

Fraud happens ...

Now you're
ready with
**Kasasa
Protect**[®]



We've got you covered.

Data breaches, credit card fraud, identity theft. There's a lot to worry about. But you have Kasasa Protect, so you don't have to.

Activate your Kasasa Protect today and enjoy access to a full range of personal defense.



The Kasasa Protect Suite gives you peace of mind, knowing your personal information is safe.

Full-Service Identity Restoration

Get help and resolution the instant fraud occurs. Rest assured as certified specialists file, dispute, and resolve issues with your credit or other vital records.

Monthly Credit Score and Plotter

Stay on top of your credit with regular online reports. See your score at no extra cost, view trends, and find out exactly what's moving your number.

Dark Web Monitoring

Keep close tabs on your identity online. This personal watchdog scans millions of international sources in real-time, quickly spotting stolen data that could identify you.

Credit Monitoring

Get notices about important changes in your credit report including loan data, inquiries, new accounts, judgments, and liens around the clock.

Lost Wallet Protection

Cancel and replace all your important documents through one point of contact. Your agent can restore your cards, licenses, passports, even traveler's checks.

24/7 Protection

Employs around-the-clock monitoring for fraudulent activity, and immediately alerts you to any suspicious activity

Credit Reporting

Get deep insight into your credit record with a full annual report from Experian. It's the first step toward fantastic financial health.

It's So Easy

Kasasa Protect's monthly fee is automatically drafted from your checking account. That means no additional checks to cut, lapses in coverage, or due dates to remember.

Add a first — and last line of personal defense by signing up for Kasasa Protect today!



Kasasa Protect is a true bargain for around-the-clock protection against fraud and ID theft. At just \$7.99/month for Kasasa account holders, \$12.99/month for all other account holders, and an additional \$5.99 for one additional person listed on a joint account, it's a small price for peace of mind.

To start the enrollment process, contact one of Valley Communities Credit Union's member service representatives. You will then receive an email to complete your enrollment. Kasasa Protect starts working immediately upon your completion of enrollment. Be sure to log in and verify your identity so that you can get the most value out of this service. Just check your email for your activation link or visit secure.kasasaprotect.com.

After you are enrolled and your account is activated, cut out and keep the card below for your reference.

Kasasa Protect[®]

PROTECT YOUR PERSONAL INFORMATION

We've got you covered.

Kasasa Protect Disclosure

This disclosure contains the rules that govern our Kasasa Protect referral program as of 2/1/2019

Optional Add On Service

Valley Communities Credit Union offers Kasasa Protect, an optional Identity Fraud Protection And Restoration Service that includes identity theft, fraud protection and breach resolution services through a separate, third party that can be added to your Kasasa Cash, Kasasa Cash Back, and Kasasa Saver account. This add-on service (a) requires your explicit authorization to add these Identity Fraud Protection Services ("opt-in"), (b) charges a separate monthly fee and (c) can be cancelled at any time.

Kasasa Protect: Identity Fraud Protection And Restoration Services

"Kasasa Protect: Identity Fraud Protection And Restoration Services" collectively includes the following comprehensive services (collectively "Services"): (1) Credit Services: (a) Reports: an annual credit report from Experian; (b) Scores: a monthly credit score from Experian and (c) Plotter: a visual twelve (12)-month history of the consumer's monthly credit scores from Experian. (2) Monitoring Services: (a) Public Records: Monitors name, address & Social Security Number (SSN) across public records; (b) Dark Web Monitoring: monitors across social networks, chat rooms & black market web sites for personally identifiable information including social security numbers; phone numbers; email addresses; bank account and routing numbers; credit and debit cards; and medical identification numbers; (c) Credit Bureau: monitors for and will provide an email or text alert if credit inquiries, new lines of credit, derogatory credit, name changes or changes in address are detected in the consumer's Experian credit file. Credit monitoring occurs only on the credit file associated with the purchasing consumer, and does not monitor, compare or cross reference the credit file associated with the purchasing consumer to any other credit files maintained by the applicable credit bureaus; (d) Credit Freezes & Removals: Kasasa Protect includes the ability to place or release credit freezes on your credit report with Experian only. Certified Specialists will help Kasasa Protect consumers place or remove this credit freeze at no additional cost. In addition, Certified Specialists will provide the consumer with contact information for the other credit bureaus; however, they will not place the credit freeze at the other credit bureaus on their behalf. In accordance with the Economic Growth, Regulatory Relief and Consumer Protection Act, credit bureaus are to provide one free credit freeze (and associated removal) per year for consumer requests made after September 21, 2018. (3) Resolution Services: (a) Recovery Services: a professional Identity Recovery Specialist will assist the consumer identify, dispute, expunge any fraudulent activities and (b) Lost Wallet Services: Cancellation & replacement assistance for lost or stolen credit cards and personal documents lost due to loss or identity theft.

Terms & Conditions

Kasasa Protect services are provided by CSID, a part of Experian Information Solutions, Inc. "Experian".

