

## Changes Coming June 1, 2011 \$1.99 Security Fee

# ARE YOU AT RISK OF IDENTITY THEFT?

## WOULD YOU LIKE THE ASSURANCE OF KNOWING YOU ARE PROTECTED?

Every day, thousands of people become victims of identity theft. It is a billion dollar business for thieves... and a billion dollar loss for victims.

At Dade County Federal, your privacy and the security of your financial information is our top priority, and we are continually upgrading our systems to that end. To assist in providing the security measures to fight identity theft and fraud, **effective June 1, 2011, all checking accounts will be charged \$1.99 per month for security protection.**

As we implement these measures to safeguard your account, we are offering another benefit to you. If you suspect or have confirmed identity theft of ANY kind, even if it does not pertain to your Dade County Federal account, we will provide professional identity theft recovery benefits covering both financial and non-financial fraud.

## WHAT DOES THIS MEAN FOR YOU?

This provides you with added protection if any of your financial and/or personal information is compromised. This new service will assign you a professional Identity Recovery Advocate, who will assist you with the necessary paperwork and other details to help restore your identity and resolve any issues. Plus, you have reimbursement insurance for any necessary recovery expenses up to \$10,000\* like lost wages or attorney fees. This service also extends to your immediate family members. It's a new dimension of security from Dade County Federal.

If you choose to waive this valuable security measure or have any questions or concerns about this new added protection on your account, you are invited to contact us at **(305) 471-5080** or **(800) 299-7147**.

\*See Terms and Conditions on Back



## HOW IT WORKS

If you or a qualifying family member has reason to believe you might be a victim of identity theft, call us. We will put you in touch with a highly skilled Identity Recovery Advocate who will perform research to determine the extent of the problem, and do all the legwork it takes to recover your identity.

### Terms for Identity Recovery Services

1. Services will be extended to accountholders at the discretion of Dade County Federal 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, dependents 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 Dade County Federal 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. Dade County Federal 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](http://www.merchantsinfo.com) or an alternate Services Provider selected at the sole discretion of Dade County Federal Credit Union.
11. Reimbursement is limited to your actual Identity theft expenses, not to exceed a total of \$10,000 USD. The Lost Wages benefit is further limited to an amount up to \$500 USD per week, payable for up to four (4) weeks. There is a limit of two (2) Identity Theft incidents per twelve (12) month period. Underwritten by Virginia Surety Insurance Company. 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. Coverage may not be available in all jurisdictions. This is a summary of benefits. See complete explanation of coverage on our website at [www.dcfcu.org](http://www.dcfcu.org).