

Ultimate Checking



IDProtect^{®1} helps to better protect you and your joint account holders **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at United Texas Credit Union.

Fully Managed Recovery

Comprehensive Identity Theft Resolution Services – Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.

Identity Theft Expense Reimbursement

Up to \$10,000 Identity Theft Expense Reimbursement² – To cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records. **(Refer to Guide to Benefit for complete details of coverage.)**

Credit File Monitoring – Daily credit file monitoring and automated alerts of key changes to your credit reports. **(registration/activation required)**

Credit Report and Score^{3,4} – Access to credit reports and credit scores. **(registration/activation required)**

Credit Score Tracker⁴ – Receive valuable insight into your credit score³.

Identity Monitoring – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. **(registration/activation required)**

Debit and Credit Card Registration – Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. **(registration/activation required)**

Online Identity Theft News Center and Valuable Phone and Web Resources – Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(registration/activation required)**

¹ Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

² Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. **Insurance Products are not insured by any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate. This Institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

³ Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

⁴ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.



AMERICAN SHARE INSURANCE
This institution is not federally insured. Members' accounts are not insured or guaranteed by any government or government sponsored agency.

