

Summary of Benefits - Evidence of Coverage

Your Power Protected Checking account with Security Service Federal Credit Union includes entitlements to reactive Recovery Services and proactive Power Protected ID Monitoring Services shown in the table below.

	Name of Benefit	Entitlement is Provided to
RECOVERY SERVICES STANDING BY These benefits are already working for you without any additional registration.	1) Fully Managed Identity Theft Recovery	All named account holders and their 3G family members, as further defined below
	2) Identity Theft Expense Reimbursement Insurance	All named account holders and their 3G family members, as further defined below
	3) Mobile Phone Coverage	Primary Account Holder
POWER PROTECTED ID MONITORING SERVICES (activation required) These benefits are available to you if you choose to register and activate the services.	4) Continuous Credit Monitoring	Primary Account Holder who is age 18 or older and has a valid credit file
	5) Annual Credit Report	Primary Account Holder who is age 18 or older and has a valid credit file
	6) Monthly Credit Score	Primary Account Holder who is age 18 or older and has a valid credit file
	7) Internet Surveillance	Primary Account Holder
	8) Wallet Protection and Credential Monitoring	Primary Account Holder
	9) Compromised Password Defense	Primary Account Holder
	10) High Risk Transaction Monitoring	Primary Account Holder

For Terms and Conditions of the Services, visit www.ssfcu.org/powerprotected.

RECOVERY SERVICES STANDING BY

These benefits are already working for you without any additional registration.

1. Fully Managed Identity Theft Recovery

If you suspect identity theft for any reason, a professional Privacy Advocate will manage your recovery process to help restore your name and credit to pre-event status. The Privacy Advocate assigned to your case will handle the phone calls, paperwork and the follow-up for you through a Limited Power of Attorney authorization.

Depending on your case, your Privacy Advocate will be prepared to:

- Review credit data from the three major credit bureaus to identify fraudulent activity.
- Investigate and, when appropriate, confirm fraudulent activity including known, unknown, and potentially complicated additional sources of identity theft.

- Provide a Recovery Packet by overnight delivery, with a Limited Power of Attorney form and instructions for immediate action.
- Assist in placing fraud alerts at the three major credit bureaus.
- Assist you in completing the official identity theft affidavit from the Federal Trade Commission to establish your rights as a victim.
- Contact the Social Security Administration, U.S. Postal Service, and other governmental organizations, among others, to reverse any wrongful information, transactions, or misuse of official documentation as applicable to your case.
- Research and document any fraudulent transactions, false accounts, or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc., and follow up to have the wrongful activity removed from your records.
- Provide case status updates weekly
- Create and then maintain a case file to assist law enforcement in the prosecution of the perpetrators.
- Provide a complete case file to you upon recovery completion
- Follow up with you after Recovery

This service covers all types of identity theft, even if it is not related to your covered account. This service is available to all named account holders, and extends to three generations of your family. Family members include you, your spouse or domestic partner, your dependents under the age of 25 with the same permanent address, any IRS-qualified dependents, and your parents (mother or father) with the same permanent address, or who are registered in a senior assisted living facility, nursing home, or hospice. Services continue up to 12 months after death for all family members.

2. Identity Theft Expense Reimbursement Insurance – \$25,000 Limit

Expense Reimbursement Insurance is available to cover out of pocket expenses incurred during the identity recovery process up to a maximum of \$25,000 with zero deductible. Examples of covered expenses include attorneys' fees, costs of additional credit reports, long distance telephone calls, postage and handling fees, fees for notarizing affidavits, and document and filing fees for grants or credit applications rejected as a result of a stolen identity event. Lost wages due to time off from work are also covered up to \$500 per week for up to four weeks.

Identity theft insurance is underwritten by Lyndon Southern Insurance Company, a member of the Fortegra family of companies. The information provided is a program summary. Please refer to the Identity Theft Expense Reimbursement Evidence of Coverage forms for additional information including details of benefits, specific exclusions, terms, conditions and limitations of coverage. Coverage is currently not available in NY and may not be available in other U.S. territories or jurisdictions.

For Evidence of Coverage, visit www.ssfcu.org/powerprotected.

3. Mobile Phone Coverage

Smartphone / Cell Phone Device coverage provides for the labor and parts necessary to repair an eligible device (either new or used) for Accidental Damage from Handling or a Mechanical/Electrical Breakdown, such as a cracked screen or device failure, beginning 30 days after you become eligible for this benefit. Covered claims are subject to a \$50 deductible and a \$250 maximum; one claim per 12-month period.

Certain terms, conditions and limitations apply to these benefits, so it is important that you carefully review the "Mobile Device Coverage Member Services Agreement" available at visit www.ssfcu.org/powerprotected. You may also find a claim form at www.ssfcu.org/powerprotected.

POWER PROTECTED ID MONITORING SERVICES

(activation required)

These benefits are available to you if you choose to register and activate the services. As a Power Protected Checking account holder, you will receive activation instructions including an assigned a username and temporary password. If you have not received this information, contact Security Service Federal Credit Union.

