



Protect Yourself From Identity Theft

Prairie Community Banks's identity theft protection gives you everything you need to safeguard your identity, protect your credit and help you recover should you become a victim of identity fraud.

Identity theft protection you can trust

The numbers say it all

Will you become a victim of identity theft? For the 13th year in a row, identity theft topped the list of consumer complaints. Of more than 2 million complaints filed in 2012, 18 percent were identity theft related.¹ Identity fraud incidence increased in 2012 for the second consecutive year, affecting 12.6 million consumers and costing \$20.9 billion.²

¹ Federal Trade Commission's Consumer Sentinel Network Data Book, February 2013.
² Javelin Strategy & Research, Identity Fraud Survey Report, February 2013.

Personal protection and peace of mind with IDProtect

Prevent

Get **advice** on ways to protect yourself from identity theft, read **educational tips** and access valuable online resources related to identity fraud and credit.

Detect

Credit File Monitoring – daily credit file monitoring and automated alerts of key changes to your Experian, TransUnion and Equifax credit reports

Triple-bureau Credit Report

Credit Score

Total Identity Monitoring – continuous monitoring of over 1,000 databases

Correct

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 - and your liability is limited - should your cards become lost or stolen.

Fully Managed Identity Theft Resolution Service – access to a dedicated consumer fraud specialist, assigned specifically to your case, who will work with you until your credit and identity are completely restored.

Identity Fraud Expense Reimbursement Coverage⁺ – for expenses to help clear your name and help repair damaged credit, including attorney fees, long distance calls, certified mail as well as coverage for lost wages as a result of taking time off work.

Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Insurance product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

Fight back against identity theft

With IDProtect's Resolution Services

Should you become a victim of identity theft, IDProtect provides you with access to a case manager who provides end-to-end recovery support on your behalf. Working as your advocate, the case manager handles everything from reviewing your credit report with you to notifying relevant agencies and creditors. They will assist you in placing fraud alerts on your credit report and will create your personal case file. Your case manager is there to walk you through the entire recovery process – until your identity and credit are completely restored.

Your Protection Against Identity Theft

Becoming a victim of identity fraud is a frightening, frustrating experience and it can happen to anyone at anytime. IDProtect is here to help during this difficult time – IDProtect Specialists are available to assist you right away.

Ask a Prairie Community Bank Retail Specialist about IDProtect today!

815-568-4100



What is identity theft?

Identity theft is a serious crime in which an imposter gains access to another's personal information, such as your Social Security number, credit card or bank account information, or medical insurance information and uses this information to commit fraud or other criminal acts. It can disrupt and even ruin your credit history, drain your finances, affect your reputation, and endanger your employment AND it can take time and money to repair.

How does it occur?

Identity thieves use a number of different ways to gain access to your personal information, they may:

- Steal your wallet or purse containing identification cards, credit cards, and bank information.
- Steal your mail including credit and bank statements, new checks, and tax information.
- Go through trash cans and dumpsters stealing bills and documents with sensitive information.
- Complete a "change of address" form to redirect your mail.
- Work for a business, medical office, government agency and steal personal information on the job.
- Contact you via phone with an "offer" and ask you to send personal information to "qualify".
- Steal your personal information through email by saying they are with a legitimate company and claiming that you have a problem with your account.

Start protecting yourself today!

NOTICE: The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the endorsement described. Please refer to actual policy/endorsement for terms, conditions, and exclusions of the identity fraud expense reimbursement coverage.



Personal Protection and Peace of Mind with IDProtect

