



■ FEDERAL CREDIT UNION ■

October 1, 2009

Dear Member,

GHS is dedicated to putting our members' needs first and it is our desire to offer you products and services that will benefit your lifestyle while helping you achieve your financial goals. As such, GHS recently added IDSafeChoice to our array of products.

Annually, thousands of people fall victim to identity theft, due to this fact, GHS has partnered with IDSafeChoice to aid you in being proactive about protecting your identity. As of August 1, 2009 IDSafeChoice professional identity theft recovery services were added as a benefit to all personal account holders. Beginning in November, your account will be assessed a fee of \$2.00 per month to participate in this group program. We have researched and found the best, most effective program we could offer that is at low-cost.

As a valued GHS member, you and your household are covered in this discounted group program. Within just a few months of offering IDSafeChoice, several members have already begun using it and have an advocate working with them towards resolution. Identity theft is a billion dollar business for thieves and a billion dollar loss for the rest of us. Recent regulation enacted by the Fair and Accurate Credit Transactions Act (FACTA) requires that we put in place additional measures to safeguard your account and our financial institution. We are providing IDSafeChoice as a means to help you, as a personal account holder and your household recover from an identity compromise or theft.

As we undertake these additional security measures to safeguard our organization, we also want to add additional value to our relationship with our account holders. Therefore we have arranged for these benefits to extend to all types of identity theft that you may experience – covering both financial and non-financial fraud. In addition, these benefits are extended to all named account holders and three generations of your family – including your spouse, children and parents*.

Important: We are required to provide this identity theft mitigation benefit for all of our account holders as a group; however, we recognize that you may be covered by your own identity theft plan. Therefore, we are making this part of the account maintenance fee optional. You can select to forfeit this benefit and forego the fee at any time.

If you want to forfeit the benefit and forgo the fee you may do so at any time by completing an opt-out form which can be found at www.ghsfcu.com or stop any of our branch locations. Beginning November 2009 if you have not declined the benefit, your account will be assessed a \$2.00 per month fee.

NOTE: Since this is a family benefit, one account provides IDSafeChoice benefits for your entire family. If you have received this notification on more than one account that you or your family member has with GHS Federal Credit Union, please be sure to tell us which account will be included in this program and we will cancel your benefit on the other accounts.

If you have any questions about these benefits, you may contact GHS at 607-723-7962. Should you have any concern that you may be a victim of identity theft, or even that your identity has been compromised, contact your nearest branch. And rest assured that professional identity theft recovery will be only a phone call away should you have a need.

Regards,

Rico Bautista
President/CEO

* See Terms of Services on back of this letter for complete family benefit description

How it Works

If you or a qualifying household member has reason to believe you might be a victim of identity theft, call us. We will put you in touch with an Identity Recovery Advocate who will:

- Perform research to determine the extent of the problem
- Place fraud alerts and review your credit report with all three credit bureaus
- Write letters, make calls to dispute all fraudulent information
- Coordinate with government agencies, financial institutions, creditors, etc., to resolve incident
- Work with law enforcement to help to arrest and prosecute the criminals
- Confirm complete recovery in writing
- Follow up for 12 months

You and your household members can rest assured that you will have the help you need – until completely recovered.

IDSafeChoice Select – Terms and Conditions

1. The IDSafeChoice Select program is sponsored by the financial institution named herein (“Sponsor”).
2. The Sponsor determines the “Eligible Group” – those accounts that will have the benefit provided as part of the account ownership. Accountholders may forfeit the benefit and forego the fee for the benefit at any time (“Select-Out”) by following the procedure defined by the Sponsor. Those accountholders who do not Select-Out of the benefit are defined as the “Covered Group.”
3. Services are provided to the individual(s) in the Sponsor’s Covered Group, and their eligible household members as defined below. Benefits are non-transferable.
4. Benefits are extended to the Covered Group at the discretion of the Sponsor and may be cancelled upon 60 days notice to the Covered Group.
5. Household coverage extends to the named accountholders in the Covered Group, their spouse or domestic partner, dependants 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.
6. Benefits have no cash equivalent and are non-transferable. Financial losses of any kind arising from the identity theft are not covered.
7. Eligibility for recovery services is based on ID theft events that are discovered and reported to the Sponsor on or after the effective date of the program.
8. 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.
9. Services may be refused or terminated if it is deemed that the individual in the Covered Group 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. A 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.
10. This program does not provide credit counseling or repair to credit which legitimately belongs to the individual in the Covered Group.
11. 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.
12. Benefits are provided by a Services Provider selected at the sole discretion of the Sponsor.

Cancellation Policy

Services will be cancelled at the end of the month in which the Sponsor is notified that the Eligible Group member or Covered Group member has forfeited the benefit, or the end of the month following the sixty day period after the Sponsor has notified Covered Group members that the plan is cancelled, whichever is first.