4. Continuous Credit Monitoring

Continuous credit monitoring includes daily alerts, sent via email and/or by SMS text message, of significant changes to your credit file. Credit monitoring can alert you to misuse of your credit and attempts to change your address which can signal identity theft. Applicable to individuals age 18 and older who have a valid credit file. Your credit monitoring is provided by TransUnion®, subject to change.

5. Annual Credit Report

One credit report per plan year, on demand, can help to benchmark your credit standing and uncover pre-existing credit issues. Applicable to individuals age 18 and older who have a valid credit file. Your credit report is provided by TransUnion®, subject to change.

6. Monthly Credit Score

Your TransUnion® credit score, on demand, every calendar month can help you manage your credit and see any unexplained changes in your credit file. As you request your score it will be documented on a timeline so you can graphically see your score change over time. You are eligible to receive your score once per each calendar month. Applicable to individuals age 18 and older who have a valid credit file. Your credit score is provided by TransUnion®, subject to change.

7. Wallet Protection and Credential Monitoring

Wallet protection provides easy, secure online storage of important documents for retrieval in the event of theft of a purse or wallet or home disaster. Alerts are provided for expiration dates and a Privacy Advocate will assist you in replacing your lost, stolen or destroyed documents. In addition, all of the credentials that you store are included for Internet Surveillance, with alerts to compromise of these important credentials, including:

- ATM, debit and credit cards
- Driver's licenses and passport
- Professional licenses
- Health and dental Insurance cards
- Vehicle insurance cards
- Checks
- Affinity Cards (e.g., frequent flyer cards)
- Gaming credentials (e.g., Xbox, etc.)
- Miscellaneous Cards (e.g. library and voter registration cards)

8. Internet Surveillance

Internet surveillance monitors criminal networks, black market forums, known compromised machines and servers, phishing networks and exploited websites to uncover compromised, sensitive information. This compromised information is gathered and then compared to find data that might match your Social Security number (SSN), address, email address, date of birth (DOB), or login credentials such as emails and passwords. Alerts of compromised data can help you take action early to minimize or avoid identity theft.

9. Compromised Passwords Defense

Monitors the dark web for your email in combination with a username and password to uncover breached access credentials. Alerts include the location where your email, username and/or password were found. This allows you to

take action early to change your login information to help prevent criminals from gaining access to your personal accounts. Using advanced techniques, compromised credentials are collected from the Dark Web, criminal forums, and malicious third party botnets. Then our large database of compromised emails, usernames and passwords are compared with your credentials, alerting you if your information is found.

10. High Risk Transaction Monitoring

Alerts warn you if someone is using your identity to conduct a high risk transaction including activity associated to bank, brokerage, online, credit card, and even healthcare accounts. Over 300 participating banks, brokerages, cellular providers, healthcare providers and retailers. Alerts may include illicit password resets, account management changes, and fraudulent money transfers.

Frequently Asked Questions

What is an identity theft event?

An identity theft event occurs when an unauthorized person uses your personal information to commit fraud. Your personal information includes your name in combination with your Social Security number, account numbers, date of birth, address, email address and state or federal issued ID such as driver's license or passport. Types of identity theft may include account fraud, credit/debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud, and many other types of identity theft.

How do I know if I have been a victim of identity theft?

If you see unfamiliar transactions on your credit card or bank account, you receive statements in the mail from a creditor you don't recognize or you find notations on your credit file for debts you did not incur, you may be a victim of identity theft. If you suspect that someone might be using your identity information it's always wise to check it out. If it's a false alarm it will give you peace of mind knowing that your identity is secure. As a Power Protected Checking account holder you can take advantage of our team of professional fraud investigators standing by to help. You should also make sure to register to activate the monitoring services of Power Protected Checking to be alerted to suspicious activity.

Do I need to be able to prove I am a victim of identity theft to be eligible for Recovery services?

No, if you are a Power Protected Checking account holder and you suspect identity theft for any reason, a professional Privacy Advocate is available to you by calling [1-877-421-0515](tel:1-877-421-0515) Monday through Saturday from 7am to 9pm Central and Sunday from 11am to 5pm Central. The Privacy Advocate can help to determine if you are a victim of identity theft and if not, it can put your mind at ease.

How do I contact a Privacy Advocate if I suspect identity theft?

A professional Privacy Advocate is available by calling [1-877-421-0515](tel:1-877-421-0515) Monday through Saturday from 7am to 9pm Central and Sunday from 11am to 5pm Central.

What services are available only to the Primary Account Holder?

The primary (first named) account holder is eligible for all services, including the recovery and expense reimbursement insurance. The additional services that are available *only* to the Primary Account Holder include the mobile phone coverage and the proactive monitoring services that require activation. As a reminder these proactive monitoring services include credit report and score, wallet protection and internet monitoring, compromised password defense and high risk transaction monitoring.

What services extend to other account holders and family members?

Both the Fully Managed Identity Theft Recovery and the Identity Theft Expense Reimbursement Insurance extend to all named account holders on the Power Protected Checking, plus each account holders qualified family members, including spouse or domestic partner, dependents under the age of 25, any other IRS dependents and parents living in the household or in elder care. Keep in mind that there are also additional services that are included with the Power Protected Checking that extend to the primary account holder, which is the first person named on the account.

