

Identity Theft Awareness

Think you don't need identity theft protection? Think again.

Identity theft is consistently the number one complaint to the Federal Trade Commission. Rampant data breaches, affecting millions upon millions of records, are putting consumers at great risk of identity theft. It can happen to anyone—regardless of your age and income, where you live, or how careful you are.

Restoring your identity on your own can be time-consuming and stressful. After a while, some people give up, leaving them contend with the aftermath of identity theft for years to come, including fraudulent bills, collections activity, damaged credit and even criminal records.

Siouxland Federal Credit Union is delighted to provide identity theft detection and recovery services as part of our checking accounts at no cost.

We have partnered with one of the nation's most trusted names in identity theft protection to provide you with access to a comprehensive suite of services to address fraud caused by identity theft if it happens to you or your family member. These services include:

- **Fully Managed Identity Fraud Research, Remediation and Recovery** – a professional, certified and licensed Recovery Advocate will work on your behalf to restore your identity to pre-event status, for **any type** of identity fraud you might experience, or even suspect. This service extends to cover you and up to **three generations of family!** [Click here for complete Terms and Conditions.](#)
- **Lost Document Replacement** – this service provides personalized one-on-one assistance to replace identity credential documents that have been lost, stolen or destroyed in connection with your identity fraud event.
- **Identity Theft Expense Reimbursement Insurance** - you may receive reimbursement for out of pocket expenses incurred during the identity recovery process up to a maximum of \$25,000, including reimbursement for lost wages, attorney's fees, and other expenses. [Click here for Evidence of Coverage.](#)
- **Entitlement to Credit Monitoring** – If you decide to activate this service you will receive alerts of changes to your credit file that could signal identity theft. We can even send the alerts to you in a text message for ease of use and rapid communication. The entitlement is applicable to individuals age 18 and older who have a valid credit file. Note: You must follow an easy activation process in order to receive the benefits of credit monitoring. If you are a checking accountholder, and you want to learn more about how to activate your no-cost credit monitoring [click here](#) and click on the red "Get Started" button. Next, enter your email address, complete your profile, and answer the identity authentication questions to activate this service.

Open a checking account with Siouxland Federal Credit Union today! [Click here for more information about these and other account benefits.](#)

Looking for more protection against identity theft?

All Siouxland Federal Credit Union accountholders may purchase an identity fraud package which includes services that may warn of possible identity theft. All packages include Fully Managed Recovery and Lost Document Replacement, plus other identity fraud detection and recovery benefits. [Click here to see package options and to subscribe.](#)