Dear Member,

American United Federal Credit Union greatly values our members and continually strives to provide the highest quality products and services. In keeping with this standard of service, we are pleased to provide a new and enhanced identity fraud protection program which offers our members the most valuable identity protection and recovery services available today. evado PROTECT will replace our existing Affinion Identity Secure program effective September 1, 2015.

Who is eligible for evado PROTECT?

1. *Any* member may purchase an identity fraud services package, starting at just $3.95/month. Options and prices are listed below. The enrollment, payment and activation process is handled within the website and takes only minutes to complete. Visit www.amucu.org/protect to enroll. Details are below.
2. All members enrolled in the GoldStar Member Rewards Program receive *complimentary* access to a special GoldStar PROTECT package. Details are below.

What are our PROTECT options?

Package 1
Single $3.95/month
Family $7.50/month

- Fully Managed Identity Recovery
- 1 Bureau Credit Monitoring
- $1 Million Expense Reimbursement Insurance with UEFT
- Lost Document Replacement
- Internet Black Market Monitoring

Package 2
Single $6.95/month
Family $13.70/month

- Fully Managed Identity Recovery
- 1 Bureau Credit Monitoring
- $1 Million Expense Reimbursement Insurance with UEFT
- Credential Vault with Lost Document Replacement
- Internet Black Market Monitoring
- Monthly Score Tracker

Package 3
Single $12.95/month
Family $24.90/month

- Fully Managed Identity Recovery
- 3 Bureau Credit Monitoring
- $1 Million Expense Reimbursement Insurance with UEFT
- Lost Document Replacement
- Internet Black Market Monitoring
- Monthly Score Tracker
- ID Monitoring – Public Records

GoldStar PROTECT Package
Complimentary for those enrolled in the GoldStar Member Rewards Program

- Fully Managed Identity Recovery
- Entitlement to 1 Bureau Credit Monitoring
- $25,000 Expense Reimbursement Insurance
- Lost Document Replacement

Identity Recovery

This service covers **all types of identity fraud**, even if it is not related to your account(s) with American United Federal Credit Union! Types of identity fraud covered include: credit/debit card fraud, tax fraud, employment fraud, government documents and benefits fraud, medical fraud, and any other identity fraud recognized by the Federal Trade Commission. Plus, the identity fraud recovery service extends to cover up to **3 generations of your family members**!

Lost Document/Card Replacement

If you have an important document that has been lost, stolen or destroyed as a result of an identity theft incident or information compromise, we can help! Just let us know and we will refer you to a professional Recovery Advocate who will work with you to replace your missing documents, including credit cards. Your Recovery Advocate will work with you to contact creditors, cancel the compromised information, and obtain replacement documents.

Identity Theft Expense Reimbursement Insurance

Expense Reimbursement Insurance is available to cover out of pocket expenses incurred during the identity recovery. Examples of covered expenses include attorneys' fees, costs of additional credit reports, long distance telephone calls, postage and handling fees, fees for notarizing affidavits, and document and filing fees for grants or credit applications rejected as a result of a stolen identity event. Lost wages due to time off from work are also covered.

Credit Monitoring

Purchasing a package provides you with credit monitoring with up to daily alerts of any changes to your credit file which may signal identity theft. Credit Monitoring is applicable to individuals age 18 and older who have a valid credit file.

What if I'm a current Affinion Identity Secure customer?

Although we are not continuing to offer the Affinion Identity Secure program after 9/1/15, you may choose to continue your current program with no interruption by simply maintaining your payment plan. If you choose to cancel your membership with Identity Secure, call 866-990-7328 and have your membership number on hand. If you do choose to cancel your current program, you can enroll in any of the new identity theft protection packages at any time.

How do I enroll in the GoldStar Member Rewards Program to take advantage of the complimentary evado PROTECT package?

It's easy to qualify for the GoldStar Member Rewards Program! Visit a branch, call (801) 359-9600 or visit www.amucu.org/accounts/goldstar for details and to enroll. There are many benefits to becoming a GoldStar Member, including lower interest rates on loans, higher savings rates, and discounted services.

If you have any questions about these changes, please contact us at 801-359-9600.

Sincerely,



Michelle Thorne, CEO

American United Federal Credit Union
Administrative Offices

P.O. Box 1030
West Jordan, UT 84084

amucu.org