



## IDProtect™ – Your Safeguard to Identity Theft!

Identity theft takes a serious financial and emotional toll on its victims. More than 11.6 million Americans were victims of identity fraud in 2011, an increase of 13 percent over 2010.\*

*\*Javelin Strategy & Research 2012 Identity Fraud Survey Report.*

Recouping losses and clearing your credit will take money and time. As your trusted financial partner, your identity protection is our highest priority. We already have procedures in place to detect warning signs of identity theft, such as unusual account activity, and we take immediate action and the appropriate steps to prevent and mitigate any potential identity theft event.

With IDProtect, you, your family<sup>1</sup> and joint account holders receive the following identity theft protection:

- **Online identity theft news center** and valuable phone and web resources.
- **Debit and credit card registration.**
- **Fully managed Identity Theft Resolution Services**
- Access to a **dedicated fraud specialist** assigned to manage your case who will work with you until your credit and identity are restored.
- **Identity theft recovery case plan** to inform you of the recovery process.
- **Up to \$10,000 identity fraud expense reimbursement coverage<sup>2</sup>** - for expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, fees for investigating medical-related identity fraud, reasonable costs for travel and accommodations related to resolving an identity fraud incident, expenses associated with the replacement of government-issued personal identification documentation, as well as coverage for wages lost for time taken off work to correct personal records.
- **Total Identity Monitoring** – continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others.
- **Credit Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports.
- **3-in-1 Credit Report.**
- **Credit Score.**

**Log on to: [www.IDProtectMe247.com](http://www.IDProtectMe247.com) using Access Code AR151437  
to register and access the benefits provided by IDProtect.**

Thank you for allowing us the opportunity to serve your financial needs. We appreciate your trust in us. If you have any questions regarding IDProtect, ask a representative with Arvest Bank.

You may also call the IDProtect Service Center at 1-877-610-7889 for questions about the program.

Sincerely,

Arvest Bank

<sup>1</sup> Family includes: Spouse, persons qualifying as a domestic partner under the provisions of any applicable federal, state or local law, children under 25 years of age and parent of such natural persons who are residents of the same household.

<sup>2</sup> Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. 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. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Your certificate of coverage is enclosed.

**Insurance product is not insured by FDIC or any Federal Government Agency;  
not a deposit of or guaranteed by the bank or any bank affiliate.**



## **TIPS TO SAFEGUARD YOUR IDENTITY**

- Tip 1.** Remove your name from pre-screened credit offers at [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-567-8688.
- Tip 2.** Add your telephone number(s) to the National Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or call 1-888-382-1222.
- Tip 3.** Remove your name from individual Direct Mail Association Member mailing lists at [www.dmchoice.org](http://www.dmchoice.org).
- Tip 4.** Place an alert on your credit file if you believe you have been affected by identity theft. Call 1-800-525-6285 or visit [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com).
- Tip 5.** Request your free credit report through [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.
- Tip 6.** In addition to contacting credit Bureaus, request a credit report and place a fraud alert at [www.innovis.com](http://www.innovis.com). Click on the Personal Services tab to get a credit report and place an alert on your file.
- Tip 7.** To receive free email reminders to renew your fraud alerts and reorder your credit reports, register your email address at [www.IDProtectMe247.com](http://www.IDProtectMe247.com)
- Tip 8.** Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
- Tip 9.** Protect your debit and credit cards by registering them at [www.IDProtectMe247.com](http://www.IDProtectMe247.com).
- Tip 10.** Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or [www.usps.gov](http://www.usps.gov) to request a vacation hold.
- Tip 11.** Stay informed by visiting the Identity Theft News Center at [www.IDProtectMe247.com](http://www.IDProtectMe247.com).
- Tip 12.** Select intricate passwords – don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.
- Tip 13.** Shred your mail and important document when disposing of bank statements, credit cards bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.

### **What if you have been impacted by Identity Theft?**

**If you have been affected by identity theft, a specialist will be available to assist you right away. Simply call the IDProtect Service Center at 1-877-610-7889 or you may call the insurance company directly at 1-888-716-5437. Please have your insurance certificate available when calling.**



24/7 News and Information at  
[www.IDProtectMe247.com](http://www.IDProtectMe247.com)

#### **Lost Credit Card Notification**

Call 24 hours a day to report lost or stolen cards: 1-877-610-7889

#### **Need to file a claim?**

If you have any questions regarding the identity theft insurance or wish to file a claim under the Master Policy, call 1-888-716-5437

Visit [www.IDProtectMe247.com](http://www.IDProtectMe247.com) for more information or call 1-877-610-7889. Access Code: AR151437

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PROVIDED BY:



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**Summary Description of Benefits  
for the Personal Internet & Identity Coverage Master Policy**

This Summary is provided to inform you that as a member of Econ-O-Check Association you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request. The Master Policy of Personal Internet Identity Coverage has been issued to Econ-O-Check Association (the “**Master Policy Holder**”), under Policy Numbers: [7078268 and 1423608 respectively] underwritten by insurance company subsidiaries or affiliates of Chartis Inc., to provide benefits as described in this Summary.

