



YOU'RE COVERED

As a customer of **Fox River State Bank**, you and your family have been provided LibertyID's Identity Theft Restoration services free of charge for the next 12 months effective 01/19/2019.

Please note: Fox River State Bank has not been breached. We are providing this service as a complimentary proactive service should you or a member of your family (you, your spouse/partner, children, parents and spouse/partner's parents) be a victim of identity theft for any reason. Unfortunately, due to the digital world we live in we are all subject to identity theft. We reviewed several different programs and we've chosen LibertyID to provide you with Fully Managed Identity Theft Restoration services free of charge. Here are your membership cards:

  <p>MEMBERSHIP CARD</p> <p>MEMBER SINCE: 01/19/2019</p> <p>HAVE QUESTIONS OR NEED TO REPORT AN IDENTITY THEFT? CALL 844-44-LIBERTY (844-445-4237)</p> <p>NON-TRANSFERABLE</p>  <p>ACCREDITED BUSINESS BBB Rating: A+ as of 12/12/2016</p>	  <p>MEMBERSHIP CARD</p> <p>MEMBER SINCE: 01/19/2019</p> <p>HAVE QUESTIONS OR NEED TO REPORT AN IDENTITY THEFT? CALL 844-44-LIBERTY (844-445-4237)</p> <p>NON-TRANSFERABLE</p>  <p>ACCREDITED BUSINESS BBB Rating: A+ as of 12/12/2016</p>
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Please retain these Membership cards in a convenient place

There is nothing for you to do. If you or one of your family members experience identity theft, simply contact LibertyID directly at 844-44-LIBERTY (844-445-4237). Please accept this service with our sincere gratitude for being a loyal customer.

We are including more information on LibertyID and their fully managed restoration service in this communication to you. You can also learn more by visiting their website at LibertyID.com.

Should you have any questions – contact LibertyID at customercare@LibertyID.com.



LIBERTYID®
IDENTITY THEFT HAPPENS. **BE PREPARED.**

YOU AND YOUR FAMILY ARE COVERED

IF YOUR IDENTITY IS STOLEN, WE'LL FIX IT

WHO IS LIBERTYID?

Millions of Americans have their identity stolen every year, and they don't know how to repair the damage. When you're a **LibertyID** member and your identity is stolen, we will fix it. That's what we do and we're experts at it. We're the AAA of identity theft restoration. Our professionally-trained certified restoration specialists can save you hundreds of hours of work by placing fraud alerts, making all the necessary phone calls, filing the disputes and contacting government agencies, creditors, insurance companies and more. Call us directly at 844-44-LIBERTY (844-445-4237) if you have been a victim of identity theft.

WHAT LIBERTYID WILL DO WHEN YOU HAVE AN IDENTITY THEFT EVENT

- Place fraud alerts at the three major credit bureaus for you.
- Provide you with copies of credit reports from all three credit bureaus and review the reports with you to identify fraudulent activity.
- Initiate single bureau credit monitoring, which will be in place throughout the recovery process and for a full 12 months after your case is resolved.
- Assist you in completing the Identity Theft Affidavit from the Federal Trade Commission to establish your rights as a victim.
- Contact the Social Security Administration, U.S. Postal Service, Internal Revenue Service, Department of Motor Vehicles, and other agencies as needed, to reverse any wrongful information, transactions, or misuse of official documentation as applicable to your case.
- Submit disputes on your behalf to credit card companies, banks, lending institutions, utility companies, cell phone carriers and more.
- Research and document any fraudulent transactions, false accounts, or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc., and follow up to make sure all erroneous information is removed from your credit file.
- Create and maintain a law enforcement grade case file to assist local and federal law enforcement in the prosecution of the perpetrators.
- Research public record databases to find and correct erroneous non-credit related information
- In the event that you lose any of your Personally Identifiable Information (PII), a Restoration Specialist will be available to assist you in addressing and replacing the lost documentation, such as credit cards, licenses, passport, and/or government-issued documents.
- Provide you with a complete copy of your credit report and score from one of the major credit reporting agencies, once per year. You can pull additional copies for an extra fee.
- Monitor your credit for a full 12 months after your case is closed.