

# Identity Theft Restoration Services

## What it is:

An assistance program where a licensed investigator is assigned to a cardholder's case and will assist them throughout the process of restoring their identity to pre-theft status.

## Who is covered:

To be eligible for this benefit, you must be a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card and reside in the United States.

## What is covered:

Eligible Cardholders receive the following:

### Consultation Services

- Access to Fraud Specialists and Licensed Investigators for questions regarding ID Theft issues.
- Information on consumer rights and current legislation.
- The latest information of current trends related to ID theft and fraud.
- Recommended steps to reduce ID theft exposure.
- Assistance with identifying an identity theft occurrence and potential severity of the fraud.
- Inform the Cardholder on steps to take to proactively reduce exposure to ID Theft including placing 90 day fraud security alerts with Equifax, Experian, and TransUnion.

### Restoration Services

Cardholders who become a victim have the option to correct the identity theft occurrence with the assigned investigator or have the investigator work to correct the ID theft occurrence on their behalf (Limited Power of Attorney required).

## In all cases:

- When a fraud issue warrants, provide the Cardholder with a fraud packet containing information on how to initiate enhanced restoration services as well as information on the restoration process.
- Assist Cardholder in locating local police precincts, and walk them through steps to successfully file an ID Theft police report. Assistance is also provided if a Police Department is not cooperative in filing an ID theft police report.
- For Cardholders who will not provide a Limited Power of Attorney, the licensed investigator will take steps to help the Cardholder resolve the issue including:

For cardholders that have provided a signed Limited Power of Attorney ("LPoA"), the licensed investigators will:

- Within 24 hours, Kroll will notify on behalf of the Cardholder, the US Postal Service, the Social Security Administration, and the Federal Trade Commission.
- Place a 90 day fraud security alert with the three national credit repositories, Equifax, Experian, and TransUnion.
- Provide the Cardholder with a copy of a tri-merged credit report.
- When applicable, and upon receipt of a valid ID theft police report, place 7 year fraud victim statements with Equifax, Experian, and TransUnion.

## In addition to the above services, Kroll will:

- Review credit history and verify presence of fraudulent activity including but not limited to:
  - Public records: Liens, judgments, bankruptcies;
  - Credit accounts: New and/or derogatory;
  - Addresses; and
  - Prior employment.
- Perform non-credit searches to proactively seek out fraudulent activity not found on a credit report, including:
  - Criminal data at federal and state levels;
  - State Department of Motor Vehicles (DMV) records;
  - Public records, where liens or bankruptcies could surface;

- Social Security tracking, for fraudulent address or status entries;
- On-line research sites known mainly to the investigative community;
- Banking and postal records;
- Certain 'watch lists' familiar to the security industry; and
- Other sources of fraud indicators.
- Work on behalf of the Cardholder with affected financial institutions, collection agencies, check clearinghouse companies, and/or landlords and property managers and the like to initiate, oversee, and complete an identity theft dispute.
- Notify and work with law enforcement personnel, both local and federal when applicable.
- Recommend the use of licensed attorneys where appropriate.
- After a specified waiting period, order an additional copy of the Cardholder's credit report to confirm that the identity theft issues have been resolved.

## Limitations and Exclusions

The LPoA is not required to access Services. A Cardholder will ONLY receive the LPoA request when he or she has become a victim of identity theft fraud and is sent a fraud packet. The LPoA is limited in time and scope, and is revocable at any time by the Cardholder. The LPoA is required to give licensed investigators the legal right to perform various checks into the Cardholder's identity and perform restoration work on behalf of the Cardholder. Should a Cardholder wish to attempt to resolve the issues themselves, Kroll's licensed investigators will direct the Cardholder on what action is needed in resolving fraudulent issues in their name.

The following events are not covered by the ID Theft Restoration program.

- Any Stolen Identity Event where the victim (Cardholder) is unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences.
- Any dishonest, criminal, malicious, or fraudulent acts, that the Cardholder that suffered the fraud personally participated in, directed, or had knowledge of such acts.
- ID Theft Restoration Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods, or services online, by phone, mail, or direct.
- If either the victim had knowledge of, or reasonably should have had knowledge of, a pre-existing stolen identity event (not including this one) based on information provided to them prior to the enrollment in the program, such an event or the consequences caused by the event are not covered.
- A covered stolen identity event does not include the theft or unauthorized or illegal use of their business name, DBA, or any other method of identifying their business activity.
- Minors are fundamentally excluded given that (a) credit reporting agencies do not knowingly maintain credit files on minor children, and (b) minor children are unable to execute the Limited Power of Attorney (LPoA) required for certain processes as described herein. However, Kroll agrees to try to resolve identity theft issues for participant-minors with additional reasonable efforts to address the challenges of working with minors within the solutions available through existing legislation and established industry and organizational procedures.

## Contact information

This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This benefit is provided by Kroll Fraud Solutions ("Provider") located in Nashville, Tennessee. Contact your financial institution with questions regarding this benefit.