

**IDProtect**<sup>®</sup> provides protection for you, joint account holders, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Farmers & Merchants Bank.

IDProtect service is not available to a “signer” or “beneficiary” of the account who is not an account owner. IDProtect service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

## Fully Managed Recovery

**Fully-managed Resolution** – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your credit and identity is completely restored.

## Identity Fraud Expense Reimbursement

**Up to \$10,000 Identity Fraud Expense Reimbursement\*** to cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.

## Monitoring

**Total Identity Monitoring** – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised – this is also a good way to protect and preserve your child’s identity. **(Registration and activation required.)**

**Triple-Bureau Credit File Monitoring** – provides daily monitoring of your credit reports with Equifax, Experian, and TransUnion for key changes to your reports. Alerts are sent via email or text message. **(Registration and activation required.)**

**Triple-Bureau Credit Report** – request new report every 90 days or upon receipt of a credit alert. **(Registration and activation required.)**

**Credit Score** – receive a new single bureau credit score with every new credit report. **(Registration and activation required.)**

**Debit and Credit Card Registration** – register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards. **(Registration and activation required.)**

## Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration and activation required.)**

\*Insurance product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



## Cellular Telephone Protection

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder you receive up to \$300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

DISCLOSURE: Please refer to Guide to Benefit for additional details regarding eligibility, terms and exclusions.

**IDPROTECT**<sup>®</sup>  
Protection You Can Count On.