

Kasasa Protect™ For Kasasa Accounts and Non-Kasasa Accounts

This disclosure contains the rules that govern your optional Identity Fraud Protection and Restoration Services through Kasasa Protect™.

Optional Add-On Service

New Dimensions Federal Credit Union (NDFCU) offers Kasasa Protect, an optional Identity Fraud Protection and Restoration Service that includes identity theft, fraud protection, and breach resolution through a separate, third party that can be added to your Kasasa Cash®, Cash Back®, or other credit union account. This add-on service:

- (a) requires your explicit authorization (opt in) to add these Identity Fraud Protection Services,
- (b) charges a separate monthly fee and (c) can be cancelled at any time.

Kasasa Protect: Identify Fraud Protection and Restoration Services

Kasasa Protect: Identify 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 and Social Security Number (SSN) across public records;
- (b) *Dark Web Monitoring*: monitors across social networks, chat rooms, and black-market web sites for personally identifiable information including SSN, 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 changes in address are detected in the consumer's Experian credit file;

Credit monitoring offerings monitor only the credit file associated with the purchasing consumer, and do 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.

(3) Resolution Services:

- (a) *Recovery Services*: a professional Identity Recovery Specialist will assist the consumer identify, dispute, expunge any fraudulent activities, and
- (b) *Lost Wallet Services*: Cancellation and 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. Terms & Conditions can be retrieved at a NDFCU branch location or online by using the following link: <https://secure.kasasaprotect.com>.

Fees

Kasasa Protect services are provided for a monthly fee of \$9.99, or \$7.99 if you are a Kasasa accountholder, and will automatically be debited from your share draft account on the third (3rd) of each month. Fees begin on the third (3rd) of the month following your enrollment date and will end one (1) day after NDFCU has processed your cancellation request. Fees, services, and providers are variable and may change, with proper notification, after Enrollment.

Joint accounts: Kasasa protect is available to a secondary accountholder listed on a joint account for an additional monthly fee of \$9.99, or \$7.99 for Kasasa accountholders.

Enrollment

To enroll in Kasasa Protect you must meet these conditions:

- (a) be eighteen (18) years of age or older,
- (b) be a resident of the United States or any of its territories,
- (c) agree to the Kasasa Protect Services' Terms & Conditions, and
- (d) authenticate your identity to review your alerts and include other personally identifiable information in your account at: <https://secure.kasasaprotect.com>.

Upon signing up for these Services at your institution, you will be enrolled in the Services.

Activation

Within one (1) business day after signing up for the Services, Kasasa Protect will provide you with an activation email that includes a link to the login URL and your subscriber number. You must activate your account using your subscriber number and maintain an accurate email address to receive the full complement of Services. You understand and agree that you will keep your email address current to receive alerts on an ongoing basis. You can review and update your email address on file at <https://secure.kasasaprotect.com>.

Authentication

Additionally, to view Services alerts you must authenticate your identity by using that login URL or following link: <https://secure.kasasaprotect.com>. You agree to provide accurate, current, and complete information about yourself and to maintain and update this information to keep it accurate, current, and complete. You also agree to not misrepresent your identity. Failure to provide and maintain accurate and complete information may prohibit your use of the Services or result in errors in information generated.

Availability

Resolution Services, including Recovery Services and Lost Wallet Services are immediately available for identity theft events that occur after Enrollment.

Credit Monitoring and Dark Web Monitoring will begin on your name, address, social security number, and date of birth once you enroll with your institution. You will receive alerts to the email address provided during enrollment. You must authenticate your identity to view the full content of the alerts. After authentication, you can also provide additional personal information that you would like monitored.

Credit Reports and Credit Scores will be available to view immediately after authentication of your identity.

Cancellation/Termination

You may cancel your Services at any time by notifying your financial institution of your decision to cancel. Written notices should be sent to New Dimensions Federal Credit Union, 61 Grove Street, Waterville, ME 04901. Verbal requests should be directed to 800-326-6190.

Cancellations may take one (1) or more business days to process. The Services monthly fee will not be charged for the following month after a cancellation request has been processed by your financial institution. Your current month's fee will not be reimbursed or prorated.

We may terminate your Services after three (3) NSF attempts to collect your monthly fee. Your account may be taken to a negative status to collect outstanding fees. Negative balances are due within 35 days.

Closure of Checking Account

Should your checking account be closed by you or NDFCU, any add-on products or services associated with that account, including Kasasa Protect, will also be terminated at the same time. Associated monthly fee(s) will not be charged for the month following termination. Current month's fee(s) will not be reimbursed or prorated.

Legal Notices

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 or 877-322-8228, the only authorized source under federal law.

NDFCU Notice. NDFCU 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.

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