



## Kasasa Protect Disclosure

This disclosure contains the rules that govern our Kasasa Protect referral program as of October 1, 2018.

### Optional Add On Service

Union Square Credit Union offers Kasasa Protect, an optional Identity Fraud Protection And Restoration Service that includes identity theft, fraud protection, and breach resolution services through a separate third party that can be added to your Kasasa checking account. This add-on service (a) requires your explicit authorization to add these Identity Fraud Protection Services ("opt-in"), (b) charges a separate monthly fee, and (c) can be canceled at any time.

### Kasasa Protect: Identity Fraud Protection And Restoration Services

"Kasasa Protect: Identity Fraud Protection And Restoration Services" collectively includes the following comprehensive services ("Services"):

(1) Credit Services: (a) *Reports*: an annual credit report from Experian; (b) *Scores*: a monthly credit score from Experian and (c) *Plotter*: a visual twelve (12)-month history of the consumer's monthly credit scores from Experian.

(2) Monitoring Services: (a) *Public Records*: Monitors name, address & Social Security Number (SSN) across public records; (b) *Dark Web Monitoring*: monitors across social networks, chat rooms & black market websites for personally identifiable information including social security numbers; phone numbers; email addresses; bank account and routing numbers; credit and debit cards; and medical identification numbers; (c) *Credit Bureau*: monitors for and will provide an email or text alert if credit inquiries, new lines of credit, derogatory credit, name changes or address changes are detected in the consumer's Experian credit file. Credit monitoring occurs only on the credit file associated with the purchasing consumer and does not monitor, compare or cross-reference the credit file associated with the purchasing consumer to any other credit files maintained by the applicable credit bureaus; (d) *Credit Freezes & Removals*: Kasasa Protect includes the ability to place or release credit freezes on your credit report with Experian only. Certified Specialists will help Kasasa Protect consumers to place or remove this credit freeze at no additional cost. In addition, Certified Specialists will provide the consumer with contact information for the other credit bureaus; however, they will not place the credit freeze at the other credit bureaus on their behalf. Following the Economic Growth, Regulatory Relief, and Consumer Protection Act, credit bureaus provide one free credit freeze (and associated removal) per year for consumer requests made after September 21, 2018.

(3) Resolution Services: (a) *Recovery Services*: a professional Identity Recovery Specialist will assist the consumer in identifying, disputing, and deleting any fraudulent activities, and (b) *Lost Wallet Services*: Cancellation & replacement assistance for lost or stolen credit cards and personal documents lost due to loss or identity theft.

### Terms & Conditions

Kasasa Protect services are provided by CSID (“CSID”), a part of Experian Partner Solutions, Inc. "Experian". In order to receive your Kasasa Protect services, you must review and agree to the services' terms and conditions, available at one of our branch locations or <https://secure.kasasaprotect.com>. IF YOU DO NOT AGREE TO ANY OF THE TERMS, DO NOT ACCESS OR USE THE SERVICES.

### **Fees**

Kasasa Protect services are provided for a monthly fee of \$12.99, or \$7.99 if you are a Kasasa account holder. Kasasa Protect is available to a secondary account holder listed on a joint account for an additional monthly fee of \$5.99. Fee(s) are automatically debited from your account on the third (3<sup>rd</sup>) of each month. Fee(s) begin on the third (3<sup>rd</sup>) of the month following your enrollment date and will end one (1) day after Union Square Credit Union has processed your cancellation request.

### **Changes & Modifications**

Kasasa Protect's services, fees, providers, and/or partners are variable and may change with proper notification from our credit union or Kasasa, Ltd. Changes in terms, conditions, services, fees, and/or providers, if any, will be posted on the Kasasa Protect site located at <https://secure.kasasaprotect.com>. We encourage you to refer to this site regularly for Services information.

### **Requirements**

To utilize Kasasa Protect, you must: (1) be eighteen (18) years of age or older, (2) be a resident of the United States or any of its territories, and (3) register and maintain your unique email address (joint account holders must each provide unique email addresses for this service) via the Kasasa Protect online portal.

