

IDProtect®- Identity Theft Protection Service ¹

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage¹** for expenses associated with restoring your identity.
- **Fully Managed Identity Theft Resolution Services** – access to a dedicated fraud specialist assigned to manage your case until your identity is restored.
- **Debit and Credit Card Registration** *(Registration/activation required.)*
- **Credit File Monitoring²** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports *(Registration/activation required.)*
- **3-in-1 Credit Report** – request a new 3-in-1 report every 90 days or upon receipt of a credit alert *(Registration/activation required.)*
- **Credit Score** – receive a new single bureau credit score with every new credit report *(Registration/activation required)* **Credit Score is a Vantage Score 3.0 based on Equifax data. Third parties may use a different Vantage Score or a different type of credit score to assess your credit worthiness.**
- **Total Identity Monitoring** – monitoring of over 1,000 databases. *(Registration/activation required.)*
- **Online Identity Theft News Center and Valuable Phone and Web Resources** *(Registration/activation required.)*

Cellular Telephone Protection ³

- Damage or theft coverage.
- Supplemental to Cellular Wireless Coverage.
- Coverage available for the first three phone lines listed on the cellular telephone bill.
- Maximum benefit of \$300 per claim (\$600/year).
- Maximum of two claims per 12-month period.
- Monthly cellular telephone payments are required to be paid through participating customer's Value Checking Account at Security National Bank.
- \$50 co-payment per claim.
- 10-day reimbursement period.
- Official store receipt as proof of purchase for each covered phone is required at time of claim.
- Cellular Telephone Insurance provided by ACE Insurance.

¹*Special Insurance Program Notes: The description herein is a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage. **Insurance Products are not a deposit of or guaranteed by the Bank or any Bank Affiliate and are not insured by the FDIC or Any Federal Government Agency.***

² *Credit file monitoring from Experian and TransUnion will take several days to begin following activation.*

³ *See Guide to Benefit for additional details regarding eligibility, terms and exclusions.*