

## Terms for Identity Recovery Services

- Services will be extended to account holders at the discretion of PFCU and may be cancelled upon 30 days notice to the account holder.
- Services extend to all named account holders, their spouse or domestic partner, dependents up to age 25 with the same permanent residence address as the account holder (including students and military), and parents of the account holder living at the same address, or living in hospice, assisted living, nursing home or deceased for 12 months or less.
- Benefits have no cash equivalent, are non-transferable, and cannot be cancelled (except in the event of termination of the Group Plan). Provider Services do not cover financial losses of any kind arising from the identity theft.
- Eligibility for recovery services is based on ID theft events that are discovered and reported to PFCU on or after the effective date of the group program.
- 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.
- Recovery Services may be refused or terminated if it is deemed that the account holder 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.
- PFCU and/or its service provider of the identity theft services cannot be held responsible for failure to provide for or delay in providing services when such failure or delay is caused by conditions beyond its control.
- This service does not provide credit counseling or repair to credit which legitimately belongs to the account holder or eligible family member.
- 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.