

Emergency Cash & Airline Tickets	
Description	In the event of a lost/stolen card and if the member is more than 100 miles away from home, the member may also request the Emergency Cash and Airline tickets. ⁵
Key Benefits to Member	<ul style="list-style-type: none"> Members can receive up to \$1,000 in emergency cash and the service can arrange to have prepaid one-way airline tickets home waiting for pick-up at the nearest airport.
Accessing and Using the Benefit	<ul style="list-style-type: none"> Members can request these additional services when calling to report lost or stolen cards. Members must have available credit on a designated account. Emergency cash and airline tickets are charged as a purchase on the member's credit card.
Identity Theft Insurance	
Description	Protect your assets with up to \$10,000 in Identity Theft Insurance ⁶ .
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: 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.
Accessing and Using the Benefit	Online <ul style="list-style-type: none"> Members can get more information about their evidence of coverage in the "Services & Tools" section. Offline <ul style="list-style-type: none"> The evidence of coverage is included in the Benefits Guide sent to the member upon enrollment.
Identity Fraud Support Service	
Description	Should the member become the victim of identity fraud, IdentitySecure will help them through the recovery process. Members are assigned a dedicated caseworker who will assist in restoring their identity, supporting them every step of the way.

Key Benefits to Member	<ul style="list-style-type: none"> • Unparalleled Support Service: Highly trained identity theft specialists are on call to guide individuals through the fraud resolution process. • Personal Caseworker: If the member has been a victim of identity theft they will be assigned a Fair Credit Reporting Act (FCRA) certified caseworker who guides them through the process of restoring their identity profiles and credit records. If necessary, the caseworker will also assist the victim in contacting appropriate institutions. • Personalized Fraud Resolution Kit: Via priority mail, the member will receive a personalized kit that includes educational information, government agency contact information, an activity log to track their case, personalized letters to send to credit bureaus and financial institutions as well as instructions on how to file a police report.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • If a member suspects fraud has occurred, the member can call the listed toll-free number to begin the investigation. • A customized kit will be sent via priority mail. • Members are assigned a dedicated caseworker who helps guide them through the recovery process.
Fraud Assist Toolbox	
Description	Prevent and recover from identity theft more quickly with this online, interactive, step-by-step tool.
Key Benefits to Member	<ul style="list-style-type: none"> • The Fraud Assist Toolbox is a convenient, online tool that helps members prevent and resolve problems that arise from identity theft more quickly by using the interactive online step-by-step recovery tool. • By coaching the member through the recovery process, and sending reminder emails for follow up tasks, the Fraud Assist Toolbox can dramatically reduce the time, and emotional stress of recovering from identity fraud. • Members have access to prevention services, such as setting credit bureau fraud alerts, as well as recovery services.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • Members access this benefit through the “Services & Tools” section of the IdentitySecure website by clicking on the “Fraud Resolution Center” and then finding the Fraud Assist Toolbox. • Once in the Fraud Assist Toolbox, “Prevention” and “Recovery” tasks are shown, one at a time, in the approximate order of importance. • Pre-loaded “Prevention” services, such as setting credit bureau fraud alerts, are displayed and members can select which services they want to use (all optional). Members are then guided through the activation process for each service. • For “Recovery” tasks, members simply need to 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, such as re-instating a fraud alert every 90 days, the Fraud Assist Toolbox will send the member follow-up reminders by email.
Neighborhood Reports	
Description	Get in-depth statistics on nearly every neighborhood in the United States. Whether you're considering a move, or just traveling to an unfamiliar area, IdentitySecure makes it easy to obtain an overview of virtually every neighborhood in the country.
Key Benefits to Member	<ul style="list-style-type: none"> • IdentitySecure makes it easy to obtain an overview of virtually every neighborhood in the country. • Review home values, demographics, crime rates, information on the local schools and economy, and local climate and pollution measurements. • Members can see how their neighborhood stacks up, or preview other locations.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • Members can access Neighborhood Reports through the “Credit Management” or “Services & Tools” sections of the website. • Members simply click on the Neighborhood Info link, enter their zip code and various neighborhood reports and statistics populate for the designated zip code.
Financial Calculator Suite	
Description	Members can determine the best way to pay down debt and manage household budgets with a host of specialized tools. The Calculator Suite enables members to develop effective plans for managing budgets and eliminating debt.

