

GreenState Credit Union - Identity Theft Program Guide for Employees

University of Iowa Community Credit Union has partnered with NXG Strategies, one of the nation's most trusted names in Identity Theft Protection to provide you with Fully Managed Identity Theft Research, Remediation and Recovery.

Who is eligible? As an employee, you are eligible to access this service, which automatically extends to cover three generations of family (3G) including your:

- Spouse or domestic partner
- Dependents under age 25 with the same permanent address
- IRS-qualified dependents
- Parents living with you or in elder care (nursing home, assisted living, or hospice)

What is the service called? Fully Managed Identity Theft Research, Remediation and Recovery, or more commonly Fully Managed Recovery

What is included in Fully Managed Recovery? If you suspect identity theft for any reason, a professional Privacy Advocate will manage your recovery process to help restore your name and credit to pre-event status. The Privacy Advocate assigned to your case will handle the phone calls, paperwork and the follow-up for you through a Limited Power of Attorney authorization. This service covers all types of identity theft, even if it is not related to your covered account.

Depending on your case, your Privacy Advocate will be prepared to:

- Review credit data from your credit report to identify fraudulent activity.
- Investigate and, when appropriate, confirm fraudulent activity including known, unknown, and potentially complicated additional sources of identity theft.
- Securely deliver fraud recovery documents, including Limited Power of Attorney form and official identity theft affidavit form, in addition to return instructions.
- Provide instruction for placement of fraud alerts at the three major credit bureaus.
- Assist you in completing the official identity theft affidavit from the Federal Trade Commission to establish your rights as a victim.
- Contact the Social Security Administration, U.S. Postal Service, and other governmental organizations, among others, to reverse any wrongful information, transactions, or misuse of official documentation as applicable to your case.
- Research and document any fraudulent activity which may include false accounts, or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc., and follow up to have the wrongful activity removed from your records.
- Provide case status updates.
- Create and then maintain a case file to assist law enforcement in the prosecution of the perpetrators.
- Work with you one-on-one to recover your identity.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.

What do I need to do? If you, or one of your 3G family members, needs to speak to an Advocate, contact the Recovery Care Center at 866-647-62232 to access the services and begin the recovery process.