### **Enrollment**

To receive Kasasa Protect's Services, you must (1) agree to the Kasasa Protect Services' Terms & Conditions and (2) establish the Services' monthly billing, and (3) provide an accurate email address. Upon completing these three activities, you are enrolled in the program ("Enrollment"). Your enrollment date ("Enrollment Date") is the date you complete these activities.

### **Verification**

Within one (1) business day after Enrollment, Kasasa Protect will provide you with an email that includes a link to <https://secure.kasasaprotect.com> and your subscriber number. After entering your subscriber number, you must verify your personal information. You agree to provide accurate, current, and complete information about yourself. You agree not to misrepresent your identity. You also agree to regularly maintain and update this information, including your email address, to ensure accuracy. Failure to provide and maintain accurate and complete information may prohibit your use of the Services or result in errors in information generated ("Verification").

### **Portal Alerts & Notifications**

Upon verification, you will be able to receive alerts and notifications through the portal. Email notifications will be sent to the email address you maintain at <https://secure.kasasaprotect.com>. You understand, acknowledge, and agree that to receive the full complement of Services, including Services' alerts and notifications via the Kasasa Protect portal, you must first verify your identity and register and maintain your email address at: <https://secure.kasasaprotect.com>.

## **Availability of Services**

All items under these three (3) comprehensive services are available to you as identified below.

- (1) Credit Services: After verification, you will be able to view all items listed under Credit Services, including credit information and alert details, via the portal.
- (2) Monitoring Services: All items listed under Monitoring Services will begin upon Enrollment. Viewing of Monitoring Services alerts is available upon Verification.
- (3) Restoration Services: All items under Resolution Services are available upon Enrollment.

## **Cancellation**

You may cancel your Services at any time by notifying your financial institution of your decision to cancel. You should send written notices to Union Square Credit Union, 1401 Holliday, Wichita Falls, TX, 76301. You should direct verbal requests to 940-720-8000. Cancellations may take one (1) or more business days to process. When canceling, your then current month's fee will not be reimbursed or prorated. The Services' monthly fee will not be charged the following month after your financial institution has processed a cancellation request. Union Square Credit Union reserves the right to cancel your Services if the Services' monthly fees are not paid and properly fulfilled over 2 consecutive months. Should Union Square Credit Union cancel your Services, a cancellation notification email from Union Square Credit Union will be sent to the email address you maintain at <https://secure.kasasaprotect.com>.

## **Closure of Checking Account**

Should your checking account be closed by you or Union Square Credit Union, any add-on products/services associated with that account, including Kasasa Protect, will also be terminated at the same time. Your then current month's account and/or Kasasa Protect fees will not be reimbursed or prorated. The monthly fee(s) will not be charged for the month following termination.

## **Legal Notices**

- (1) Federal Notice. Even without our plan, you have the right to a free credit report from each of the three major credit bureaus through [annualcreditreport.com](http://annualcreditreport.com) or 877-322-8228, the only authorized source under federal law.
- (2) Union Square Credit Union Notice. Union Square Credit Union shall not have any liability for the accuracy of the information contained in the credit reports provided through these Services including any liability for damages, direct or indirect, consequential or incidental.
- (3) Free credit monitoring services are available to every active credit consumer via [www.freecreditscore.com](http://www.freecreditscore.com). This free service provides electronic monitoring and notifies a consumer of changes to their credit file. Kasasa Protect includes the ability to place or release credit freezes on your credit report with Experian only. Certified Specialists will help Kasasa Protect consumers to place or remove this credit freeze at no additional cost. In addition, Certified Specialists will provide the consumer with contact information for the other credit bureaus; however, they will not place the credit freeze at the other credit bureaus on their behalf. Following the Economic Growth, Regulatory Relief and Consumer Protection Act, credit bureaus provide one free credit freeze (and associated removal) per year for consumer requests made after September 21, 2018.

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