

# THINK YOU DON'T NEED IDENTITY THEFT PROTECTION? THINK AGAIN.

Identity theft is consistently among the top complaints to the Federal Trade Commission. Rampant data breaches affecting millions of records are putting consumers at great risk of identity theft. It can happen to anyone—regardless of your age, income, where you live, or how careful you are.

Restoring your identity on your own can be stressful and time-consuming. After a while, some people give up, leaving them to contend with the aftermath of identity theft for years to come, including fraudulent bills, collections activity, damaged credit, and even criminal records.



## Terms and Conditions of Group Identity Theft Recovery Services

1. The Group Identity Theft Recovery Services ("Services") are offered through a group services agreement between the sponsoring financial institution ("Program Sponsor") and NXG Strategies, LLC ("NXG"), and are extended to consumers who meet the covered account eligibility requirements defined by the Program Sponsor ("Eligible Consumers") and, unless otherwise stated, their eligible family members ("3G Family"). Eligible Consumers and 3G Family are collectively referred to as "Group Members".
2. NXG utilizes one or more providers to deliver the Services to Group Members ("Service Providers").
3. Access to the Services ("Benefits Period") begins when the Eligible Consumer first meets the Eligibility Requirement and ends when the Eligible Consumer no longer meets the Eligibility Requirement or when Program Sponsor terminates the Group Program, whichever occurs first. You may find additional information about the Services and the Eligibility Requirement at the Program Sponsor's website.
4. Identity Theft Research, Remediation and Recovery. The Services provide professionals to manage the detection, investigation, and remediation of incidents of identity fraud caused by Identity Theft. "Identity Theft" is defined as fraud that involves the use of any combination of a Group Member's name, address, date of birth, Social Security number, bank or credit/debit card account number, or other identifying information without the knowledge of the Group Member, and such information is used to commit fraud or other crimes. Only Identity Theft incidents that are discovered and reported during the Benefits Period will be covered by the Services. For the purpose of this part of the Services, Eligible Consumers include all named account holders who meet the Program Sponsor's Eligibility Requirement, and, if applicable, each Eligible Consumer's 3G Family.
5. The Services are non-transferable and non-cancelable by the Group Member and have no cash equivalent. There is no fee for the Services, whether accessed by the Group Member or not; however, the covered account or service to which the Eligibility Requirement is attached may have a fee unrelated to the Services, based on the provisions of the account/service agreement that the Eligible Consumer has with the Program Sponsor.
6. The successful completion of the Services described herein depends on the cooperation of the Group Member. The Services may be refused or terminated if it is deemed that the Group Member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her responsibilities as part of the Services, or has obtained the Services knowingly without meeting the Eligibility Requirement. The Services will not be refused or terminated due to the complexity of an identity theft case.
7. THE SERVICES DO NOT INCLUDE CREDIT COUNSELING OR REPAIR TO CREDIT NOT AFFECTED BY FRAUD OR IDENTITY THEFT.
8. The Services are only available to residents of the United States. The Services are performed with agencies and institutions in the United States or territories where U.S. law applies.

Visit our website for complete terms and conditions.  
To access the services, Eligible Consumers can contact us.



## CONTACT US TO LEARN MORE

(888) 847-8328 | [www.isucu.org](http://www.isucu.org)  
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BE ONE  
OF A KIND.

PROTECT YOUR IDENTITY.  
RECLAIM YOUR LIFE.

# PROTECT YOUR IDENTITY RECLAIM YOUR LIFE.

ISU Credit Union provides identity theft recovery services as part of Rewards Plus and Senior Checking accounts. We have partnered with NXG Strategies, one of the nation's most trusted names in Identity Theft Protection, to provide members with Fraud Defender, a comprehensive Identity Theft Research, Remediation and Recovery Service as part of these accounts.

## FULLY MANAGED IDENTITY THEFT RECOVERY

If you become a victim or suspect you might be a victim of identity theft for any reason, simply let us know. You do not have to confirm identity fraud before seeking assistance. We will put you in touch with a professional Recovery Advocate who, depending on your identity fraud incident, will:

- Perform research to determine the extent of the problem, including a review of all three credit reports (if appropriate)
- Assist with the placement of fraud alerts with the three major credit bureaus
- Write letters and make calls on your behalf to dispute fraudulent information
- Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents
- Create and then maintain a case file to assist law enforcement in the prosecution of the perpetrators
- Follow up with you after recovery

## COVERAGE FOR ALL TYPES OF IDENTITY THEFT

This service covers all types of identity theft and fraud, even if it is not related to your accounts with us! Types of identity theft covered include credit or debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud, and any other identity fraud recognized by the Federal Trade Commission.

## FAMILY COVERAGE

Fully Managed Identity Theft Recovery automatically extends to cover three generations of your family (3G), including:

- Spouse or domestic partner
- Dependents under age 25 with the same permanent address
- IRS-qualified dependents
- Parents living with you or in elder care (nursing home, assisted living, or hospice)

All 3G family members are covered for 12 months after death as well—an important benefit as identity thieves target deceased individuals.

## LOST DOCUMENT REPLACEMENT

If you have an important document that has been lost, stolen or destroyed as a result of an identity theft incident or information compromise, we can help! Just let us know and we will refer you to a professional Recovery Advocate who will work with you to replace your missing documents, including credit cards. Your Recovery Advocate will work with you to contact creditors, cancel the compromised information, and obtain replacement documents.

## SUBSCRIBE TODAY!

Protect yourself or your family, or recommend to a friend. ISU Credit Union includes access to NXG Strategies' robust identity theft recovery services with all Rewards Plus and Senior Checking Accounts. Consider the following enhancements to your current protection:

### STANDARD

Monthly Retail Price: Individual \$2.95, Family \$5.80

- Fully Managed Identity Theft Recovery
- Lost Document Replacement
- Continuous Credit Monitoring
- Identity Theft Expense Reimbursement Insurance
- Internet Black Market Monitoring

### ENHANCED

Monthly Retail Price: Individual \$6.95, Family \$13.70

- Fully Managed Identity Theft Recovery
- Lost Document Replacement
- Continuous Credit Monitoring
- Annual Credit Report and Score
- Credential Vault
- Identity Theft Expense Reimbursement Insurance
- Internet Black Market Monitoring
- ID Monitoring – Public Records

### PREMIUM

Monthly Retail Price: Individual \$12.95, Family \$24.90

- Fully Managed Identity Theft Recovery
- Lost Document Replacement
- Triple Bureau Credit Monitoring
- Credential Vault
- Identity Theft Expense Reimbursement Insurance
- Internet Black Market Monitoring
- ID Monitoring – Public Records