

Notification of Change to Account Fees and Services

Identity theft is a billion dollar business for thieves and a billion dollar loss for the rest of us. As a result, recent regulation enacted by the Fair and Accurate Credit Transactions Act (FACTA) requires that we put in place additional measures to safeguard your account and our financial institution.

CHANGE TO ACCOUNT FEES: Beginning July 15, 2010, a service charge of \$2.00 per month will be charged to the account to offset these security measures to fight identity theft and fraud. It will appear on your statement as "IDSafe". If you have any questions about how this fee pertains to you or your account, please contact your nearest branch office.

CHANGE TO ACCOUNT SERVICES:

As we undertake these security measures to safeguard your account, there is an additional benefit for you. **If you suspect or have confirmed identity theft for ANY reason whatsoever, even if it does not pertain to your account with us, we will provide professional identity theft recovery benefits covering both financial and non-financial fraud.** That's right – any kind of identity theft event you may experience – utilities fraud, medical fraud, fraud on your accounts or credit with other financial institutions – all are covered by these new share draft account benefits. You can even access the services to help you if you lose your wallet or have your personal information compromised in some way. In addition, these benefits are extended to all named accountholders and three generations of your family – including your spouse, children and parents. (See complete terms below)

If you have any questions about this new account benefit, please contact your nearest branch.

At Cornerstone Credit Union, we remain committed to protecting you and your accounts against the effects of identity theft.

Regards,
Paula D. Reedy
President/CEO

HOW IT WORKS

If you or a qualifying family member has reason to believe you might be a victim of identity theft, call us. We will put you in touch with a highly skilled Identity Recovery Advocate who will:

- *Perform research to determine the extent of the problem.*
- *Assist you with the placement of fraud alerts and review your credit report with all 3 credit bureaus*
- *Assist you in completing an Identity Theft Affidavit and Declaration of Fraud to establish your rights as a victim*
- *Write letters, make calls on your behalf to dispute all fraudulent information*
- *Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents*
- *Work with law enforcement to help to arrest and prosecute the criminals*
- *Confirm complete recovery in writing*
- *Follow up for 12 months*

You and your family members can rest assured that you will have the help you need for as long as necessary – with no time limit!

Terms for Identity Recovery Services

1. Services will be extended to accountholders at the discretion of Cornerstone Credit Union and may be cancelled upon 30 days notice to the accountholder.
2. Services extend to all named accountholders, their spouse or domestic partner, dependants up to age 25 with the same permanent residence address as the accountholder, including students and military, and parents of the accountholder living at the same address as the accountholder, or living in hospice, assisted living, nursing home or deceased for 12 months or less.]
3. Services do not cover financial losses of any kind arising from the identity theft.
4. Benefits have no cash equivalent, are non-transferable, and non-cancelable (except in the event of termination of the Group Plan.) Provider Services do not cover financial losses of any kind arising from the identity theft.
5. Eligibility for recovery services is based on ID theft events that are discovered and reported to Cornerstone Credit Union on or after the effective date of the group program.
6. Identity Theft is defined as fraud that involves the use of a consumer's name, address, social security number, bank or credit/debit card account number, or other identifying information without the knowledge of the consumer, and such information is used to commit fraud or other crimes.
7. Recovery Services may be refused or terminated if it is deemed that the accountholder or eligible family member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan. Services will not be refused or terminated due to the complexity of a case.
8. Cornerstone Credit Union and/or its service provider of the identity theft services cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control.
9. This service does not provide credit counseling or repair to credit which legitimately belongs to the accountholder or eligible family member.
10. Services are only available to residents of the United States. Identity recovery is only performed with agencies and institutions in the United States, or territories where U.S. law applies.
11. Services are provided by Merchants Information Solutions, Inc., www.merchantsinfo.com or an alternate Services Provider selected at the sole discretion of Cornerstone Credit Union.