

# An Essential Voluntary Member Benefit

Enroll Today for 1/1/22 Benefit Effective Date- Application inserted

\*You must be a member of your CCU union to enroll.

SEMIMONTHLY PLAN OPTIONS	LifeLock™ Standard	LifeLock Ultimate Plus™
Member Only [18 and over]	\$3.75	\$12.25
Member + Spouse/Domestic Partner	\$7.99	\$24.99
Member + Children*	\$6.93	\$17.56
Member + Family*	\$11.18	\$30.31

\*The LifeLock Benefit Junior plan is for minors under the age of 18. LifeLock enrollment is limited to employees and their eligible dependents. Eligible dependents must live within the employee's household, or be financially dependent on employee. LifeLock services will only be provided after receipt and applicable verification of certain information about you and each family member. Please refer to employer group for the required information under your plan. In the event you do not complete the enrollment process for any family member, those individuals will not receive LifeLock services, but you will continue to be charged the full amount of the monthly membership selected until you cancel or modify your plan at your employer's next open enrollment period, which may be annually. Please note that we will NOT refund or credit you for any period of time during which we are unable to provide LifeLock services to any family member on your plan after your benefit effective date due to your failure to submit the information necessary to complete enrollment. If you do not complete the enrollment process for each family member, you may continue to pay more for LifeLock services than you otherwise would if you had selected a lower tier plan.

FEATURES	LifeLock™ Standard	LifeLock Ultimate Plus™
LifeLock Identity Alert™ System <sup>1</sup>	✓	✓
Lost Wallet Protection	✓	✓
USPS Address Change Verification	✓	✓
Dark Web Monitoring**	✓	✓
LifeLock Privacy Monitor™	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓
Fictitious Identity Monitoring		✓
Court Records Scanning		✓
Data Breach Notifications		✓
Credit, Checking & Savings Account Activity Alerts***		✓
Investment Account Activity Alerts <sup>1</sup>		✓
24/7 Live Member Support	✓	✓
U.S.-Based Identity Restoration Specialists	✓	✓
Stolen Funds Reimbursement <sup>1</sup>	Up to \$25,000	Up to \$1 Million
Coverage for Lawyers and Experts <sup>1</sup>	Up to \$1 Million	Up to \$1 Million
Personal Expense Compensation <sup>1</sup>	Up to \$25,000	Up to \$1 Million
Checking and Savings Account Application Alerts <sup>1</sup>		✓
Bank Account Takeover Alerts <sup>1</sup>		✓
Three-Bureau Credit Monitoring <sup>1</sup>		✓
Three-Bureau Annual Credit Reports & Credit Scores <sup>1</sup> The credit scores provided are VantageScore 3.0 credit scores based on data from Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.		✓
One-Bureau Monthly Credit Score Tracking <sup>1</sup> The credit score provided is a VantageScore 3.0 credit score based on Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.		✓
File-Sharing Network Searches		✓
Sex Offender Registry Reports		✓
Priority 24/7 Live Member Support		✓

<sup>1</sup>Indicates features included within the Million Dollar Protection™ Package†††

## DID YOU KNOW?

Of identity theft victims who contacted the Identity Theft Resource Center in 2018:



**42%** noted that as a result of their identity theft incident they are in debt and

**40%** said that they could not pay their bills.<sup>1</sup>



**85%** felt worried, angry and frustrated because of their identity theft<sup>1</sup> and

**32%** felt that the incident caused problems for them at their place of employment (either with their boss or coworkers).<sup>1</sup>



No one can prevent all identity theft.

<sup>†</sup> We do not monitor all transactions at all businesses.

If your LifeLock plan includes credit reports, scores, and/or credit monitoring features ("Credit Features"), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax, and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful LifeLock plan enrollment.

\*\* These features are not enabled upon enrollment. Member must take action to activate this protection.

††† Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Standard and Junior, up to \$100,000 for Advantage and up to \$1 million for Benefit Elite and Ultimate Plus. And up to \$1 million for coverage for lawyers and experts if needed, for all plans. Benefits provided by Master Policy issued by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: LifeLock.com/legal.

<sup>1</sup> - The Aftermath®: The Non-Economic Impacts of Identity Theft. Identity Theft Resource Center © 2018.

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