

Privacy Advantage

What's more important than your good name? According to the FTC, nearly 10 million Americans discovered that they were victims of some form of identity theft in 2003. Now Phenix-Girard Bank offers you an invaluable program with our new identity theft protection service - Privacy Advantage. An identity thief can use your personal information without your knowledge or permission to open an account, get a loan and make purchases in your name. Our service offers you the tools and resources you will need to help you deal with identity theft and at the same time provide you with valuable credit management services. Dealing with identity theft is time consuming, frustrating and expensive. Protect your good financial standing with Phenix-Girard's Privacy Advantage service by stopping in to one of our various locations and adding this feature to any new or existing account. Or, if you prefer, you can [click here](#) for an application.

How Privacy Advantage SM ID Theft Protection from Phenix-Girard Works Our Identity Theft Protection Service, Privacy Advantage SM, provides you with the tools and resources you will need to help you monitor your credit file and will alert you promptly of suspicious activity..

- Credit File Monitoring – Your Equifax credit file is monitored each business day to scan for any signs of fraudulent activity including new inquiries, address changes and new charge accounts opened in your name. You will receive e-mail or first class mail notification of any significant or suspect changes.
- Credit Report and Score - You'll receive your Equifax or, at your option, a merged, three-bureau credit report that includes items such as: Public Records Collection Items Account Information Inquiries Credit summary Identification, address and employment information Creditors' contact information Quarterly Credit Updates – Every quarter, you'll automatically be provided with a detailed summary of important changes to your credit files, along with an updated credit score. This report notifies you of new accounts, inquiries, address and identification changes, balance changes over 20%, closed accounts, status improvements, items removed and credit limit increases. Also included is a new credit score with a side-by-side comparison of previous scores so you can track and compare progress.
- On-line Credit Analyzer – Lets you plug in theoretical changes in one or more of your credit factors to see how this will affect your credit score. By creating "what if" scenarios you can see how your financial decisions may raise or lower your personal score. There are also credit education specialists available by phone to answer questions about your personal credit profile. [They don't guide customers through the on-line piece].
- Identity Theft Recovery Unit – If a thief steals your identification, the consequences can be devastating. But help is just a phone call away. A fraud specialist will walk you step-by-step through how to restore your credit file. Assist you in contacting the three national credit reporting agencies. Assist you in contacting affected creditors and law enforcement .Send you a Fraud First Aid Kit that provides helpful information as you recover and restore your credit file. \$10,000 Identity Theft Insurance* – The Privacy Advantage identity theft insurance reimburses victims of identity theft for certain expenses up to \$10,000, at no additional charge to you. These include lost wages, notary and certified mailing costs, loan application fees, and phone charges incurred to deal with the fraud. Please refer to the Certificate of Insurance included in your membership packet for more information.

Monthly Fee

Identify Theft Protection is an amazingly inexpensive way to safeguard your good name and financial resources and give you the peace of mind to know you have specialists watching over you! All for only \$7.50 per person per month. Privacy Advantage Application (fill out and drop by or mail to any branch)* Insurance underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on underwriting qualifications and state regulations. Coverage not available for residents of New York.