

Terms and Conditions of Group Identity Theft Recovery Services

1. The Group Identity Theft Recovery Services ("Services") are offered through a group services agreement between the sponsoring financial institution ("Program Sponsor") and NXG Strategies, LLC ("NXG"), and are extended to consumers through ownership of one or more covered accounts that meet the requirements established by the Program Sponsor for eligibility for the Services ("Eligibility Requirement"). Consumers whose account or accounts meet the Eligibility Requirement are "Eligible Consumers", and together with eligible family members described as 3G Family below, if applicable, are collectively referred to as "Group Members".

2. "3G Family" is defined as the Eligible Consumer, and his/her spouse or domestic partner, dependents in the household up to age 25, other IRS-qualified dependents in the household, and parents living at the same address as the Eligible Consumer, or living in hospice, assisted living, or nursing home. Group Members are eligible for the Services for up to 12 months after death.

3. Access to the Services begins when the Eligible Consumer's account first meets the Eligibility Requirement, and ends when the Eligible Consumer's account no longer meets the Eligibility Requirement or when Program Sponsor terminates the Services, whichever occurs first ("Benefits Period"). The Services are only available to U.S. citizens, living in the United States or living abroad, and legal residents of the United States. The Services are performed with agencies and institutions in the United States, or territories where U.S. law applies.

4. The Services are non-transferable and non-cancelable by the Group Member and have no cash equivalent.

5. NXG utilizes one or more providers to deliver the Services to Group Members ("Service Providers"). NXG, FOR ITSELF AND ITS SERVICE PROVIDERS, MAKES NO EXPRESS, IMPLIED OR STATUTORY REPRESENTATIONS, WARRANTIES, OR GUARANTEES IN CONNECTION WITH THE SERVICES, RELATING TO THE QUALITY, SUITABILITY, TRUTH, ACCURACY OR COMPLETENESS OF ANY INFORMATION OR MATERIAL CONTAINED OR PRESENTED IN THE SERVICES, NOR IMPLIED WARRANTIES ARISING OUT OF COURSE OF PERFORMANCE, COURSE OF USAGE, OR OTHERWISE IN CONNECTION WITH ANY SERVICE OR SOLUTION. NXG DOES NOT WARRANT THAT THE SERVICES SHALL OPERATE ERROR-FREE OR UNINTERRUPTED. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THE SERVICES, AND ANY INFORMATION OR MATERIAL CONTAINED OR PRESENTED THROUGH THE SERVICES, ARE PROVIDED TO YOU ON AN "AS IS," "AS AVAILABLE" AND "WHERE-IS" BASIS WITH NO WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT OF THIRD-PARTY RIGHTS. NXG DOES NOT OFFER ANY WARRANTY OF ANY KIND REGARDING THIRD PARTY DATA, SOFTWARE, SYSTEMS OR OTHER TECHNOLOGY.

6. The Services provide professionals ("Recovery Advocates") to manage the detection, investigation, and remediation of incidents of identity fraud caused by Identity Theft. "Identity Theft" is defined as fraud that involves the use of any combination of a Group Member's name, address, date of birth, Social Security number, bank or credit/debit card account number, or other identifying information without the knowledge of the Group Member, and such information is used to commit fraud or other crimes. Only Identity Theft incidents that are discovered and reported during the Benefits Period will be covered by the Services. The successful completion of the Services described herein depends on the cooperation of the Group Member. If it is deemed that the Group Member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her responsibilities as part of the Services, or has obtained the Services knowingly without meeting the Eligibility Requirement the Services may be withheld or terminated. The Services will not be refused or terminated due to the complexity of an identity theft case. THE SERVICES DO NOT INCLUDE CREDIT COUNSELING OR REPAIR TO CREDIT NOT AFFECTED BY FRAUD OR IDENTITY THEFT. The Services not provide a guarantee of reimbursement for financial losses of any kind arising from the Identity Theft incident.

7. Identity Theft Expense Reimbursement Insurance. The Services include reimbursement for expenses incurred in identity theft recovery up to the limit of \$10,000 for Eligible Consumers and qualifying family members. Identity theft expense reimbursement insurance is underwritten by Lyndon Southern Insurance Company, a member of the Fortegra family of companies. The information provided is a program summary. Please refer to the Identity Theft Expense Reimbursement Evidence of Coverage forms for additional information including details of benefits, specific exclusions, terms, conditions and limitations of coverage. Coverage is currently not available to residents of the state of New York and may not be available in other U.S. territories or jurisdictions in the future. More information can be found at the Program Sponsor's website.

Visit our website for complete terms and conditions.

To access the services, Eligible Consumers can contact us.



THINK YOU DON'T NEED IDENTITY THEFT PROTECTION? THINK AGAIN.

Identity theft is consistently among the top complaints to the Federal Trade Commission. Rampant data breaches affecting millions of records are putting consumers at great risk of identity theft. It can happen to anyone – regardless of your age, income, where you live, or how careful you are.

Restoring your identity on your own can be stressful and time-consuming. After a while, some people give up, leaving them to contend with the aftermath of identity theft for years to come, including fraudulent bills, collections activity, damaged credit, and even criminal records.



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ONE IDENTITY IS STOLEN EVERY TWO SECONDS.

IT'S TIME TO PROTECT YOURS.

YOU ARE ALREADY PROTECTED

Thrive Credit Union has partnered with one of the nation's most trusted names in Identity Theft Protection, NXG Strategies, to provide you with a comprehensive Identity Theft Research, Remediation and Recovery Service. All covered checking accounts include the following services:

▶ FULLY MANAGED IDENTITY THEFT RECOVERY

If you become a victim or suspect you might be a victim of identity theft for any reason, simply let us know. You do not have to confirm identity fraud before seeking assistance. We will put you in touch with a professional Recovery Advocate who, depending on your identity fraud incident, will:

- Perform research to determine the extent of the problem, including a review of all three credit reports (if appropriate)
- Assist with the placement of fraud alerts with the three major credit bureaus
- Write letters and make calls on your behalf to dispute fraudulent information
- Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents
- Work with law enforcement to help to arrest and prosecute the criminals
- Follow up for 12 months after recovery

Your Recovery Advocate can complete the recovery work on your behalf, report on progress along the way, and be there for you until your good name is restored—no matter how long it takes!

▶ COVERAGE FOR ALL TYPES OF IDENTITY FRAUD

This service covers all types of identity fraud, even if it is not related to your accounts with us! Types of identity fraud covered include credit/debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud, and any other identity fraud recognized by the Federal Trade Commission.

▶ FAMILY COVERAGE

Fully Managed Identity Theft Recovery automatically extends to cover three generations of your family (3G), including:

- Spouse or domestic partner
- Dependents under age 25 with the same permanent address
- IRS-qualified dependents
- Parents living with you or in elder care (nursing home, assisted living, or hospice)

All 3G family members are covered for 12 months after death as well—an important benefit as identity thieves target deceased individuals.

▶ IDENTITY THEFT EXPENSE REIMBURSEMENT INSURANCE

Expense Reimbursement Insurance is available to cover out of pocket expenses incurred during the identity recovery process up to a maximum of \$10,000. Examples of covered expenses include attorneys' fees, costs of additional credit reports, long distance telephone calls, postage and handling fees, fees for notarizing affidavits, and document and filing fees for grants or credit applications rejected as a result of a stolen identity event. Lost wages due to time off from work are also covered. See Terms and Conditions for details.