

IMPORTANT

Notice of Security Fee

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. To ensure compliance with these changes and to offset the costs associated with them, a monthly account maintenance fee of **1.95** per month will be added to your Share Account's fee schedule pursuant to your account agreement. Beginning on April 1, 2013, this fee will appear on your statement as "Security Fee." If you have any questions about how this fee pertains to your account, please contact your local branch representative.

Notice of Change in Account Services

As we undertake additional security measures to safeguard our organization and you as our member, we have also arranged for a professional team to provide fully managed recovery services, should you become the victim of identity theft or fraud. This valuable program becomes effective on April 1, 2013.

Because it is a national security issue, the Government is going to regulate cyber security. Virtually all businesses rely on secure cyber communications with their customers, suppliers, and banks; so correspondingly, virtually all companies will be impacted by the cyber security measures to be finalized between Congress and the President in 2013.

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*
- *Assist you with the placement of fraud alerts and review your credit report with all 3 credit bureaus*
- *Assist you in completing an Identity Theft Affidavit and Declaration of Fraud to establish your rights as a victim*
- *Write letters, make calls on your behalf to dispute all fraudulent information*
- *Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents*
- *Create a law enforcement-grade case file to be used in the prosecution of the perpetrator(s) Confirm complete recovery in writing*
- *Personal follow up and credit monitoring provided for 12 months*

*Family coverage extends to the named members in the Eligible Account Group, their spouse or domestic partner; dependents up to age 25 with the same permanent residence address as the member, including students and military; and parents of the member living at the same address as the member, or living in elder care (hospice, assisted living, nursing home), with benefits extended up to 12 months after death for all covered members

To access these services call 216-573-6700.

Terms for Identity Recovery Services

1. Services will be extended to members at the discretion of Ohio Teamsters Credit Union and may be cancelled upon 30 days' notice to the member.
2. Services extend to all named members, their spouse or domestic partner; dependents up to age 25 with the same permanent residence address as the member, including students and military; and parents of the members living at the same address as the member, or living in hospice, assisted living, nursing home. Coverage is also extended for up to 12 months after death for all covered members.
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 Ohio Teamsters 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 member 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. Ohio Teamsters 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 member 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 or an alternate Services Provider selected at the sole discretion of Ohio Teamsters Credit Union
12. If you have any questions pertaining to these services or the actions related to this notification, please contact our main office at 216-573-6700.