

Fraud Defender: Identity Theft Protection Agreement and Disclosure

1. Your eligibility for the Fraud-Defender Services ("Services") is based on owning a covered account at United Teletech. You have NOT been registered with a third party and no consumer information was used for the implementation or management of these Services.
2. Services are offered through a group services contract with United Teletech and are extended to accountholders at the discretion of United Teletech. Services may be cancelled upon 30 days' notice to the accountholder. You are entitled to the Services only while you own a covered account at United Teletech or you otherwise meet the eligibility requirements established by United Teletech.
3. There is no fee for using the Services; however, the account to which the Services is attached may have a monthly fee, based on the provisions of the agreement that the accountholder has with the financial institution sponsor.
4. Services extend to all named accountholders of covered accounts, their spouse or domestic partner, dependents in the household up to age 25, other IRS-qualified dependents in the household, and parents living at the same address as the accountholder, or living in hospice, assisted living, or nursing home. All eligible family members are covered for up to 12 months after death.
5. Services have no cash equivalent, are non-transferable, and are non-cancelable (except in the event of termination of the Group Plan).
6. The Services do not cover reimbursement of financial losses of any kind arising from the identity theft.
7. Eligibility for the Services is based on identity theft events that are discovered and reported to United Teletech on or after the effective date of the Services.
8. Identity Theft is defined as fraud that involves the use of a consumer's name, address, Social Security number, bank or credit/debit card account number, or other identifying information without the knowledge of the consumer, and such information is used to commit fraud or other crimes.
9. United Teletech and/or its service provider of the identity theft recovery services cannot be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond its control.
10. Services may be refused or terminated if it is deemed that the accountholder or eligible family member is committing fraud or other illegal acts, making untrue statements, or failing to perform his/her portion of the recovery plan. Services will not be refused or terminated due to the complexity of a case.
11. THE SERVICES DO NOT INCLUDE CREDIT COUNSELING OR REPAIR TO CREDIT THAT HAS NOT BEEN AFFECTED BY FRAUD OR IDENTITY THEFT.
12. The Services are only available to residents of the United States. Identity recovery is only performed with agencies and institutions in the United States, or territories where U.S. law applies.