

TERMS AND CONDITIONS OF GROUP IDENTITY THEFT RECOVERY SERVICES

1. The Group Identity Theft Recovery Services (“Services”) are offered through a group services agreement between the sponsoring financial institution (“Program Sponsor”) and NXG Strategies, LLC (“NXG”), and are extended to consumers who meet the covered account eligibility requirements defined by the Program Sponsor (“Eligible Consumers”) and, unless otherwise stated, their eligible family members (“3G Family”). Eligible Consumers and 3G Family are collectively referred to as “Group Members”.
2. NXG utilizes one or more providers to deliver the Services to Group Members (“Service Providers”).
3. Access to the Services (“Benefits Period”) begins when the Eligible Consumer first meets the Eligibility Requirement and ends when the Consumer no longer meets the Eligibility Requirement or when Program Sponsor terminates the Group Program, whichever occurs first. You may find additional information about the Services and the Eligibility Requirement at the Program Sponsor’s website.
4. Identity Theft Research, Remediation and Recovery. The Services provide professionals to manage the detection, investigation, and remediation of incidents of identity fraud caused by Identity Theft. “Identity Theft” is defined as fraud that involves the use of any combination of a Group Member’s name, address, date of birth, Social Security number, bank or credit/debit card account number, or other identifying information without the knowledge of the Group Member, and such information is used to commit fraud or other crimes. Only Identity Theft incidents that are discovered and reported during the Benefits Period will be covered by the Services. For the purpose of this part of the Services, Eligible Consumers include all named account holders who meet the Program Sponsor’s Eligibility Requirement, and, if applicable, each Eligible Consumer’s 3G Family.
5. The Services are non-transferable and non-cancelable by the Group Member and have no cash equivalent. There is no fee for the Services, whether accessed by the Group Member or not; however, the covered account or service to which the Eligibility Requirement is attached may have a fee unrelated to the Services, based on the provisions of the account/service agreement that the Eligible Consumer has with the Program Sponsor.
6. The successful completion of the Services described herein depends on the cooperation of the Group Member. The Services may be refused or terminated if it is deemed that the Group Member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her responsibilities as part of the Services, or has obtained the Services knowingly without meeting the Eligibility Requirement. The Services will not be refused or terminated due to the complexity of an identity theft case.
7. THE SERVICES DO NOT INCLUDE CREDIT COUNSELING OR REPAIR TO CREDIT NOT AFFECTED BY FRAUD OR IDENTITY THEFT.
8. The Services are only available to residents of the United States. The Services are performed with agencies and institutions in the United States, or territories where U.S. law applies.

Visit our website for complete terms and conditions. To access the services, Eligible Consumers can contact us.

**THINK YOU DON'T
NEED IDENTITY
THEFT PROTECTION?**

**THINK
AGAIN!**

Identity theft is consistently among the top complaints to the Federal Trade Commission (FTC). Rampant data breaches, impacting millions of records, are putting consumers at great risk of identity theft. It can happen to anyone – regardless of your age and income, where you live or how careful you are.

Restoring your identity on your own can be time-consuming and stressful. After a while, some people give up, potentially leaving them to contend with ruined credit, fraudulent bills and even criminal records.

TDECU[®]
YOUR CREDIT UNION

CONTACT US TO LEARN MORE
800.839.1154 | [tdecu.org](https://www.tdecu.org)

**CONCERNED ABOUT
IDENTITY THEFT?**

Protect your future today!

TDECU[®]
YOUR CREDIT UNION





TDECU is delighted to provide identity theft recovery services to all of our members with High-Yield Checking accounts at no cost. We have partnered with NXG Strategies, one of the nation's most trusted names in Identity Theft Protection, to provide you with a comprehensive Identity Theft Research, Remediation and Recovery Service.

Fully Managed Identity Theft Coverage

If you become a victim or suspect you might be a victim of identity theft for any reason, simply let us know. You do not have to confirm identity fraud before seeking assistance. We will put you in touch with a professional Recovery Advocate who, depending on your identity fraud incident, will:

- Perform research to determine the extent of the problem, including a review of all three credit reports (if appropriate)
- Assist with the placement of fraud alerts with the three major credit bureaus
- Write letters and make calls on your behalf to dispute fraudulent information
- Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents
- Create and then maintain a case file to assist law enforcement in the prosecution of the perpetrators
- Follow up with you after recovery

Coverage For All Types Of Identity Fraud

This service covers **all types of identity fraud**, even if it is not related to your accounts with us! Types of identity fraud covered include: credit/debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud and any other identity fraud recognized by the Federal Trade Commission (FTC).

Family Coverage

Fully Managed Identity Theft Recovery automatically extends to cover three generations of your family (3G), including:

- Spouse or domestic partner
- Dependents under age 25 with the same permanent address
- IRS-qualified dependents
- Parents living with you or in elder care (nursing home, assisted living, or hospice)

All 3G family members are covered for 12 months after death as well—an important benefit as identity thieves target deceased individuals.

TDECU is federally insured by NCUA. Identity theft recovery services offered through NXG Strategies are not deposits, not NCUA insured, and not guaranteed by TDECU.

SAFEGUARD YOUR INFORMATION

Take steps now to avoid identity theft by protecting your personal information:

- Secure your Social Security number - only share this information when necessary
- Don't respond to unsolicited requests for your personal information by phone, mail or online
- Change your password and email combinations for online services frequently
- Store personal information in a safe place at home and work
- Shield keypads when typing your passwords on ATMs and credit card machines
- Review your credit report once a year to ensure no unauthorized accounts have been opened
- Review account statements for any unauthorized charges
- Collect mail promptly and put it on hold if you are away from home for several days