



## Keep Yourself and Your Family<sup>1</sup> Safe from Fraud and Loss.

Quest Federal Credit Union's identity theft protection gives you everything you need to safeguard your identity, protect your credit and help you recover should you become a victim of identity fraud.

## Identity theft protection you can trust

## The numbers say it all

Will you become a victim of identity theft?

For the 13th year in a row, identity theft topped the list of consumer complaints. Of more than 2 million complaints filed in 2012, 18 percent were identity theft related.<sup>2</sup> In 2013, 13.1 million consumers suffered identity fraud – the second highest level on record, costing \$18 billion.<sup>3</sup>

<sup>1</sup> IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect benefits are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

<sup>2</sup> Federal Trade Commission. Consumer Sentinel Network Data Book, February 2013.

<sup>3</sup> Javelin Strategy and Research. Identity Fraud Report, February 2014.

## Personal protection and peace of mind with IDProtect

### Prevent

Get **advice** on ways to protect yourself from identity theft, read **educational tips** and access valuable online resources related to identity fraud and credit.

### Detect

**Credit File Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, TransUnion and Equifax credit reports [registration/activation required]

**3-in-1 Credit Report** – request new 3-in-1 report every 90 days or upon receipt of credit alert [registration/activation required]

**Credit Score** – receive new single bureau credit score with every new credit report [registration/activation required]

**Total Identity Monitoring** – continuous monitoring of over 1,000 databases [registration/activation required]

### Correct

**Debit and Credit Card Registration** – register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards – and your liability is limited – should your cards become lost or stolen. [registration/activation required]

**Fully Managed Identity Theft Resolution Service** – access to a dedicated consumer fraud specialist, assigned specifically to your case, who will work with you until your credit and identity are completely restored.

**Identity Fraud Expense Reimbursement Coverage<sup>†</sup>** – for expenses to help clear your name and help repair damaged credit, including attorney fees, long distance calls, certified mail as well as coverage for lost wages as a result of taking time off work.

<sup>†</sup> Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Insurance product is not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.

## Fight back against identity theft

### With IDProtect's Resolution Services

Should you become a victim of identity theft, IDProtect provides you with access to a case manager who provides end-to-end recovery support on your behalf. Working as your advocate, the case manager handles everything from reviewing your credit report with you to notifying relevant agencies and creditors. They will assist you in placing fraud alerts on your credit report and will create your personal case file. Your case manager is there to walk you through the entire recovery process – until your identity and credit are completely restored.

### Your Protection Against Identity Theft

Becoming a victim of identity fraud is a frightening, frustrating experience and it can happen to anyone at anytime. IDProtect is here to help during this difficult time – IDProtect Specialists are available to assist you right away.

Visit [www.questfcu.com](http://www.questfcu.com) or call **1-800-333-9571** to learn more.



# What is identity theft?

Identity theft is a serious crime in which an imposter gains access to another's personal information, such as your Social Security number, credit card or bank account information, or medical insurance information and uses this information to commit fraud or other criminal acts. It can disrupt and even ruin your credit history, drain your finances, affect your reputation, and endanger your employment AND it can take time and money to repair.

## How does it occur?

Identity thieves use a number of different ways to gain access to your personal information, they may:

- Steal your wallet or purse containing identification cards, credit cards, and bank information.
- Steal your mail including credit and bank statements, new checks, and tax information.
- Go through trash cans and dumpsters stealing bills and documents with sensitive information.
- Complete a "change of address" form to redirect your mail.
- Work for a business, medical office, government agency and steal personal information on the job.
- Contact you via phone with an "offer" and ask you to send personal information to "qualify".
- Steal your personal information through email by saying they are with a legitimate company and claiming that you have a problem with your account.

## Start protecting yourself today!

**NOTICE:** The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the endorsement described. Please refer to actual policy/endorsement for terms, conditions, and exclusions of the identity fraud expense reimbursement coverage.



## Personal Protection and Peace of Mind with IDProtect®

