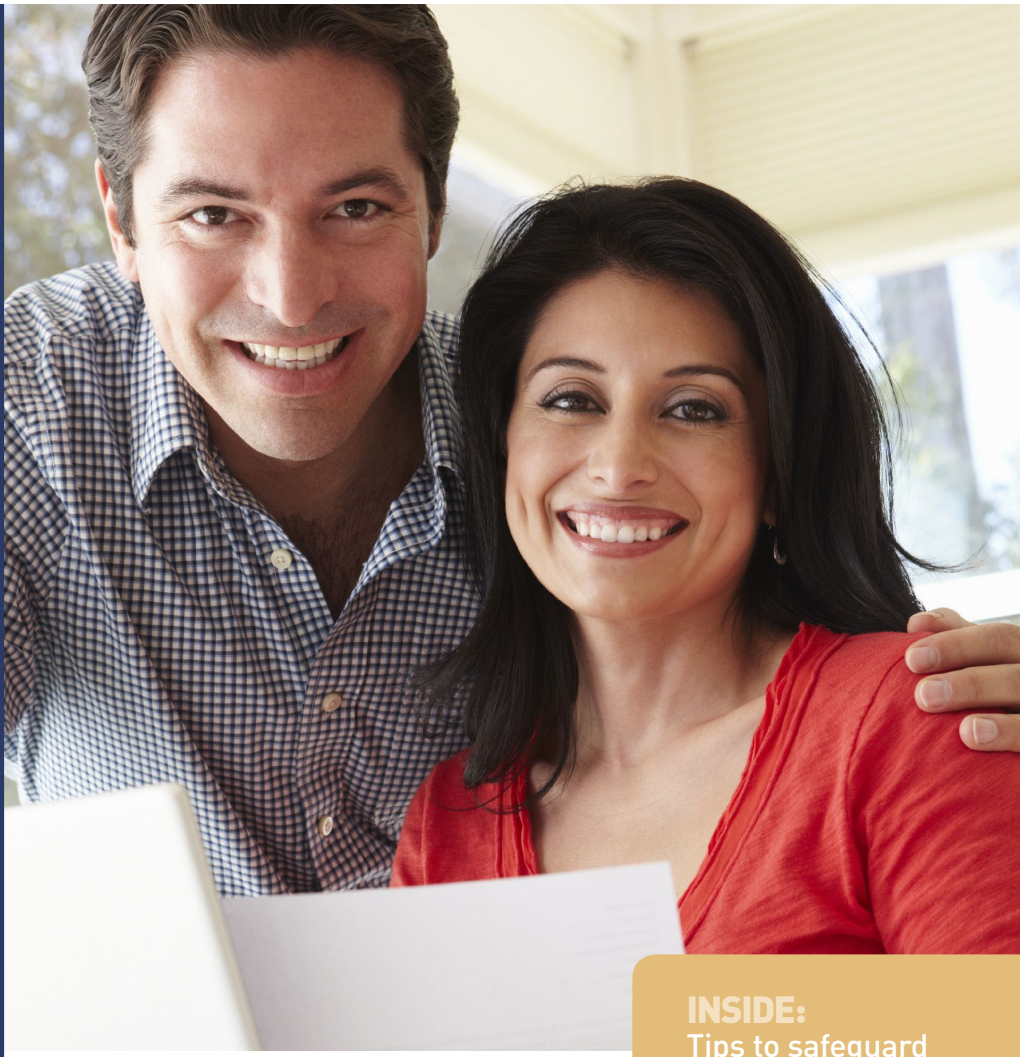

INSIDE:
Tips to safeguard your identity!

Personal Protection and Peace of Mind with IDProtect™

IDPROTECT™
Protection You Can Count On.

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The Numbers Say It All

Will **you** become a victim of identity theft?

For the 12th year in a row, identity theft topped the list of consumer complaints. Of more than 1.8 million complaints filed in 2011, 15 percent were identity theft related.[1] More than 11.6 million Americans were victims of identity fraud in 2011, an increase of 13 percent over 2010.[2]

1 Federal Trade Commission's Consumer Sentinel Network Data Book. February 2012.
2 Javelin Strategy and Research. Identity Fraud Survey Report, February 2012.

What is Identity Theft?

