



Identity theft complaints were the second-most reported complaint in 2015, increasing more than 47 percent from 2014¹. In 2015, 13.1 million consumers suffered identity fraud—an increase of three percent from 2014².

Recouping losses and clearing your credit takes money and time. As your trusted financial partner, your identity protection is important to us. We have procedures in place to detect warning signs of identity theft, such as unusual debit card activity and anomalous online banking transactions, and we take action and steps to help prevent and mitigate any potential identity theft event. And we are doing more!

IDProtect[®] is a feature of every idLOCK account at JVB/The Juniata Valley Bank. With an idLOCK checking account, you, your joint account holders and your eligible family members can receive the following identity theft protection service benefits³. Some of the benefits listed here require you to register and activate, but there's no additional charge:

- **Credit Monitoring⁴** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports (*registration/activation required*)
- **Total Identity Monitoring** – monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others (*registration/activation required*)
- **3-in-1 Credit Report** - request new report every 90 days or upon receipt of a credit alert (*registration/activation required*)
- **Credit Score** – receive a new single bureau credit score with every new credit report (*registration/activation required*). Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.
- **Fully Managed Identity Theft Resolution Services** – access to a dedicated fraud specialist assigned to manage your case who will work with you until your credit and identity are restored.
- **Identity Theft Recovery Case Plan** – to inform you of the recovery process
- **Up to \$10,000 Identity Fraud Expense Reimbursement Coverage⁵** for expenses associated with restoring your identity.
- **Debit and Credit Card Registration** (*registration/activation required*)
- **Online Identity Theft News Center and Valuable Phone and Web Resources** (*registration required*)

IDProtect[®] is provided as a service with our idLOCK checking accounts. Together we can minimize the pain and hassle of identity theft, and ensure your peace of mind. For answers to questions about our idLOCK checking accounts, please contact our Customer Care Center at 1-855-582-5101.

¹ Federal Trade Commission. Consumer Sentinel Network Data Book, March 2016.

² Javelin Strategy and Research. Identity Fraud Report, February 2016.

³ IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

⁴ Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

⁵ Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefits for complete details on coverage.

Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.