



## Notification of Change to Account Fees and Services

Industry changes, including regulation enacted by the Fair and Accurate Credit Transactions Act and the Gramm-Leach-Bliley Act, require that we implement additional measures to safeguard your account as well as our financial institution.

**CHANGE TO ACCOUNT FEES:** To ensure compliance with these regulations and to offset the costs associated with them, an account maintenance fee of \$1.96 per month will be added to your S1-Primary Savings fee schedule pursuant to your account agreement. Beginning on 06/29/2012, this fee will appear on your statement as "ACU Identity Safe." If you have any questions or wish to discuss account benefits for protected individuals, please contact us at 303/740-7063. Also, if you find redundant coverage, please let us know so that we can adjust your account for maximum personal and family benefit.

### **CHANGE TO ACCOUNT SERVICES:**

In addition to your existing account benefits such as card-based fraud monitoring, secure web-banking and Bill Pay, we are now providing identity theft recovery services. **If you suspect or have confirmed identity theft for ANY reason whatsoever, even if it does not pertain to your account with us, we will provide professional identity theft recovery benefits covering both financial and non-financial fraud.** This benefit includes any kind of identity theft event you may experience – utilities fraud, medical fraud, fraud on your accounts or credit with other financial institutions – all are covered by this new benefit. You can even access the services to help you if you lose your wallet or have your personal information compromised in some way. In addition, if the fraud extends to other members of your family they will be covered as well – including your spouse, children and parents. *(See complete terms on the opposite side.)*

If you have any questions about this new account benefit, please contact your nearest branch. At Arapahoe Credit Union we remain committed to protecting you and your accounts against the effects of identity theft.

## IDENTITY RECOVERY – NOW PART OF YOUR ARAPAHOE CREDIT UNION BENEFITS

### HOW IT WORKS

*If you or a qualifying family member has reason to believe you might be a victim of identity theft, call us. We will put you in touch with a professional Identity Recovery Advocate who will perform research to determine the extent of the problem, and do the legwork it takes to recover your identity.*

### Terms for Identity Recovery Services

1. Services will be extended to accountholders at the discretion of Arapahoe Credit Union and may be cancelled upon 30 days notice to the accountholder.
2. Services extend to all named accountholders, their spouse or domestic partner, dependents 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.
3. Benefits have no cash equivalent, are non-transferable, and non-cancelable (except in the event of termination of the Group Plan).
4. Provider Services do not cover financial losses of any kind arising from the identity theft.
5. Eligibility for recovery services is based on ID theft events that are discovered and reported to Arapahoe Credit Union on or after the effective date of the group program.
6. 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.
7. Recovery Services may be refused or terminated if it is deemed that the accountholder or eligible family member 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.
8. Arapahoe Credit Union and/or its service 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.
9. This service does not provide credit counseling or repair to credit which legitimately belongs to the accountholder or eligible family member.
10. 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.
11. Services are provided by Merchants Information Solutions, Inc., [www.merchantsinfo.com](http://www.merchantsinfo.com) or an alternate Service Provider selected at the sole discretion of Arapahoe Credit Union.