



Personal Identity Protection

The Personal Identity Protection program includes a reimbursement of qualified direct costs associated with reporting the identity theft event and recovering your identity. Your maximum level of reimbursement is determined by your program type at the time of your identity theft event.

The reimbursable "direct costs" by Personal Identity Protection may include:

- Costs of re-filing for loans, grants, or other credit instruments.
- Costs of credit reports obtained from established credit bureaus.
- Costs of re-issuance of government documents (passport, driver's license, social security card).
- Notary services, long distance phone calls, and/or postage costs.
- Legal expenses incurred during your effort to recover your identity:
 - Defending any civil suit brought against you by a creditor or collection agency for nonpayment of services or default on a loan.
 - Removing any civil judgment wrongfully entered against you.

To collect reimbursement for your expenses from Member Headquarters Association:

- Call Member Headquarters Association at 877-227-3123 to initiate a reimbursement request.
- You are eligible for reimbursement if the identity theft event and claim for reimbursement occur while you are a member in good standing of Member Headquarters Association. You are eligible for one reimbursable amount per account membership during the life of your membership. Amount is divided equally on joint accounts. All reimbursement decisions shall be in the sole discretion of Member Headquarters Association.
- We must receive your request no later than nine months after the stolen identity event occurs. When we receive your request, Member Headquarters will provide additional information on required documentation for your request.
- Qualified expenses submitted two years from the date you first noticed you were the victim of identity theft are covered.

ID ProtectALLSM

Each year, between 7 and 10 million people are victims of identity theft in the U.S.

We've got you covered with

**Personal Identity Protection
Payment Card Protection
Identity Recovery & Restoration**

Identity Recovery & Restoration

Identity fraud occurs every few seconds. All of us are at risk and can't prevent it from happening. Should you become a victim, we are there to help you every step of the way with our comprehensive ID Theft Recovery and Restoration Services.

As a member, you are entitled to phone consultations with Fraud Resolution Specialists™, who will provide comprehensive guidance and identity recovery and restoration assistance.

With Identity Recovery and Restoration, the Fraud Resolution Specialist™ will:

- Advise you to file a police report and assist you with placing a fraud alert
- Help you obtain a free copy of your credit report
- Assist with full identity theft document preparation, including Limited Power of Attorney and letters to regulatory agencies
- Perform follow-up tracking on documents sent in order to restore you to pre-identity theft state
- Upon your request, refer you to an ID Protect Financial Counselor for an initial consultation regarding credit restoration strategies
- Upon your request, refer you to an attorney for an initial consultation on any issues arising from identity theft

If you need assistance as a victim:

- Call Member Headquarters Customer Service at 877-227-3123
- Member Headquarters will provide you a Plan ID number and refer you to the ID Theft Service Center (Service Center Hours are 6am – 5pm, Pacific Time)
- Remember to provide your Plan ID number when you call the ID Theft Service Center
- A Fraud Resolution Specialist™ will call you back within 1 business day to assist you with comprehensive recovery and restoration

Payment Card Protection

Ever worry about having your credit, debit or ATM cards lost or stolen?

With Payment Card Protection, you'll never have to worry about this again. Just contact our Identity Theft Service Center and we'll assist you with cancelling your cards and reissuing replacement cards. There is no need to register your cards with us in advance.

Here's how it works:

- Call Member Headquarters Customer Service at 877-227-3123
- Member Headquarters will refer you to the ID Theft Service Center and provide the phone number for you to reach a Fraud Resolution Specialist™ (Service Center hours are Monday-Friday, 6am-5pm Pacific Time)
- When you call the Service Center, you should identify yourself as a Member Headquarters member
- The Fraud Resolution Specialist™ will assist with pulling your online credit report and researching related information
- The Fraud Resolution Specialist™ will initiate a call with you and each affected creditor and/or bank
- With all parties on the phone, the request will be made to cancel existing credit/bank accounts and to have new cards issued
- If you prefer, you may choose to speak directly to the card issuers without assistance from our team (we will provide you with card issuer contact information from your credit report)
- At your request, a fraud alert with the Credit Reporting Agencies may also be established