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## Personal Identity Theft Guide to Benefits

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

### What is the Personal Identity Theft benefit?

The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed under the plan, as a result of a Covered Stolen Identity Event.

### Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid account holder and reside in the United States or Canada.

### What is a Covered Stolen Identity Event?

"Covered Stolen Identity Event" means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number, or any other method of identifying you.

### What is covered?

Covered costs under the Personal Identity Theft benefit are:

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs incurred by you for a maximum of four (4) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator.
- Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event.

### What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered costs.
- Sick days and any time taken from self-employment.
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

### Is there a charge for these services?

No. Your financial institution provides this benefit to you at no additional cost.

### When and where am I covered?

Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period.

### How do I file a claim?

Call our Benefit Administrator, toll-free, at 855-822-9464 immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the loss.

**What documents do I need to submit with my claim?**

A signed, sworn proof of loss or affidavit containing the information requested by the Bene (60) days.

**How will I be reimbursed?**

Reimbursement will be initiated once your claim has been received, verified, and all require

**Do I have to do anything else?**

- If you reasonably believe that a law may have been broken, you must promptly file a repo
- You must take all reasonable steps to mitigate possible costs.

**Additional Provisions for Personal Identity Theft:**

This benefit applies to you, an eligible account holder. Coverage is divided equally on joint a things reasonable to avoid or diminish any loss of or damage to property protected by the or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Ea regarding claims will be accurate and complete. Any and all relevant provisions shall be voi misrepresentation of material fact. Once you report a Covered Stolen Identity Event, a claim (6) months from the date of the Covered Stolen Identity Event. No payment will be made or manner required by the Benefit Administrator within six (6) months of the Covered Stolen I paid your claim of loss or damage, all your rights and remedies against any party in respect Benefit Administrator to the extent of the payment made to you. You must give the Benefit required to secure all rights and remedies. No legal action for a claim may be brought until legal action against us may be brought more than three (3) years after the time for giving Pr brought against us unless all the terms of this Guide to Benefit have been complied with fu holders at no additional cost and is in effect for acts occurring while the benefit is in effect. to Benefit may be modified by subsequent endorsements. The benefit described in this Gui whose accounts have been suspended or canceled. Termination dates may vary by financial non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. T provided to you as an account holder. It is insured by Indemnity Insurance Company of Nor benefit, call the Benefit Administrator at 855-822-9464.