



Dear GoldStar Member,

American United Federal Credit Union greatly values our members and continually strives to provide the highest quality products and services. In keeping with this standard of service, we are pleased to provide a new and enhanced identity fraud protection program which offers our members the most valuable identity protection and recovery services available today. *evado PROTECT* will replace our existing Affinion Identity Secure program effective September 1, 2015.

### ***Who is eligible for *evado PROTECT*?***

1. All members enrolled in the GoldStar Member Rewards Program receive *complimentary* access to Fully Managed Research, Remediation and Recovery services, Lost Document Replacement services, Identity Theft Expense Reimbursement Insurance up to \$25,000 and an entitlement to credit monitoring. See description of services below, and visit [amucu.org/protect](http://amucu.org/protect) to take advantage of complimentary credit monitoring included in your GoldStar Membership. If you have not already received an email with your log in credentials, please call us at 801-359-9600. When enrolling you'll be asked to provide your Enrollment ID, which is the letters AUFCU followed by your member number (i.e. if your member number is 12345, your Enrollment ID will be AUFCU12345).
2. Any member may purchase an identity fraud services package – there is no specific account relationship required. GoldStar Members may also purchase an additional package to supplement their complimentary one. Full details, enrollment, and the payment and activation process are handled within the website and take only minutes to complete.

### ***What are the new GoldStar PROTECT benefits?***

#### **Fully Managed Identity Fraud Research, Remediation and Recovery**

If you become a victim or suspect you might be a victim of identity fraud 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/ 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

This service covers **all types of identity fraud**, even if it is not related to your account(s) with American United Federal Credit Union! 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. Plus, the identity fraud recovery service extends to cover up to **3 generations of your family members!**

#### ***Lost Document/Card Replacement***

If you have an important document that has been lost, stolen or destroyed as a result of an identity theft incident or information compromise, we can help! Just let us know and we will refer

you to a professional Recovery Advocate who will work with you to replace your missing documents, including credit cards. Your Recovery Advocate will work with you to contact creditors, cancel the compromised information, and obtain replacement documents.

### ***Identity Theft Expense Reimbursement Insurance – up to \$25,000\****

Expense Reimbursement Insurance is available to cover out of pocket expenses incurred during the identity recovery process up to a maximum of \$25,000. 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.

For a list of complete terms and conditions for the Identity Fraud Recovery services, and to review the Identity Theft Expense Reimbursement Insurance Evidence of Coverage, please visit our website at [www.amucu.org/protect](http://www.amucu.org/protect).

### ***Entitlement to Credit Monitoring***

Owning a GoldStar PROTECT account provides you with an entitlement to credit monitoring with up to daily alerts of any changes to your credit file which may signal identity theft. The entitlement is applicable to individuals age 18 and older who have a valid credit file. You may choose whether or not you use this entitlement to obtain the credit monitoring service. There is no cost to you for taking advantage of this offer either now or in the future. When you become eligible for this service, you will receive an email from our partner company providing instructions for activation, or you may visit our website at [www.amucu.org/protect](http://www.amucu.org/protect) for more information.

### ***What if I'm a current Affinion Identity Secure customer?***

Although we are not continuing to offer the Affinion Identity Secure program after 9/1/15, you may choose to continue your current program with no interruption by simply maintaining your payment plan. If you choose to cancel your membership with Identity Secure, call 866-990-7328 and have your membership number on hand. If you do choose to cancel your current program, you can enroll in any of the new identity theft protection packages at any time.

If you have any questions about these changes, please contact us at 801-359-9600.

Sincerely,



Michelle Thorne, CEO

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