Does the Identity Theft Expense Reimbursement Insurance pay for funds stolen in an identity theft event?

No, the Identity Theft Insurance reimburses for expenses incurred in recovering from identity theft, but not the losses from the theft itself. However, the Privacy Advocate will assist in documenting fraudulent transactions and obtaining refunds for funds stolen.

How do I file an identity theft expense reimbursement insurance claim?

Your Privacy Advocate will work on your behalf to file your claim. To access the Fully Managed Identity Theft Recovery and Identity Theft Expense Reimbursement Insurance you can call 1-877-421-0515.

When do my benefits begin? When do they end?

Your benefits begin when you open your eligible account, and they end when you close your eligible account. You may choose to activate the Proactive Monitoring Services at any time. (See Terms and Conditions for details.)

Why do I need to register to activate the Power Protected ID Monitoring Services?

These services are not activated ahead of time to protect your privacy. There is no requirement for you to use this entitlement however, we encourage you to register for these monitoring services to best protect your identity. Whether you choose to register for the monitoring services or not, the other services included with Power Protected Checking - including Fully Managed Identity Theft Recovery and Expense Reimbursement Insurance, and Mobile Phone Coverage - will still continue to be available to you.

How do I register to activate the the Power Protected ID Monitoring Services?

You will receive activation instructions from Security Service Federal Credit Union that will provide you with a username and a temporary password. Once received, you can go online and simply use your username and temporary password to start the process. You will be taken through a verification process and then you will be required to establish a new password. From there you can set up your profile preferences and add additional credentials that you would like to have monitored. As you access your credit services you will also be prompted to answer several questions taken from your credit report to further validate your identity. The entire enrollment process takes only a few minutes and is designed to be both easy as well as secure.

How long does the registration process take?

The online registration process takes about 5 minutes or less, and if you need any help you can call 1-877-421-0515.

What information will I need to enter in order to register to activate the Power Protected ID Monitoring Services?

If you have not provided an email address to Security Service Federal Credit Union you will need to include either an email address or a mobile phone number to receive alerts. Your monitoring will begin based on this small amount of information and will extend to other profile information and credentials that you choose to add. In order to access your credit services, including activating credit monitoring, you will need to add your Social Security number and answer questions taken from your credit report to validate your identity.

If I can't get online can I still register to activate the Power Protected ID Monitoring Services?

If you are not able to go online to obtain your monitoring entitlement, we are able to take you through the account creation, verification, and credential enrollment process by telephone to initiate monitoring on your behalf. However, to receive alerts you will need to provide either an email address or you can provide a mobile phone number that can accept SMS text alerts. To enroll through this method, please call [1-877-421-0515](tel:1-877-421-0515) Monday through Saturday from 7am to 9pm Central and Sunday from 11am to 5pm Central.

Can I cancel the proactive monitoring services?

Yes - contact your local branch or the Security Service Federal Credit Union customer care center. However, if you simply want to turn off your monitoring alerts, you can do so on the profile page of your Power Protected ID Monitoring dashboard. You can find a hyperlink to the login page at www.ssfcu.org/powerprotected.

I received an alert, what do I do?

If a monitoring alert is received, the you can go online and login to your Power Protected ID Monitoring dashboard to see additional details about the alert, or call one of our Privacy Advocates at 1-877-421-0515.

I lost my wallet/debit card, what do I do?

If you have registered your credentials on the Wallet Protection page, you can use the information to quickly notify issuers of lost credentials, or just simply call a Privacy Advocate directly to get personalized help to replace the credential documents that may have been in your wallet. The Privacy Advocate can advise you on steps you can take to protect your identity based on the information that is lost.

What do I do if I forgot my username and/or password?

To retrieve your username call [1-877-421-0515](tel:1-877-421-0515)

To recover your password go to your Power Protected ID Monitoring login page and follow the Forgot Password process. You can find a hyperlink to the login page at www.ssfcu.org/powerprotected.

Does a person need to be a U.S. Resident to utilize the Power Protected ID Monitoring Services?

If person is not a resident of the United States some services may not be available or may be limited.

Where can I learn more about mobile device coverage?

You can find information about the mobile device coverage, including eligibility and claims information, by reviewing the Member Services Agreement available at www.ssfcu.org/powerprotected.

For details regarding Power Protected Checking benefits including additional terms, conditions and limitations that apply to the services, visit ssfcu.org/powerprotected. Monitoring services require online registration to activate. Some services may be limited or unavailable to non-U.S citizens and person residing outside the U.S. One bureau credit monitoring, annual credit report and monthly credit score is provided by TransUnion®. Fully Managed Recovery Services are provided by InfoArmor, Inc. Mobile Phone coverage is provided by NXG Strategies, LLC and administered by Warrantech Corporation. ID Theft Expense Reimbursement Insurance is underwritten by Lyndon Southern Insurance, a member of the Fortegra family of companies. Coverage is not available in New York and may not be available in other jurisdictions in the future.