

Banterra SmartChoice Offers Personal Protection And Peace Of Mind With



PREVENT

Get **advice** on ways to protect yourself from identity theft, read **educational tips** and access valuable **online resources** related to identity fraud and credit.

DETECT

Credit File Monitoring – Daily credit file monitoring and automated alerts of key changes to your Experian, TransUnion and Equifax credit reports (registration/activation required).

3-in-1 Credit Report - Request new 3-in-1 report every 90 days or upon receipt of credit alert (registration/activation required).

Credit Score - Receive new single bureau credit score with every new credit report (registration/activation required).

Total Identity Monitoring – Continuous monitoring of over 1,000 databases (registration/activation required).

CORRECT

Debit and Credit Card Registration – Register your credit, debit and ATM cards and you can call one toll-free number to cancel and request replacement cards. Plus, your liability is limited should your cards become lost or stolen. [registration/activation required]

Fully-Managed Identity Theft Resolution Service – Access to a dedicated consumer fraud specialist, assigned specifically to your case, who will work with you until your credit and identity are completely restored.

Identity Fraud Expense Reimbursement Coverage¹ – Coverage for expenses to help clear your name and help repair damaged credit, including attorney fees, long-distance calls, certified mail as well as coverage for lost wages as a result of taking time off work.

Fight Back Against Identity Theft

IDProtect's Resolution Services

If you become a victim of identity theft, IDProtect provides you with access to a case manager who provides recovery support on your behalf. Working as your advocate, the case manager handles everything from reviewing your credit report with you to notifying relevant agencies and creditors. They will assist you in placing fraud alerts on your credit report and will create your personal case file. Your case manager is there to walk you through the entire recovery process – until your identity and credit are completely restored.

Your Protection Against Identity Theft

Becoming a victim of identity fraud is a frightening, frustrating experience and it can happen to anyone at anytime. IDProtect is here to help during this difficult time – IDProtect Specialists are available to assist you right away.

Numbers Say It All

For the 13th year in a row, identity theft topped the list of consumer complaints. Of more than 2 million complaints filed in 2012, 18 percent were identity theft related.² In 2013, 13.1 million consumers suffered identity fraud – the second highest level on record, costing \$18 billion.³

Protect Yourself And Your Family⁴ From Fraud And Loss

Visit Banterra.com or call 866-BANTERRA (226-8377) to learn more about Banterra SmartChoice and IDProtect.



¹ Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of AIG, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies 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.

² Federal Trade Commission. Consumer Sentinel Network Data Book, February 2013.

³ Javelin Strategy and Research. Identity Fraud Report, February 2014.

⁴ IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect benefits are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.