

ID Theftsmart™ Consumer FAQ's

Q. Do I have to have an F&M account in order to get ID Theftsmart™?

A. Yes, preferably a checking account, but it can be taken from an F&M Savings as well

Q. How can F&M offer this great product at such a low rate when others charge over \$500 per year?

A. 1. We do not spend millions and millions of dollars on advertising. Kroll's reputation and performance with some of the largest Fortune 500 companies sells the program itself.
2. We are a Bankers' Bank meaning we are a co-op of sorts for community banks, so driving up the price so we can make a lot of money on this program is not how we operate. We look long term and want to develop relationships with banks that are longstanding and entail multiple products and services. Our philosophy is keep the cost low and the volume will drive the revenue for both us and the community banks that offer the program.
3. This is a specially priced group program for UBB/SHAZAM banks. If you go out on Kroll's website they do offer a retail program that is more in line with Lifelock's pricing, but is basically the same product we offer. A retail customer cannot access the group pricing without going through one of our community bank partners.

Q. What is the difference between ID Theftsmart™ and other programs?

A. One of the big differences is restoration VS resolution. With ID Theftsmart™, restoration is done by licensed investigators who do the work for you. Where other services that offer resolution make you do all of the work-as in contact the credit bureaus, assist in obtaining a police report, etc. By having the ID Theftsmart™ investigators restore a person's identity to pre-theft status can save a lot of headaches and money.

Q. Why should I purchase a product like this?

A. Identity theft is one of the fastest growing white collar crimes in the world. This product is a preventative, affordable measure and it's easy to enroll.

Q. When I sign up who is covered in my household?

A. Under option 1, your entire household is covered under all services for only \$2.95/month-this includes children over 18 if their parents' house is their permanent residence.

Under option 2, the entire household is still covered however only the person signed up for credit monitoring will get it. The price is \$5.95 for the first person and an additional \$3 will be charged if both spouses (and/or significant other) want to have credit monitoring.

Q. Can I cancel my ID Theftsmart™ subscription at any time?

A. Yes, F&M will just need a letter from you stating that you wish to cancel.

Q. If my identity is stolen, what is my first step?

A. You will receive an electronic fraud packet which you will need to fill out and return to ID Theftsmart™ immediately to speed up the recovery process.

Q. Will this product completely keep me safe from identity theft?

A. Unfortunately, the answer is no. Nothing can completely prevent identity theft. The bad guys get smarter and smarter every day. However, with ID Theftsmart™ we can help keep the damage to a minimum.