



Think you don't need identity theft protection?

Think again.

Identity theft is consistently the number one complaint 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.

These valuable services are available with our First Class, Preferred, and Premier checking accounts. For more information, visit firstnebraska.org.



Federally insured by NCUA.

*The insurance offered is not a deposit, and is not federally insured or guaranteed by FNCU.

1. The Group Identity Theft Detection and 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 described as "3G Family" below. 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. Identity Theft Expense Reimbursement Insurance. The Services include reimbursement for expenses incurred in identity theft recovery up to the limit of \$25,000 for Eligible Consumers and qualifying family members. Identity theft expense reimbursement insurance is underwritten by Lyndon Southern Insurance Company, a member of the Fortegra family of companies. The information provided is a program summary. For details including Evidence of Coverage visit the Program Sponsor's website.

6. Proactive Monitoring and Alerts. Eligible Consumers have been pre-registered with NXG and/or its Service Provider to enable Eligible Consumers to activate an entitlement to credit monitoring services at any time during the Benefits Period ("Monitoring Entitlement"). The Monitoring Entitlement extends to first-named Eligible Consumer per covered account. 3G Family members are NOT eligible for the Monitoring Entitlement. Regardless of status as an Eligible Consumer, the Monitoring Entitlement is applicable only to individuals age 18 and older who have a valid credit file. ELIGIBLE CONSUMERS MUST PROACTIVELY ACTIVATE THE MONITORING ENTITLEMENT TO RECEIVE THE BENEFIT OF CREDIT MONITORING AND OTHER MONITORING, AS APPLICABLE. The Eligible Consumer has no obligation to activate the Monitoring Entitlement and there is no cost to the Eligible Consumer now or in the future for utilizing the Monitoring Entitlement. If an Eligible Consumer does not utilize the Monitoring Entitlement, it does not prevent the Eligible Consumer from utilizing the other Services, nor does it constitute a failure of the Services. Online activation and toll-free telephone assistance is available to help Eligible Consumers activate the Monitoring Entitlement.

7. 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.

8. 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.

9. THE SERVICES DO NOT INCLUDE CREDIT COUNSELING OR REPAIR TO CREDIT NOT AFFECTED BY FRAUD OR IDENTITY THEFT.

10. 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 firstnebraska.org/identity-theft-solutions/ for complete terms and conditions. To access the services, Eligible Consumers can contact us.

IDENTITY THEFT SOLUTIONS



*Available for First Class, Preferred
and Premier Checking Accounts.*

Identity Theft Solutions

We have partnered with one of the nation's most trusted names in identity theft protection to provide you with a comprehensive Identity Theft Research, Remediation and Recovery Service.

FULLY MANAGED IDENTITY THEFT RECOVERY

If you become a victim or suspect you might be a victim of identity theft, 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

FAMILY COVERAGE

Fully Managed Identity Theft Recovery services automatically extend 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.

COVERAGE FOR ALL TYPES OF IDENTITY FRAUD

This service covers all types of identity fraud, even if it is not related to your accounts with First Nebraska Credit Union! Types of identity fraud covered include: credit/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.

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.

IDENTITY THEFT EXPENSE REIMBURSEMENT INSURANCE – UP TO \$25,000*

Expense Reimbursement Insurance is available to cover out of pocket expenses incurred during the identity recovery process up to a maximum of \$25,000. 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. See Terms and Conditions of Identity Theft Recovery Services for additional details. To review the Identity Theft Expense Reimbursement Insurance Evidence of Coverage, please visit firstnebraska.org/identity-theft-solutions/.



ENTITLEMENT TO CREDIT MONITORING

If you decide to activate this service you will receive alerts of changes to your credit file that could signal identity theft. We can even send the alerts to you in a text message for ease of use and rapid communication. The entitlement extends to the primary account holder only, and is applicable to individuals age 18 and older who have a valid credit file.

* 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 to residents of the state of New York and may not be available in other U.S. territories or jurisdictions in the future.

For instructions to activate your credit monitoring, and to read the terms and conditions, visit firstnebraska.org/identity-theft-solutions/.

There's only ONE YOU.

Let's keep it that way.



Start the activation process today!