

# 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.



**IDENTITY  
FRAUD** INC.

**VRS Elite™**

[WWW.IDENTITYFRAUD.COM](http://WWW.IDENTITYFRAUD.COM)

**VRS Elite™ Provides:**

- Unlimited Toll-Free Access (24/7)
- Dedicated **VRS Elite™** Case Specialist(s)
- Case File Creation
- Case File Monitoring
- Limited Power of Attorney (Optional)
- Victim Statements
- Elite Action to Stop Fraud
- Verbal and Written Credit Bureau Fraud Alerts
- Fraud Affidavit
- IFI Supplemental Police Report
- Identity Insurance Claim Support
- Case Follow-Up – Two Year
- Education, Newsletters and more ...

Whether you have questions about fraud or indeed become a victim, contact Identity Fraud, Inc. toll-free at 1-866-4ID-FRAUD. Our professional **VRS Elite™** staff remains available to address your specific needs with immediate feedback and action.

Each victim is provided one primary and one secondary (backup) specialist that will work on your fraud crisis, from beginning-to-end, from simple-to-complex.

Every identity theft case is unique, just like your identity. We create a specific resolution case file and road map to address your crisis.

As resolution efforts get underway, you may monitor your case and progress via our secure Members Section for greater oversight, control, and piece of mind.

You may sign a Limited Power of Attorney that grants IFI limited authority to better resolve your identity crisis on your behalf. More direct resolution can save additional time and money.

Specific details relating to your identity theft are compiled and seamlessly integrated into **VRS Elite™** resolution efforts and communicated to pertinent organizations.

Identity Fraud, Inc. specialists help to stop fraud by immediately identifying and contacting creditors, credit bureaus, financial institutions, government agencies, and related third parties to signal your victim status, prevent new fraudulent accounts from being opened, close affected accounts, and to help open new legitimate replacement accounts.

Specialists provide assistance in establishing fraud alerts with the three major credit bureaus, both short-term verbal alerts and longer-term alerts supported via written documentation.

Victims of fraud are usually required to document and attest to their victim status prior to any third party investigation and resolution. **VRS Elite™** staff incorporates essential relevant details and facts into affidavits for tailored communication to each affected creditor or institution.

Because law enforcement is often burdened with a lack of time and resources, **VRS Elite™** staff (with financial crimes law enforcement experience) prepares our proprietary supplemental police report to save time and ensure your police report contains the relevant details needed for effective resolution.

Obtaining claim payments from insurance company providers requires proper representation, documentation, and knowledge of identity insurance. **VRS Elite™ licensed insurance professionals** work on your behalf to ensure the prompt payment of valid claims.

Follow-up helps to ensure resolution is complete, yet it may uncover recurring fraud that strikes again.

Education, privacy and identity related newsletters, and discounts on identity theft prevention tools are available on our website.

Whether you have questions about fraud or become a victim, call IFI toll-free for assistance.

The more quickly you recognize fraud and contact IFI, the more quickly you can take steps to regain your good name.

**Identity Fraud, Inc. is your best defense against identity theft.**

Call toll-free **1-866-4ID-FRAUD**



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