



IDENTITY RESCUE



WE'LL HELP YOU GET
BACK ON BOARD

IDENTITY THEFT RECOVERY
OFTEN FEELS LIKE YOU'RE
DROWNING... IN PAPERWORK.

WE ARE HERE TO HELP.

We provide a Professional Identity Theft
Restoration Expert to manage your recovery
if you ever become a victim of identity theft.

GHS

■ FEDERAL CREDIT UNION ■

www.ghsfcu.com

GET BACK ON BOARD

Your account benefit provides you and your family fully managed recovery services to restore your good name, should you ever have an identity theft event – all for only \$2 per month.



WHAT DOES IDSAFECHOICE INCLUDE?

RECOVERY AND EDUCATION

- Your own personal Recovery Advocate
- Comprehensive Research and Recovery Plan
- Complete Documentation of All Incidents of Fraud
- Forms Completion, Filing and Follow-up by the Advocate
- Advocate Contacts All Agencies, Institutions, etc.
- No Time Limit – Complete Restoration

TERMS AND CONDITIONS:

1. The IDSafeChoice Select program is sponsored by the financial institution named herein GHS Federal Credit Union.
2. GHS Federal Credit Union 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 GHS Federal Credit Union's Covered Group, and their eligible family members as defined below; the benefit is not extended to business accounts. Benefits are non-transferable.
4. Benefits are extended to the Covered Group at the discretion of GHS Federal Credit Union and may be cancelled upon 60 days notice to the Covered Group.
5. Family 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 GHS Federal Credit Union 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 qualifying 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 GHS Federal Credit Union.

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.

PROTECT YOURSELF & YOUR FAMILY WITH IDSAFECHOICE

For program details, to decline participation or to upgrade your coverage, contact GHS Federal Credit Union at (800) 732-4447 or visit www.ghsfcu.com.