Key Benefits to Member	<ul style="list-style-type: none"> • This benefit assists the member in determining the best ways to pay down debt and manage household budgets with a host of specialized tools. • Members have access to five, easy-to-use calculators: Debt Payoff, Debt Consolidation, Outstanding Debt, Multiple Card Payoff and Credit Card Payoff. • The Calculator Suite enables the member to develop effective plans for managing budgets and eliminating debt. • Powerful and flexible, each calculator enables members to enter and compare multiple scenarios, so they can learn more manageable ways to positively affect their financial picture.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • Members have access to this benefit through the “Credit Management” and “Services & Tools” sections of the website. • Members can choose which calculators to use: Debt Payoff, Debt Consolidation, Outstanding Debt, Multiple Card Payoff and Credit Card Payoff. • Members enter the appropriate information and can compare multiple scenarios to learn more manageable ways to improve their financial picture.
Additional Calculators	
Description	Members have access to three additional calculators: Fixed Mortgage, Home Budgeting and Auto Loan Calculators.
Key Benefits to Member	<ul style="list-style-type: none"> • Fixed Mortgage Calculator – Members can review an amortization schedule of their mortgage including interest payments and principal balances. In addition, members can see how making pre-payments on their principal affects their overall loan, enabling them to discover the most efficient payment scenarios for buying a home. • Home Budgeting Calculator – Managing a monthly budget can be difficult and frustrating. One of the most important aspects of controlling a budget is to determine where money is going. This calculator helps do just that. Members can see how much they have left to save and where their money is being spent. • Auto Loan Calculator – This multipurpose calculator easily determines monthly loan payments or total purchase price based on specific payments and terms. Plus, members get a complete loan amortization schedule.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • Members have access to these additional calculators through the “Credit Management” and “Services & Tools” sections of the website. • Members can choose which calculators to use: Mortgage, Home Budgeting or Auto Loan. • Members enter the appropriate information and can compare multiple scenarios to learn more manageable ways to improve their financial picture.
Credit Score Illustrator	
Description	See how changes in behavior can affect a member’s credit score. The Credit Score Illustrator utilizes the member’s credit report and score to analyze how specific actions can increase – or reduce – their score. Members can make more informed decisions, and learn ways to affect their credit score.
Key Benefits to Member	<ul style="list-style-type: none"> • The Credit Score Illustrator utilizes the member’s credit report and score to analyze how specific actions can increase or reduce their score. • This benefit helps members gain a better understanding on how they can positively impact their credit score as well as assists members in making crucial financial decisions, such as debt payoff, debt consolidation, and credit card payoff.
Accessing and Using the Benefit	<ul style="list-style-type: none"> • Members have access to this benefit through the “Credit Management” and “Services & Tools” sections of the website. • Once inside the Credit Score Illustrator, members will see an overview of their existing credit profile and they can choose various action items and the Illustrator shows them how these actions can increase or decrease their score.
MyIDMattersSM	
Description	Stay up to date on identity theft-related issues with access to the website. This educational website is designed to inform members of topics associated with personal identity and security fraud.
Key Benefits to Member	<ul style="list-style-type: none"> • MyIDMatters is a one-stop resource for fraud and identity protection news and education. • Members can learn tips to stay protected from the latest fraud scams, trends and tactics. • Members will have access to quizzes, news articles, resource links and pod-casts that are continuously updated. • E-newsletter alerts notify members when new articles and resources are posted.



Accessing and Using the Benefit	<ul style="list-style-type: none"> • Once logged into the IdentitySecure website, members have access to this benefit through the “Education” tab at the top. • Members click through to the MyIDMatters website where they will learn tips to stay protected from fraud and have access to pod-casts and other valuable information.
IdentitySecure Contact Information	
	Member Service Center 1-866-990-SECURE (7328) (Monday – Friday, 9 a.m. – 8 p.m. and Saturday, 9 a.m. – 5 p.m., ET)

¹Trilegiant Corporation, Trilegiant Insurance Services, Inc., Alliance Marketing Association and their credit information subcontractors shall not have any liability for the accuracy of the information contained in the credit reports or monitoring reports which you receive, including any liability for damages, direct or indirect, consequential or incidental. IdentitySecure is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating.

²Daily monitoring will notify members of any new inquiries, certain derogatory information, accounts, public records, or change of address that have been added to their credit reports as reported by any of the three major credit reporting agencies. If no information has been added or changed, then the member will receive a quarterly notification stating that no information has changed within their credit file.

³IdentitySecure monitors up to ten major credit/debit cards (Visa[®], MasterCard[®], American Express[®], Diners Club[®] and Discover[®]) and your Social Security number on Internet chat rooms. It is impossible to ensure that all 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.

⁴Some 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.

⁵Member must be at least 100 miles from home and have available credit on a designated bank card. Emergency cash is charged as a cash advance, and emergency airline tickets are charged as a purchase to your credit card account and both are subject to that account’s finance rates.

⁶Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. under group policy # 7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. All exclusions and limitations of the master policy apply. See the Benefit Summary for details regarding such exclusions and limitations. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.

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