




IDProSelect Protect Group Identity Theft Services Terms and Conditions

1. All consumers who own a share account with Monroe County Community Credit Union are eligible for the group identity theft and recovery services (collectively the "Services"). This is known as the "Eligibility Requirement".
2. The Services are offered through a group services agreement ("Group Program") with Monroe County Community Credit Union and extended to eligible consumers ("Group Members") for a period of time ("Benefits Period"), as further defined below. Eligibility is at the discretion of Monroe County Community Credit Union. Group Members have NOT been registered with a third party and no consumer information was provided Monroe County Community Credit Union to a third party for the implementation or management of these Services.
3. There is no fee collected from Group Members for the Services; however, the account or service to which the eligibility is attached may have a monthly fee, based on the provisions of the account/service agreement that the Group Member has with Monroe County Community Credit Union.
4. "Identity Fraud Recovery Services" provides professional services to fully manage the detection, investigation, and remediation incidents of identity fraud caused by Identity Theft. "Identity Theft" is defined as fraud that involves the use of any combination of a Group Member's name, address, date of birth, Social Security number, bank or credit/debit card account number, or other identifying information without the knowledge of the Group Member, and such information is used to commit fraud or other crimes. Only Identity Theft incidents that are discovered and reported to Monroe County Community Credit Union during the Benefits Period will be covered by the Services.
5. Group Members include all consumers named on the accounts/services to which eligibility is attached as indicated above, plus three generations of the Group Members' family ("3G Family"). This includes spouse or domestic partner, dependents in the household up to age 25, other IRS-qualified dependents in the household, and parents living at the same address as the consumer, or living in hospice, assisted living, or nursing home. Group Members are eligible for the Identity Fraud Recovery Services for up to 12 months after death.
6. The Benefits Period for the Identity Fraud Recovery Services begins at the time that the Group Member meets the Eligibility Requirement, and ends when the Group Member no longer meets the Eligibility Requirement or the Monroe County Community Credit Union terminates the Group Program, whichever occurs first. Monroe County Community Credit Union may elect to terminate the Group Program with a thirty (30) day notice to Group Members. An exception to the Benefits Period occurs when a case file is opened and the Group Member is participating in Identity Fraud Recovery Services. In this case, the Group Member remains eligible for the Identity Fraud Recovery Services until the case is closed, regardless of meeting the Eligibility Requirement or participation of the sponsor in the Group Program.
7. During the process of providing the Identity Fraud Recovery Services, Group Members may be asked to file a police report with their local law enforcement authority. The Group Member may be asked to identify the person or persons who are committing the acts of fraud and identity theft, if known ("Perpetrator"). The Group Member will continue to be eligible for the Identity Fraud Recovery Services even if it is found that the Perpetrator is a family member or acquaintance of the Group Member. Failure to cooperate with a law enforcement investigation may prevent the successful completion of the Services.

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8. The Identity Fraud Recovery Services will assist the Group Member in seeking reimbursement for funds stolen in the Identity Theft incident, but do not provide a guarantee of reimbursement of financial losses arising from the Identity Theft.
 9. Neither Monroe County Community Credit Union nor its contracted service providers can be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond the control of Monroe County Community Credit Union and its service providers.
 10. The Services have no cash equivalent and are non-transferable. The Services are non-cancelable except in the event of termination of the Group Plan.
 11. The successful completion of the Services described herein depends on the cooperation of the Group Member. The Services may be refused or terminated if it is deemed that the Group Member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the Services, or has obtained the Services knowingly without meeting the eligibility requirements. The Services will not be refused or terminated due to the complexity of a case.
 12. THE SERVICES DO NOT INCLUDE CREDIT COUNSELING OR REPAIR TO CREDIT THAT HAS NOT BEEN AFFECTED BY FRAUD OR IDENTITY THEFT.
 13. The Services are performed only with agencies and institutions in the United States, or territories where U.S. law applies. The Services are performed with these U.S. institutions and agencies regardless of where the fraud was perpetrated, resident status in the U.S. or U.S. citizenship of the Group Member.