IDProtect[®] - identity theft protection service for you, your family¹ and joint account owners:

• Identity Fraud Expense Reimbursement Coverage[†]

Receive up to \$10,000 for expenses associated with restoring your identity, should you become the victim of identity fraud.

• Fully Managed Identity Theft Resolution Services

Should you suffer identity theft, a dedicated fraud specialist will be assigned to manage your case who will work with you until your credit and identity are restored.

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 and activation required.)

• 3-in-1 Credit File Monitoring Daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports.

(Registration and activation required.)

• 3-in-1 Credit Report

Request a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score.

(Registration and activation required.)

• Total Identity Monitoring – continuous monitoring of over 1,000 databases (Registration and activation required.)

(Registration and activation required.)

¹IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. Service is not available to a "signer" on the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, 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.

Cellular Telephone Protection**

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder you receive up to \$300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

^{††} 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 Guide to Benefit for terms, conditions, and exclusions of coverage.

Identity Fraud Expense Reimbursement Coverage and Cellular Telephone Protection are Not Deposits, Not Guaranteed By The Bank Or Any Bank Affiliate, Not Insured by FDIC or Any Federal Government Agency.