



*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 included with our Secure and Premier checking accounts. For more information, visit [firstnebraska.org](http://firstnebraska.org).

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

Visit [firstnebraska.org/identity-theft-solutions/](http://firstnebraska.org/identity-theft-solutions/) for complete terms and conditions. To access the services, eligible consumers can contact us.

*Identity theft can happen to anyone!*

## IDENTITY THEFT SOLUTIONS

This service covers all types of identity fraud, even if it is not related to your account(s) with First Nebraska Credit Union! Types of identity fraud covered include:

- credit/debit
- card fraud
- tax fraud
- employment fraud
- government documents
- benefits fraud
- medical fraud
- other recognized types of identity fraud

Plus, the identity fraud recovery service extends to cover up to 3 generations of your family members!

**For information about our identity theft program and to sign up for Credit Monitoring, visit [firstnebraska.org/identity-theft-solutions/](http://firstnebraska.org/identity-theft-solutions/)**

### *How to Report a Claim:*

If you become a victim or suspect you might be a victim of identity theft – for any reason – give us a call.

**During business hours: (402) 492-9100 or (800) 882-0244**  
**After hours: 1-866-647-6223**



*Included with Secure 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.

### *Identity Theft Solutions includes:*

- Dedicated Certified Recovery Advocate
- Customized Recovery Plan
- Fraud Packet with Limited Power of Attorney
- Identity Care Account
- Credit Monitoring & Alerts
- Credit Report & Score
- Identity Theft Solutions for the Entire Family
- Lost Document Replacement
- Credit Freeze and Dispute Assistance
- Deceased Remediation
- Unknown Pre-existing Identity Theft Remediation

### *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/](http://firstnebraska.org/identity-theft-solutions/).



**Get the most out of your checking account! Use credit monitoring to help you detect identity theft.**

### *Entitlement To Credit Monitoring*

Credit Monitoring will send you an alert (via email or text) when your credit has had recent activity (it reports from all three Credit bureaus). This is part of your identity theft solutions, but you need to activate it. The entitlement extends to the primary account holder only, and is applicable to individuals age 18 and older who have a valid credit file.

***Activate your Credit Monitoring today!***



**Visit [firstnebraska.org/identity-theft-solutions](http://firstnebraska.org/identity-theft-solutions), and click on "Activate Credit Monitoring."**

To read the terms and conditions, visit [firstnebraska.org/identity-theft-solutions/](http://firstnebraska.org/identity-theft-solutions/).

\* 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.

*There's only ONE YOU.*

*Let's keep it that way.*



*Start the activation process today!*