

Card PatrolSM* Benefit Summary Sheet

BENEFIT	
Description	<p>Advanced proprietary technology scans billions of internet records in real-time. If any of the members registered debit or credit card numbers are discovered, they will be notified via email within 24 hours. This type of early warning alert can help to prevent fraudulent charges or other types of identity fraud before it happens.</p> <p><i>* Card PatrolSM monitors up to ten major credit/debit cards (Visa, MasterCard, American Express, Diners Club and Discover) on Internet chat rooms. It is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.</i></p>
Key Benefits to Member	<ul style="list-style-type: none"> • Real-time monitoring of your registered debit or credit cards. • Early warning technology monitors various chat rooms where thieves are selling and trading stolen credit and debit card numbers. • Member will be notified within 24 hours via email if any suspicious activity has been detected. • If needed, the member will be assigned a Personal Caseworker to provide guidance and answer important questions regarding the member's compromised data. <p>Members can register up to 10 debit or credit cards.</p>
Eligibility	Current members of programs that include Card Patrol and all joint account holders.
Provider	CardCops . CardCops began searching cyberspace for compromised credit cards in 2000. CardCops now makes this data available to individual consumers so they may better protect themselves from fraudulent transactions. CardCops has worked with various law enforcement agencies and has been profiled in major news media including CNN and NBC Dateline's popular <i>To Catch an Identity Thief</i> series.
How Member Receives Benefit	<ul style="list-style-type: none"> • Member receives an ID card in their New Account Kit. • The ID card lists the website and Access Code. This Access Code is required to sign up and activate the monitoring. • Joint Account Holders: There is room on each Card Patrol Account for 20 debit or credit cards. Each member can register 10 major credit or debit cards. If the joint account holder prefers to set up their own account, or if there are more than two people on the account, they can use the same Access Code as the primary account holder and register using a different email address. A separate email address is required for notification emails.
How to Use This Benefit	<ul style="list-style-type: none"> • Go to www.cardpatrol.net. • First-time users will click the "Signup" button. Enter name, contact information and Access Code from the ID card included in the New Account Kit. (This Access Code will be used one time, during the original signup process.) • An email will be sent to the member showing their login ID, their new secure password assigned by Card Patrol, and an activation link. • Member must click on the activation link to complete their registration. • Members can register up to 10 debit or credit cards per account holder. • Members can enter major credit and debit cards that are affiliated with one of the major credit card issuers (VISA[®], MasterCard[®], American Express[®], Diners Club[®] and Discover[®]). • Member is notified within 24 hours via email if any of their card numbers have been compromised. • This notification email will instruct the member to call Fraud Support for information regarding which card number was compromised. • Fraud Support will assist with contacting the card issuer.
Contact Information	<p>To access the Card Patrol website: www.cardpatrol.net</p> <p>For questions regarding Card Patrol: 1-800-374-8234 (Monday – Friday, 10 AM – 7 PM ET)</p>