



**IDProtect<sup>®</sup>** helps to better protect you, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Farmers State Bank.

IDProtect service not available to a “signer” on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

### Fully Managed Recovery

**Comprehensive Identity Theft Resolution Services** – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your identity is restored.

### Identity Theft Expense Reimbursement

**Up to \$10,000 Identity Theft Expense Reimbursement<sup>1</sup>** to cover 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, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records. **(Refer to Insurance Document for complete details of coverage.)**

### Monitoring (Registration/activation required to receive all of these benefits.)

**Total Identity Monitoring** – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised – this is also a good way to protect and preserve your child’s identity.

**3-in-1 Credit File Monitoring<sup>2</sup>** – provides daily monitoring of your credit reports with Equifax<sup>®</sup>, Experian<sup>®</sup>, and TransUnion<sup>®</sup> for key changes to your reports. Alerts are sent via email or text message.

**3-in-1 Credit Report** – request a new report every 90 days or upon receipt of a credit alert.

**Credit Score** – receive a new single bureau credit score with every new credit report. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness.

### Debit and Credit Card Registration

Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards. **(Registration/activation required.)**

### Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration/activation required. Available online only.)**

<sup>1</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

<sup>2</sup> Credit file monitoring may take several days to begin following activation.

**FARMERS**  
**STATE BANK**  
 INVESTING IN YOU



[www.fsbwaupaca.com](http://www.fsbwaupaca.com)

