

The Advantage of Security.

Frequently Asked Questions - My Complimentary Protection

Q. Are my accounts protected against identity theft? Who do I call for help?

A. There are different types of identity protection provided to you. First, your accounts and personal information are protected by First Federal according to our best practices, but if you should experience any fraud on your existing accounts maintained by us, please contact us immediately. While you may have certain protection provided by law, your immediate and prompt notice to us is essential. Lastly, for any type of identity theft that may affect you, we have partnered with Identity Fraud, Inc. ("IFI") to provide you with Fraud Resolution services (VRS Elite™), at no cost to you.

Q. What are my complimentary identity protection benefits?

A. The complimentary benefits include access to identity theft Victim Resolution Services. If you become a victim of any type of identity theft, or just have a question about fraud, we urge you to immediately contact Identity Fraud, Inc. (IFI) toll-free at 1-866-4ID-FRAUD (866-443-3728). Victim assistance services are provided 24 hours a day, seven days a week.

Q. Are the Identity Fraud, Inc. services provided only on Advantage Checking?

A. Yes.

Q. Does my spouse have access to the same complimentary service?

A. Yes. All authorized signatories/ joint account holder on your Advantage Account also have access to this service.

Q. What restrictions apply to the complimentary service?

A. You must be an Advantage Account holder in good standing. Also, due to the evolving nature of identity theft and the potential severity and complexity of identity theft, certain cases may be beyond the scope of the VRS Elite™ services. Thus, the only other restriction is that not all identity thefts may be resolved or resolved in a timely fashion. For example, certain cases may require you to hire an attorney to achieve a specific legal remedy.

Q. What type of assistance will I get if I become a victim of identity fraud?

A. The VRS Elite™ brochure (attached PDF) provides more detail on your complimentary benefits.