**General Information**

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

**Limit of Insurance**

Aggregate Limit of Insurance:	<u>\$ 10,000</u>	per policy period
Lost Wages:	<u>\$ 1,000</u>	per week, for 5 weeks maximum
Travel Expenses	<u>\$ 1,000</u>	per week, for 5 weeks maximum
Elder Care and Child Care	<u>\$ 1,000</u>	per policy period
<b>Deductible</b>	<u>\$ 0</u>	per policy period

**Filing a Claim**

If you have any questions regarding the identity theft insurance or wish to file a claim under the Master Policy, contact: 1-888-716-5437

**This is a group master policy issued to Econ-O-Check Association. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.**

**Family Plan**

If you purchased the Family Plan, each Family Member has an annual aggregate limit of insurance of \$10,000. Family Members include your spouse, dependents, parent, and/or children under the age of 25 who permanently live in your residence at the time of the Stolen Identity Event.

**BENEFITS**

We shall pay you for the following:

- a) Costs
  - i. Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
  - ii. Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;
  - iii. Reasonable and necessary costs incurred by the insured for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event.
  - iv. costs approved by us, for providing periodic reports on changes to, and inquiries about the information contained in the insured’s credit reports or public databases (including, but not limited to credit monitoring services);

- v. cost of travel within the United States incurred as a result of the insured's efforts to amend or rectify records as to the insured's true name and identity; and
- vi. Reasonable and necessary costs for elder care, spousal care or child care incurred as a result of your efforts to amend or rectify records as to your true name or identity;
- vii. Reasonable and necessary costs incurred by you for ordering medical records for the purpose of amending and/or rectifying these documents as a result of a stolen identity event
- viii. Reasonable and necessary costs incurred by you for the replacement of identification cards, drivers licenses and passports as a result of a stolen identity event

b) Lost Wages

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days excludes business interruption or future earnings of a self-employed professional. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

c) Legal defense fees and expenses

Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:

- i. An initial consultation with a lawyer to determine the severity of and appropriate response to a stolen identity event;
- ii. Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
- iii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.
- iv. Defending criminal charges brought against the insured as a result of a stolen identity event; provided, however, we will only pay criminal defense related fees and expenses after it has been established that the insured was not in fact the perpetrator.
- v. Challenging the accuracy or completeness of any information in the insured's medical history as a result of a medical identity theft. It is further agreed that solely with respect to subparagraph (c) the insured, with our express prior written consent, may select such attorney.
- vi. Challenging the accuracy or completeness of any information in the insured's tax history as a result of a stolen identity event. It is further agreed that solely with respect to subparagraph (c) the insured, with our express prior written consent, may select such attorney.

d) Restoration services

Those services performed in response to a stolen identity event and on your behalf after receipt of authorization from you including but not limited to:

- i. Providing you with an information package including a description of the resolution process, educational articles, and guidance for avoiding future complications.
- ii. Notifying the three major credit bureaus and provide assistance with requesting that a fraud alert be placed on your credit files and affected credit accounts.
- iii. Reviewing your credit files with you to determine the accuracy of the file and potential areas of fraud.
- iv. Notifying as needed, your affected creditors, financial institutions, credit card companies, utility providers, and merchants of the identity fraud.
- v. Providing information to the Federal Trade Commission (FTC), and to other government agencies as appropriate.
- vi. When appropriate, providing assistance with obtaining and reviewing your Social Security Personal Earnings and Benefits Statement.
- vii. Creating and maintaining a case file to document the identity fraud.

A stolen identity event is the theft or your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information. All loss resulting from stolen identity event(s) and arising from the same, continuous, related or repeated acts shall be treated as arising out of a single stolen identity event occurring at the time of the first such stolen identity event. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

## **Coverage Scope**

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, in no event later than 90 days after the stolen identity event is discovered by you and you follow the instructions given to you in a claims kits that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event is reported to us within 90 days of discovery. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

## **Limits Of Insurance**

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. **LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.**

The Lost Wages Limit of Insurance shown above is a sublimit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

## **Deductible**

1. You shall be responsible for the applicable Deductible amount shown above and you may not insure against it.
2. You shall be responsible for only one Deductible during any one policy period.

## **Other Insurance**

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

## **DUPLICATE COVERAGES**

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a) subject to the applicable deductibles and limits of liability of each insured membership program
- b) but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.