In order to receive your Kasasa Protect services, you must review and agree to the following services' disclosure and the portal's terms and conditions: (1) Services: Kasasa Protect's disclosure language as documented herein or as can be retrieved as a separate document at a Valley Communities Credit Union branch location. (2) Portal: Terms & Conditions can be retrieved online by using the following link: <https://secure.kasasaprotect.com>. ("Portal")

Fees

Kasasa Protect services are provided for a monthly fee of \$12.99, or \$7.99 if you are a Kasasa account holder. Kasasa Protect is available to a secondary account holder listed on a joint account for an additional monthly fee of \$5.99. Fee(s) will be automatically debited from your account on the third (3rd) of each month. Fee(s) begin on the third (3rd) of the month following your enrollment date and will end one (1) day after Valley Communities Credit Union has processed your cancellation request.

Changes & Modifications:

Kasasa Protect's services, fees, providers and / or partners are variable and may change with proper notification from our credit union or Kasasa, Ltd. Changes in terms, conditions, services, fees and / or providers, if any, will be posted on the Kasasa Protect site located at <https://secure.kasasaprotect.com>. We encourage you to refer to this site on a regular basis for Services information.

Requirements:

To utilize Kasasa Protect you must: (1) be eighteen (18) years of age or older, (2) be a resident of the United States or any of its territories, and (3) register and maintain your unique email address (joint account holders must each provide unique email addresses for this service) via the Kasasa Protect online portal.

Enrollment:

To receive Kasasa Protect's Services, you must (1) agree to the Kasasa Protect Services' Terms & Conditions and (2) establish the Services' monthly billing and (3) provide an accurate email address. Upon completing these three activities you will be enrolled in the program. ("Enrollment"). The date upon which these activities are completed will be your enrollment date ("Enrollment Date").

Kasasa Protect[®]

USER GUIDE

Login: <https://secure.kasasaprotect.com>

For questions regarding the initial setup, please call or visit Valley Communities Credit Union at an office near you.

For questions related to your Kasasa Protect account, call 888-483-3301.

Verification:

Within one (1) business day after Enrollment, Kasasa Protect will provide you with an email that includes a link to <https://secure.kasasaprotect.com> and your subscriber number. After entering your subscriber number, you must verify your personal information. You agree to provide accurate, current and complete information about yourself. You agree to not misrepresent your identity. You also agree to maintain and update this information, including your email address on a regular basis to ensure its accuracy. Failure to provide and maintain accurate and complete information may prohibit your use of the Services or result in errors in information generated. ("Verification").

Portal Alerts & Notifications:

Upon verifying your personal information and agreeing to the terms and conditions associated with the Kasasa Protect portal, you will be able to receive alerts and notifications through the portal. Email notifications will be sent to the email address you maintain at <https://secure.kasasaprotect.com>. You understand, acknowledge, and agree that in order to receive the full complement of Services, including receiving Services' alerts and notifications via the Kasasa Protect portal, you must first verify your identity and register and maintain your email address at: <https://secure.kasasaprotect.com>.

Availability of Services:

All items under these three (3) comprehensive services are available to you as identified below.

(1) Credit Services: After verification, you will be able to view all items listed under Credit Services, including credit information and alert details via the portal. (2) Monitoring Services: All items listed under Monitoring Services will begin upon Enrollment. Viewing of Monitoring Services alerts is available upon Verification. (3) Restoration Services: All items under Resolution Services are available upon Enrollment.

Cancellation:

You may cancel your Services at any time by notifying your financial institution of your decision to cancel. Written notices should be sent to Valley Communities Credit Union, PO Box 127, Mosinee, WI 54455. Verbal requests should be directed to 715-693-3400. Cancellations may take one (1) or more business days to process. When cancelling, your then current month's fee will not be reimbursed or prorated. The Services' monthly fee will not be charged for the following month after a cancellation request has been processed by your financial institution. Valley Communities Credit Union reserves the right to cancel your Services if the Services' monthly fees are not paid and properly fulfilled for one month. Should Valley Communities Credit Union cancel your Services, a cancellation notification email from Valley Communities Credit Union will be sent to the email address you maintain at <https://secure.kasasaprotect.com>.

Closure of Checking Account:

Should your checking account be closed by you or Valley Communities Credit Union any add-on products / services associated with that account, including Kasasa Protect, will also be terminated at the same time. Your then current month's account and/or Kasasa Protect fees will not be reimbursed or prorated. The monthly fee(s) will not be charged for the month following termination.

Legal Notices:

(1) Federal Notice. Even without our plan, you have the right to a free credit report from each of the three major credit bureaus through annualcreditreport.com or 877-322-8228, the only authorized source under federal law. (2) Valley Communities Credit Union Notice. Valley Communities Credit Union shall not have any liability for the accuracy of the information contained in the credit reports provided through these Services including any liability for damages, direct or indirect, consequential or incidental. (3) Free credit monitoring services are available to every active credit consumer via www.freecreditscore.com. This free service provides electronic monitoring and notifies a consumer of changes to their credit file.

Trademarks & Credits: Kasasa and Kasasa Protect are trademarks of Kasasa, Ltd., registered in the U.S.A. Experian is a registered trademark of Experian Information Solutions, Inc.



Serving you in your community at one of these five convenient locations!

Kronenwetter

2290 County Rd. X, Ste. C
Kronenwetter, WI 54455
(715) 359-0050

Marshfield

2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

Mosinee

1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

Stevens Point

2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

Wis. Rapids

440 8th Street South
Wis. Rapids, WI 54494
(715) 424-4400

Corporate Office

975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770

www.valleycommunities.org

