

What is an identity theft event?

An identity theft event is the theft of your personal identification, Social Security number, or other method of identifying you, including any personal information not generally available to the public, which has resulted or could reasonably be said to result, in the wrongful use of such information, including, but not limited to, stolen identity events occurring on or arising out of your use of the Internet. Types of identity theft include: credit/debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud, and any other identity theft recognized by the Federal Trade Commission.

How can Branch 6000 CU's Identity Theft Protection services help me?

With your share account you have access to a suite of identity protection services including fully managed identity theft research, remediation and recovery services, lost document replacement, and identity theft expense reimbursement insurance, up to \$10,000.

What is Fully Managed Identity Theft Research, Remediation and Recovery?

If you suspect identity theft for any reason, a professional Recovery Advocate will manage your recovery process to help restore your name and credit to pre-event status. The Recovery Advocate assigned to your case can handle the phone calls, paperwork and the follow-up for you.

What is Lost Document Replacement?

If an important document is lost or stolen, a Recovery Advocate is available to assist in replacing the missing document. The Recovery Advocates know who needs to be contacted, if/which government agencies should be notified, and what information is needed to replace the documents.

What is Identity Theft Expense Reimbursement Insurance?

This covers certain out-of-pocket expenses incurred during the recovery process. Examples include long distance telephone calls, postage and handling fees, fees for notarizing affidavits, and so forth. Lost wages due to time off from work are also covered.

Who is eligible for the recovery services?

Owners of share accounts are eligible for Fully Managed Identity theft Research, Remediation and Recovery services, which extend to three generations of your family (3G). Family members include you, your spouse or domestic partner, dependents under the age of 25 who have the same permanent address as the consumer, any IRS-qualified dependents, and parents (mother or father) who have the same permanent address as the consumer, or, who are registered in a senior assisted living facility, nursing home, or hospice. Services continue to provide coverage for up to 12 months after death for all family members.

What makes Branch 6000 CU's Identity Protection services different?

Other programs offer "assisted" recovery services which provide instructions for identity theft victims to handle the recovery process on their own. With Fully Managed Identity theft Research, Remediation and Recovery, you don't have to spend the time or money to do the work. A professional, certified Recovery Advocate will work on your behalf to perform the recovery tasks and restore your identity to pre-event status – no matter how long it takes.