

Guide to Benefits for MasterCard® Cardholders

Identity Theft Resolution Services Assisted Restoration



What are Personal Identity Theft Resolution Services?

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Who is eligible for this coverage?

To be eligible for this coverage, you must be a valid MasterCard cardholder issued by a U.S. financial institution.

How can I access these services?

Simply contact **1-800 MC ASSIST** if you believe you have been a victim of Identity Theft.

What are the services provided?

Services provided are on a 24-hour basis, 365 days a year. They include:

- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
 - Assistance in notifying all three major credit reporting agencies to place an alert on the cardholder's credit report if needed and/or desired.
 - Assistance in obtaining a copy of the cardholder's credit report from the three major credit reporting agencies
- Assisting the cardholder with debit, credit and/or charge card replacement.
- Assisting cardholder with membership/affinity card replacement.
- Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
- Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.

Internet Monitoring: MasterCard is making available CS Identity's proprietary Internet surveillance technology that proactively detects stolen personally identifiable information (PII) and compromised confidential data online. At any point in time, the Internet Monitoring functionality is tracking thousands of websites and millions of data points, alerting Cardholders that their personal information is detected in a compromised position online. This information is being gathered in real-time, giving Cardholders the opportunity to react quickly and take the necessary steps to protect themselves. For enrollment, Cardholders will have to register online and provide their specific PII to be tracked as monitored elements.

Is there a charge for these services?

No, your Financial institution provides these to you at no extra cost.

When are services not provided?

- When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.
- When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are responsible for the charge or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

Program provisions for personal identity theft services

This service applies to you, the named **<Card Name>** cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, CSIdentity Corporation, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible **<Card Name>** cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible **<Card Name>** cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact **1-800 MC ASSIST**.

