

iSekurity & NWFCU

Providing Revolutionary Identity Theft Protection for a Safer World

NWFCU has partnered with iSekurity to offer you a complete identity theft



solution. iSekurity provides the **full spectrum of identity theft protection**—services to help you deter and detect theft, recover from an identity crime, restore your financial good name, and give you the tools to defend yourself against any future crimes.

iSekurity is an industry leader with more than 100 elite former federal agents totaling 2,000 years of experience fighting identity theft and fraud—the **largest team in the nation working for you**. No one can match the depth of these multi-agency relationships and the experience they provide when it comes to protecting your identity.

NWFCU's iSekurity protection is available to you as an individual NWFCU member (Premium Single Plan), or to you and another individual (Premium Double Plan).¹ When you enroll in iSekurity, you'll benefit from:

- **Sekure ScanSM** – iSekurity's proprietary scan system proactively researches multiple databases for identity breach to help detect and deter identity theft or suspicious activity early. This comprehensive "life history" report includes your address history, financial account information, weapon permits registered in your name, whether any criminal acts have been committed in your name, and more.
- **24/7 Victim Hotline** – Anytime access to iSekurity's Victim Hotline to report your identity theft incident, plus expert assistance to guide you through the process of restoring your identity and credit.
- **Financial Recovery²** – iSekurity members receive reimbursement up to \$25,000 per year



- of identity restoration costs, legal defense expenses and lost wages.
- **Assigned Agent to Your Case** – Should you become a victim of identity theft, your case will be assigned to an expert iSekurity Agent who will serve as your personal guide throughout the entire investigative process.
- **Criminal Investigation** – iSekurity will launch an aggressive investigation to identify and locate the person(s) responsible for stealing your identity, including assisting law enforcement in arrest and prosecution.
- **Reverse Bounty Guarantee** – If iSekurity cannot identify the person(s) responsible for the identity crime against you within 12 months of the start of their investigation, iSekurity will pay you an \$11,000 bounty payment.
- **Member Wallet ID Card** – iSekurity members receive a personalized wallet ID card to serve as a warning to would-be identity thieves that the cardholder is protected.

For more program details and current pricing or to enroll today, visit www.nwfcu.org or call iSekurity at **1-877-838-5734** (toll-free). Be sure to have your NWFCU account number ready in order to receive special, members-only rates.

¹ Must be 18 years or older with primary residency in the United States. Primary plan member must be a NWFCU member. Other restrictions may apply. Visit www.nwfcu.org for complete program and pricing details.
² Expert assistance, services and insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only; it does not include all terms, conditions and exclusions of the policies described. Coverage not available to residents of New York and may not be available in other jurisdictions.



Website: www.nwfcu.org
 Mobile: go.nwfcu.org
 Email: nwfcu@nwfcu.org

TELEPHONE SERVICE

Call Center 703-709-8901 or 1-866-709-8901
 M-F: 7:00 A.M.–7:00 P.M. **Fax**
 Sat: 8:00 A.M.–1:00 P.M. 703-709-9326

Mortgage & Equity Loans 703-709-8921 or 1-866-709-8921
 24-hour rate-line, option 3 **Fax**
 M-F: 8:00 A.M.–4:30 P.M. 703-709-5784

NorthwestXpress 703-709-6917 or 1-800-932-7666
 24-hour bank-by-phone

Auto Locating & Delivery Service 703-709-8900 or 1-800-336-3384
 ext. 6001

TTY Hearing Impaired 703-709-8919
 M-F: 7:00 A.M.–7:00 P.M.
 Sat: 8:00 A.M.–1:00 P.M.

Northwest Financial LLC 703-810-1072 or 1-800-269-2156
 Investment, Insurance **Fax**
 & Tax Services 703-810-1079

MAILING ADDRESSES

General Correspondence
 P.O. Box 1229
 Herndon, VA 20172-1229

Deposits & Payments
 P.O. Box 1610
 Herndon, VA 20172-1610

NWFCU BRANCHES & 24-HOUR ATMs

Hours
 M-F: 8:30 A.M.–7:00 P.M.
 Sat: 9:00 A.M.–Noon

Chantilly Branch (VA)
 14419 Chantilly Crossing Ln.

Herndon Branch (VA)
 200 Spring St.

Vienna Branch (VA)
 231 Maple Ave., East

Manassas Branch (VA)
COMING SOON

CU FAMILY SERVICE CENTERS*

Hours
 M-F: 9:00 A.M.–7:00 P.M.
 Sat: 9:00 A.M.–2:00 P.M.

Capitol Heights (MD)
 9001 Central Ave. (Rt. 214)

Marlow Heights (MD)
 4003 Branch Ave.

Falls Church (VA)
 1118 Broad St. (Rt. 7)

Springfield (VA)
 6314 Springfield Plaza

*Before you can use a CU Family Service Center, your account number(s) must be enrolled in our special shared branch database. Contact our Call Center at 703-709-8901 (1-866-709-8901 toll-free) for details. Some CU Family Service Center policies, procedures and transactions capabilities may differ from those at NWFCU. For more locations, visit www.nwfcu.org.

