

Identity Theft Benefit –

Account Fees and Services

Identity theft is a billion dollar business for thieves and a billion dollar loss for the rest of us. As a result, recent regulation enacted by the Fair and Accurate Credit Transactions Act (FACTA) requires that we put in place additional measures to safeguard your account and our financial institution.

Notice: A security service charge of \$1.96 per month will be charged to personal checking accounts to offset these security measures to fight identity theft and fraud. It will appear on your statement as “service charge”. If you have any questions about how this fee pertains to you or your account, please contact your nearest branch office.

Additional Benefit Available to our Accountholders:

As we undertake these security measures to safeguard your account, there is an additional benefit for you. **If you suspect or have confirmed identity theft for ANY reason whatsoever, even if it does not pertain to your account with us, we will provide professional identity theft recovery benefits covering both financial and non-financial fraud.** In addition, these benefits are extended to all named accountholders and 3 generations of your family – including your spouse, children and parents. *(See complete terms below)*

Fully-Managed Identity Recovery – How It Works

If you or your family member suspects identity theft, or personal information becomes compromised as a result of a lost purse or wallet, a break-in, lost laptop or notification of a data breach, we can help. Simply contact Denver Community Credit Union and a representative will verify your information, and securely submit your case to a Personal Recovery Advocate, who will contact you directly.

This trained and certified identity restoration professional will place fraud alerts at the three major credit bureaus for you; help you access services to watch for signs of identity theft; and access your credit reports and conduct a threat assessment to determine if any identity theft has occurred.

If you are victimized by identity theft, your Advocate will work on your behalf to restore your identity. Your Advocate will:

1. Place fraud alerts at the three major credit bureaus for you.
2. Provide you with access to credit reports from all three bureaus and review the reports with you to identify fraudulent activity.
3. Assist you in completing an Identity Theft Affidavit and Declaration of Fraud to establish your rights as a victim.
4. Activate credit monitoring during your recovery to help you watch for additional signs of abuse.
5. Contact the Social Security Administration, U.S. Postal Service, Department of Motor Vehicles, etc. as applicable, to address any misuse of official documentation of your identity.
6. Research and document all fraudulent transactions and false accounts or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc.
7. Follow up to make sure all wrongful activity is reversed and removed from your records.
8. Work with local and federal law enforcement to try to stop the criminal or criminals who are using your identity.
9. Activate other members of the recovery team to assist when necessary, including professional investigators and legal advisors.

10. Provide 12 months of follow-up after your recovery is complete – to be sure you stay recovered!

Terms for Identity Recovery Services

1. Services will be extended to accountholders at the discretion of Denver Community Credit Union and may be cancelled upon 30 days notice to the accountholder.
2. Services extend to all named accountholders, their spouse or domestic partner, dependants up to age 25 with the same permanent residence address as the accountholder, including students and military, and parents of the accountholder living at the same address as the accountholder, or living in hospice, assisted living, nursing home or deceased for 12 months or less.]
3. Benefits have no cash equivalent, are non-transferable, and non-cancelable (except in the event of termination of the Group Plan.) Provider Services do not cover financial losses of any kind arising from the identity theft.
4. Eligibility for recovery services is based on ID theft events that are discovered and reported to Denver Community Credit Union on or after the effective date of the group program.
5. Identity Theft is defined as fraud that involves the use of a consumer's name, address, social security number, bank or credit/debit card account number, or other identifying information without the knowledge of the consumer, and such information is used to commit fraud or other crimes.
6. Recovery Services may be refused or terminated if it is deemed that the accountholder or eligible family member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan. Services will not be refused or terminated due to the complexity of a case.
7. Denver Community Credit Union and/or its service provider of the identity theft services cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control.
8. This service does not provide credit counseling or repair to credit which legitimately belongs to the accountholder or eligible family member.
9. Services are only available to residents of the United States. Identity recovery is only performed with agencies and institutions in the United States, or territories where U.S. law applies.
10. Services are provided by Merchants Information Solutions, Inc., www.merchantsinfo.com or an alternate Services Provider selected at the sole discretion of Denver Community Credit Union

Learn More about Identity Theft

Identity theft is defined as the process of using someone else's personal information for your own personal gain. ID theft can happen to anyone, and it can come in all shapes and sizes. According to the FTC, there are more than 30 types of identity theft affecting millions of Americans each year. Your credit card digits could be stolen and used to make online purchases; a thief could impersonate you to open up a loan in your name; a felon could commit a crime and pretend to be you when caught; or someone could use your personal information to apply for a job.

To learn more about this growing problem, and to learn how to protect yourself against its devastating effects, visit www.idtheftedu.com.

Purchase Identity Theft Detection Tools

As part of this group program, Denver Community Credit Union also provides you with discounted access to additional identity theft detection and recovery tools, including credit monitoring and reimbursement for expenses incurred for identity theft recovery.

For more details or to register, click here: <https://denvermon.merchantsinfo.com>

To register for credit monitoring only, click here: <https://denverccu.merchantsinfo.com>