

COMMUNITY WEST

CREDIT UNION

Welcome to the IDProtect® program!

Please review this document for information about some of the features of IDProtect, including complete details regarding access to all the benefits.

- **IDPROTECT® – Identity Theft Monitoring and Resolution Service¹ for you and your joint account owner includes:**
 - **Single Bureau Credit File Monitoring*** – Daily credit file monitoring and automated alerts of key changes to your Experian credit report.
 - **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.
 - **Credit Report*** – Ability to request a single bureau report every six months or upon opening an identity theft resolution case.
 - **Credit Score^{2,*}** – Ability to request a single bureau score every month.
 - **Credit Score Simulator^{2,*}** – Use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore.
 - **Credit Score Tracker** – Receive valuable insight into your credit score.^{2,3}
 - **Up to \$10,000 Identity Theft Expense Reimbursement Coverage⁴** – To cover expenses associated with restoring your identity.
 - **Fully Managed Identity Theft Resolution Services** – Access to a fraud specialist assigned to manage your case until your identity is restored.
 - **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.
 - **Dark Web Monitoring*** – Monitor your personal information on the dark web and receive alerts when your personal information is exposed.
 - **High Risk Transaction Monitoring*** – Receive alerts if your identity is used for account management changes or other high risk transactions.
 - **Financial Wellness 360°** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. **(available via mobile and web only)**

Accessing Your Benefits!



Within five (5) days of account opening, the primary account owner will receive an email from Support@ClubChecking.com confirming activation of the credit file monitoring service provided with IDProtect program along with **instructions on how to go online to complete registration and access all the benefits and features of IDProtect program. Joint Account Owners(s) see reverse for instructions on how to access to benefits.**



Once registration is complete, accessing your benefits will be easy – online at **CWCU.ClubChecking.com** or with the **Club Checking Mobile App!** Mobile app instructions will be available online.



Call the Benefits Service Center at 1-866-210-0361 for questions related to any of the benefits and services listed above.

Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your IDProtect program or the benefits listed above, please talk with a representative with Community West Credit Union.

Please refer to the Terms & Conditions of IDProtect program on the next page for complete details regarding activation and access to the benefits and services, including important disclosures.

TERMS AND CONDITIONS:

Fee: IDProtect is an optional service that is added to your Community West Credit Union checking account or savings account. The fee for this Program is \$5.00/month (IDProtect Fee) The IDProtect Fee will be charged to your checking or savings account by Community West Credit Union the 1st day of each month and will apply to coverage for the current month. You may cancel at any time by notifying Community West Credit Union at 616-261-5657 or by visiting a local branch. The service will terminate the 1st of the month following receipt of termination notice, or upon the closing of your Community West Credit Union checking account or savings account.

Eligibility: IDProtect benefits are available to personal checking or savings account owner, and their joint account owner(s) 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. **IDProtect benefits will no longer be available to family members; however, family members who have already activated benefits prior to February 3, 2025, may continue to access their benefits.**

Access to Benefits:

Primary Account Owner: Within five (5) days of account opening date, you will receive an email from Support@ClubChecking.com confirming activation of the credit file monitoring features along with instructions on how to go online and complete registration and access all the benefits and features. To receive notifications regarding your benefits, an active and unique email address must be on file.

Joint Account Owner(s): Go to CWCU.ClubChecking.com using Access Code MI954589 to register and access benefits.

Features:

• **IDProtect® - Identity Theft Monitoring and Resolution Service¹:**

Monitoring Services:

- o **Credit File Monitoring** – Daily credit file monitoring and automated alerts of key changes to your Experian credit report.

ACTIVATION: (Primary Account Owner) Credit file monitoring will be turned on for Primary Account Owner only within five (5) days of account opening, provided Primary Account Owner is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA). If credit file monitoring has been activated, credit alerts will be sent to the email address provided at the time of account opening. **A unique email address must be on file to receive alerts.** Primary Account Owner will need to go online and complete registration and to view credit alert details. Mobile credit alerts may be activated at that time. **Mobile fees may apply. If you do not want Credit File Monitoring activated, please contact the Benefits Service Center at 1-866-210-0361. Credit File Monitoring will not be turned on for Joint Account Owner(s). Joint Account Owner(s) will go to CWCU.ClubChecking.com using Access Code MI954589 to register and activate monitoring.**

WRITTEN INSTRUCTIONS/DISCLOSURE: Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; "ECC") and CSIdentity Corporation ("CSID"), to use your personal information to activate the Credit File Monitoring ("CFM") services. You understand that in accordance with the Fair Credit Reporting Act, you are authorizing and providing "written instructions" under the Fair Credit Reporting Act to ECC and CSID (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and you hereby authorize ECC and CSID (and each of their affiliates) to access your personal credit information in order to

(i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, credit score, credit file monitoring) to you related to your use and enjoyment of the service.

- o **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 Score rating is generated with your initial scan and if your scan reflects a high-risk score, you will be notified.

ACTIVATION: Registration is required to activate this benefit, and a phone number must be on file to receive notice of elevated Risk Score. You will need to go online to activate and view your Risk Score.

- o **Single Bureau Credit Report^{*}** – Ability to request a single bureau report with Experian data every six months or upon opening an identity theft resolution case.
- o **Single Bureau Credit Score^{2,*}** – Ability to request a single bureau score with Experian every month.
- o **Credit Score Simulator^{2,*}** – Use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore.
- o **Credit Score Tracker** – Receive valuable insight into your credit score. ^{2,3}
- o Up to **\$10,000 Identity Theft Expense Reimbursement⁴** – Helps to cover expenses associated with restoring your identity. (You do not have to activate this benefit. It goes into effect as of the account opening date and it is available to you in the event you suffer an identity theft incident.) **Need to file a claim? Call 1-866-210-0361.**
- o **Fully Managed Identity Theft Resolution Services** – Access to a fraud specialist assigned to manage your case until your identity is restored. (You do not have to activate this service. It goes into effect as of the account opening date and it is available to you in the event you suffer an identity theft incident.)
- o **Debit and Credit Card Registration^{*}**
- o **Dark Web Monitoring^{*}** – Monitor your personal information on the dark web and receive alerts when your personal information is exposed.
- o **High Risk Transaction Monitoring^{*}** – Receive alerts if your identity is used for account management changes or other high risk transactions.
- o **Financial Wellness 360^o** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (available via mobile and web only)

* Registration/activation required

¹ Benefits are available to personal checking and savings 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 You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Experian 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.

³ 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.

⁴ 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. Guide to Benefit and insurance documents can be found online at CWCU.ClubChecking.com or through the Club Checking mobile app. As an eligible account owner, you are enrolled as a member of the Econocheck Association, of which your financial institution is a sponsor. For more information, please visit CWCU.ClubChecking.com or call 866-210-0361. **Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.**