ABA ROUTING NUMBER

256075025
 (Direct deposit, inbound wire transfers, ACH transactions)



Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. NWFCU does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. **All information is current as of 8/2008 and is subject to change without notice.**



PSB (8/2008) 3M

Identity Theft Prevention



Your Lifetime Financial Partner



Northwest Federal Credit Union (NWFCU) is dedicated to helping members reduce the risk of identity theft. With our secure electronic banking services, helpful tips, informative seminars, document shred events and comprehensive identity theft protection service, we can help you safeguard your identity and your financial future.

What is Identity Theft?

Identity theft occurs when somebody steals another person's identifying information to commit financial fraud. Thieves use a victim's credit card number, Social Security number or other personal identification to illegally open accounts or make purchases from minor shopping sprees to mortgage loans and medical procedures.

Identity theft has become the fastest-growing and most lucrative crime in the United States with millions of victims annually. Everyone is vulnerable.

Did You Know..?

- Every 3 seconds, someone in the United States has their identity stolen.
- 1 in 3 identity theft victims is a college student.
- Stolen identities are used by identity thieves up to 30 times.
- Only 1 out of every 7 identity theft crimes is ever investigated.
- It takes an average of **330 personal hours** to undo the damage of identity theft.

Statistics courtesy of U.S. Federal Trade Commission (FTC), www.ftc.gov.

How Identity Thieves Obtain Information

Identity thieves use a variety of methods to trick you into revealing your personal information, such as:

- Rummaging through the trash, also known as *dumpster diving*, to obtain personal information from tax forms, pay stubs, and financial statements.
- Stealing incoming mail and outgoing payments from residential mailboxes.
- Making phone calls asking for information such as your Social Security number or the three- or four-digit security code on the back of your credit card.
- Creating fake websites that mimic real financial institutions' websites to capture identifying information.
- Stealing purses or wallets.
- Stealing records from employers.



Take Steps to Protect Yourself

To maintain and protect your privacy, use these basic safety precautions:

- Regularly review your credit report to ensure there are no unknown credit inquiries or unauthorized accounts.
- Monitor your accounts, balance your checkbook and cross-reference receipts against credit card statements.

- Never offer personal information, such as your driver's license number, credit card numbers or Social Security number to anyone you don't know.
- Shred credit card and debit/ATM card receipts, pre-approved credit or loan applications, paycheck stubs, and unused checks.
- Subscribe to a complete identity theft protection service. Find one that can assist with financial recovery and crisis resolution, such as NWFCU's identity theft protection partner, **iSecurity**.

How NWFCU is Protecting Your Privacy

Maintaining member privacy is a top priority at NWFCU. To ensure the highest level of security we:

- Issue Personal Identification Numbers (PINs) for your credit, debit and ATM cards. Only you know your PIN; our representatives do not have access to your codes.
- Offer free NWLink Internet banking and electronic statements. Online banking allows you to check your accounts daily and our eStatements keep your monthly account information out of the mail system and away from dumpster divers.
- Offer free fraud prevention e-LERTS to keep you informed of the latest scams that may attempt to steal your personal information.
- Sponsor free document shred events to help you get rid of your old paper statements, pay check stubs, ATM receipts and other documents with your personal information.
- Provide free identity theft protection seminars. Attend these seminars to learn about identity theft and what you can do to protect yourself.

Find out more about these free, members-only services at www.nwfcu.org.

Credit Reporting Bureaus

Under federal law, you have the right to receive a free copy of your credit report once every 12 months from each of the three nationwide consumer reporting companies. Order free annual credit reports from www.annualcreditreport.com or call **1-877-322-8228**. Stagger your requests from the three credit bureaus and obtain one report every four months to monitor your information on an ongoing basis.

You can contact the credit reporting bureaus to place a free fraud alert in your file if you notice any suspicious activities on your accounts. A fraud alert will let potential creditors and others know that you may be a victim of identity theft.

Equifax

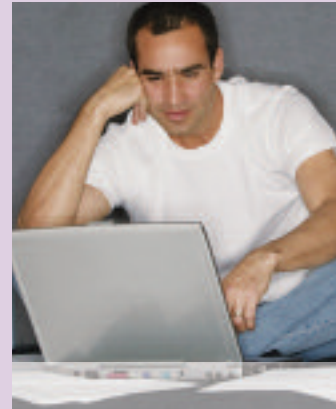
www.equifax.com
1-888-766-0008

Experian

www.experian.com
1-888-397-3742

TransUnion

www.transunion.com
1-800-680-7289



Other Resources

U.S. Federal Trade Commission

www.ftc.gov
ID Theft Hotline 1-877-438-4338

National Do Not Call Registry

www.ftc.gov/donotcall
1-888-382-1222