

PROTECT YOUR IDENTITY

New Identity Protection Products from CCU



Restoration Rescue®

Restoration Rescue® is your Identity Theft Restoration Service. Your Identity Theft Restoration team will deliver the most comprehensive restoration service available anywhere!

- Your Restoration Rescue® membership gives you access to a licensed attorney, highly specialized in identity theft restoration
- They will discuss the applicable laws and time limits which apply to recovery of the loss of funds and you will be offered an option to sign a Limited Power of Attorney, giving our attorneys the ability to act on your behalf.
- We will assist in filing police reports and contacting of all credit bureaus, creditors, financial institutions, merchants, even utility companies on your behalf.

Monthly fee of \$2.50 will apply. Program available to CCU checking account holders.



ULTIMATE ID®

ULTIMATE ID® is the highest quality Identity Theft Solutions program available in the market today, powered by Merchant Information Systems, Inc. This program includes all the features of Restoration Rescue®, plus:

- 3 Bureau Credit Monitoring
- Internet Monitoring
- Credential Vault
- Instant Inquiry Alert
- Score Tracker
- 3G Fully Managed Identity Fraud Research
- Remediation and Recovery Services
- Lost Document Replacement Services

Credit Monitoring and the ULTIMATE ID® program begins when you successfully validate your identity to complete the activation process. An active email address is required. To report an identity theft incident or for assistance obtaining your activation code, please call 877.279.6338 and speak with a dedicated ULTIMATE ID® recovery advocate. Certain restrictions and limitations apply. No one can prevent all identity theft.

Monthly fee of \$8.50 will apply. Program available to CCU checking account holders.



Both products come with:

90-Day Purchase Protection

Most new purchases you make are automatically covered against loss due to fire damage or theft from a secured environment for 90-days from the date of purchase at no additional cost to you.

- To file a claim, must be a current member now and at time of purchase
- Automatic coverage with no pre-registration of product needed
- Covered item must have been in a locked and secured environment
- Copies of police reports, receipts, insurance papers are required
- Claim must be filed within 30 days of the reported fire damage or theft
- \$1,000 maximum coverage per occurrence per year, per member account/\$5,000 maximum lifetime cap. Excludes shipping & handling and applicable taxes. Non-transferable. Items covered by other insurance are excluded; however, this program does cover your deductible up to the maximum benefit limit. The company has the sole right to determine the eligibility of the claim.



Extended Repair Warranty

Extended Repair Warranty extends the manufacturer's original warranty up to one additional year at no additional cost. When your eligible product's manufacturer's repair warranty expires, our Extended Repair Warranty takes effect. No pre-registration required; automatic coverage. To file an eligible claim your membership must be current now and at time of purchase.

- You must provide the original purchase receipt or a legible copy
- Products must have an original valid U.S. Warranty
- Notice of claim should be provided within 30 days of the loss
- Written estimate of two repairs from authorized dealers required for pre-approval; costs are included in \$1,000 maximum allowable coverage
- \$1,000 maximum coverage per occurrence per year, per member account/ \$5,000 maximum lifetime cap. Parts and labor only, no time or mileage compensation
- Covers items that break down or malfunction due to normal wear and tear
- Items covered by other valid and collectible policies are excluded; however, this program does cover your deductible up to the maximum benefit limit
- Submission of a claim does not guarantee coverage or coverage availability
- The Program provider has the sole right to determine whether an item is covered

Co-op Credit Union has selected Generations Gold, Inc., a fully independent third party benefits provider, to provide benefits to reenrolled members. The credit union assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent service or benefits providers. Benefits and services available through the Program are subject to change without notice. The descriptions herein are summaries only and intended for informational purposes only and do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. You can view the complete terms, conditions, exclusions and complete program details by visiting www.coopcu.com or by calling 1.866.981.1702. Generations Gold, Inc., is not insured by any Federal Government Agency. © 2019 Generations Gold, Inc. All rights reserved.



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