



Your Kansas State Bank checking account is about to work for you.
Now it's time to start taking advantage of the benefits and features your account offers:

IDPROTECT® – identity theft monitoring and resolution service for you, your joint account owners, and eligible family members¹

Automatic benefits - no action needed by user in order to activate coverage. These benefits are available to account holders should an identity fraud incident occur. Simply call 1-877-610-7889 for assistance.

- e Up to \$10,000 Identity Theft Expense Reimbursement Coverage² – to cover expenses associated with restoring your identity. *(Insurance document with complete details of coverage attached.)*
- e Fully Managed Identity Theft Resolution Services – access to a dedicated fraud specialist assigned to manage your case who will work with you until your identity is restored
- e Identity Theft Recovery Case Plan - to inform you of the recovery process

Benefits that require REGISTRATION AND ACTIVATION

- e Credit File Monitoring – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports. *Credit file monitoring from Experian and TransUnion will take several days to begin following activation.*
- e Total Identity Monitoring – monitoring of over 1,000 databases including credit, Social Security, public records, real estate records, telephone and many others
- e 3-in-1 Credit Report – request a new 3-in-1 report every 90 days or upon receipt of credit alert
- e Credit Score - receive a new single bureau credit score with every new credit report. *Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.*
- e Debit and Credit Card Registration
- e Online Identity Theft News Center and valuable phone and web resources

Cellular Telephone Protection² – Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. *(Cellular telephone bill must be paid through this account. Insurance document with complete details of coverage attached.) Need to file a claim? Call 1-877-610-7889*

Registration and activation is easy!



Go to www.IDProtectMe247.com using an Access Code provided to you when you open your account and follow the simple step-by-step instructions to register and activate benefits, or



Call 1-877-610-7889 for assistance with registration and activation. You will be asked for your Access Code if registering by phone.

Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your checking account, please talk with a representative with Kansas State Bank.

Sincerely,

Kansas State Bank

¹IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

²Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Insurance document is enclosed

Kansas State Bank Insurance Products are not insured by FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.