

IDProtect®

IDProtect® is an identity theft monitoring and resolution service for you, your joint account owners, and eligible family members¹:

Comprehensive Identity Theft Resolution Services –

Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your identity is restored.

Debit and Credit Card Registration

Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. *(Registration/activation required.)*

3-in-1 Credit File Monitoring²

IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. *(Registration/activation required.)*

3-in-1 Credit Reports³

Request an updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau

credit score. *(Registration/activation required.)*

Total Identity Monitoring

Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. *(Registration/activation may be required.)*

Identity Theft Expense

Reimbursement Coverage⁴

To cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.

Do you currently have something in place if your identity is stolen?

Cellular Telephone Protection

Cellular Telephone Protection⁴ for damage or theft of up to three cell phones including:

- **\$300 available** to reimburse the cost of replacing or repairing device with \$50 copay.
- **Covers the first three (3) phone numbers** listed on cell phone bill.
 - Cellular telephone bill must be paid using eligible ChoiceOne account.
- **Covers two claims per year** - Up to \$300/claim and \$600/12 months.
- **Damaged or stolen cell phone** - Does not include coverage for a lost phone.

Has your phone been damaged or stolen?

To file a claim:

- call the Benefit Administrator at 866.210.0361.

Insurance Products are not a deposit of or guaranteed by the Bank or any Bank Affiliate and are not insured by the FDIC or Any Federal Government Agency.

1 IDProtect service is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. Service is not available to a "signer" on the account who is not an account owner. 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.

2 Credit file monitoring from Experian and Trans Union will take several days to begin following activation.

3 Credit Score is a Vantage Score 3.0 based on Equifax data. Third parties may use a different type of credit score to assess your creditworthiness.

4 Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.