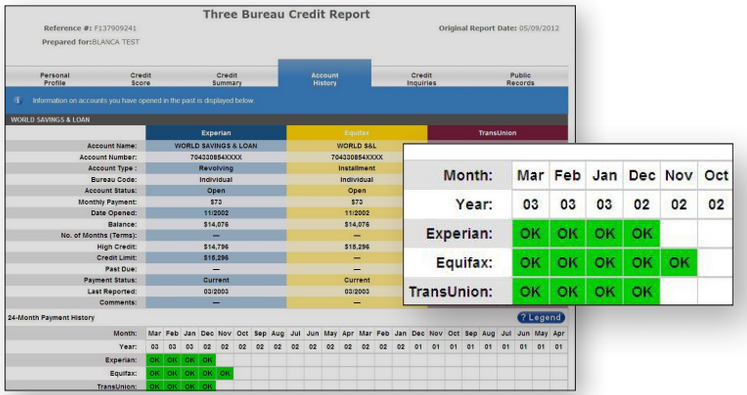
Identity theft is a crime in which an imposter gains access to another's personal information, such as Social Security, credit card numbers, or medical insurance information and uses this information for personal gain. Identity theft might be the result of a lost or stolen purse, stolen mail, documents taken from your trash, a data breach, computer virus or a telephone scam.

It can result in check and/or credit card fraud and many other types of identity fraud that can drain your financial accounts, ruin your credit, endanger your employment and cost you money to repair.

24/7 News and Information at www.IDProtectMe247.com

Enjoy the convenience of 24-hour access to the IDProtect website, www.IDProtectMe247.com, where you can:

- Review your coverage
- Register your credit, debit and ATM cards and have peace of mind knowing your cards are protected and your liability is limited should your cards become lost or stolen
- Read the latest news on identity theft
- Find links to other informational fraud protection sites
- Get advice on ways you can protect yourself from identity theft
- Activate your credit file monitoring benefits



Protection Against Identity Theft

IDProtect provides you protection against identity theft, including:

- Fully managed Identity Theft Resolution Services.
- An online identity theft news center and valuable phone and web resources.
- Debit and credit card registration.
- An ID theft recovery case plan to inform you of the recovery process.
- Access to a dedicated consumer fraud specialist, assigned specifically to your case, who will work with you until your credit and identity are restored.
- Total Identity Monitoring – continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others.
- Credit Monitoring – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports.
- 3-in-1 Credit Report.
- Credit Score.

You will also receive identity fraud expense reimbursement coverage[1] for expenses to help clear your name and help repair damaged credit, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail, as well as coverage for lost wages as a result of taking time off work.

1 Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policy described. Please refer to actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Insurance product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

Fight Back Against Identity Theft

IDProtect provides you with Identity Theft Resolution Services.

Should you become a victim, a dedicated fraud specialist will be assigned to manage your case. Experienced recovery professionals will walk you through the recovery process - until your credit and identity are restored.

YOUR RECOVERY SPECIALIST WILL:

- Review your credit report with you to see if any new accounts have been established in your name or taken over by a third party.
- Contact creditors about suspicious accounts so they can close them down and limit damage to your credit.
- Assist you in placing a fraud alert on your credit report to alert you in case someone tries to open an account in your name.
- Assist you with correspondence regarding your identity theft incident.
- Document what was found during the recovery process so you'll have a record of your experience.

YOUR PROTECTION AGAINST IDENTITY THEFT

If you become a victim of identity theft, an IDProtect Specialist will be available to assist you right away. Simply call the IDProtect Service Center at 1-877-610-7889 to be directed to a Consumer Fraud Specialist.

Becoming a victim of identity fraud is a frightening, frustrating experience and it can happen to anyone at anytime. IDProtect is here to help you during this difficult time. IDProtect will provide you the support of a dedicated case manager who will work closely with you until your credit and identity are completely restored.

Tips to Safeguard Your Identity

TIP 1 Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688.

TIP 2 Add your telephone number(s) to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.

TIP 3 Remove your name from individual Direct Mail Association Member mailing lists at www.dmachoice.org.

TIP 4 Place an alert on your credit file if you believe you may be a victim of identity theft. Call 1-800-525-6285 or visit www.fraudalerts.equifax.com.

TIP 5 Request your free credit report through www.annualcreditreport.com or call 1-877-322-8228.

TIP 6 In addition to contacting credit bureaus, request a credit report and place a fraud alert at www.innovis.com. Click on the Personal Services Tab to get a credit report and place an alert on your file.

TIP 7 To receive free email reminders to renew your fraud alerts and reorder your credit reports register your email address at www.IDProtectMe247.com.

TIP 8 Avoid carrying Social Security cards, birth certificates, passports and extra cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.

TIP 9 Protect your debit and credit cards by registering them at www.IDProtectMe247.com.

TIP 10 Avoid using unsecured mailboxes. Promptly remove mail from your mail box. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or www.usps.gov to request a vacation hold.

TIP 11 Stay informed by visiting the Identity Theft News Center at www.IDProtectMe247.com.

TIP 12 Select intricate passwords - don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.

TIP 13 Shred your mail and important documents when disposing of bank statements, credit card bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.

IDPROTECT™
Protection You Can Count On.

Insurance product is not insured by FDIC or any Federal Government Agency;
Not a deposit of or guaranteed by the bank or any bank affiliate.

www.IDProtectMe247.com
1-877-610-7889

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