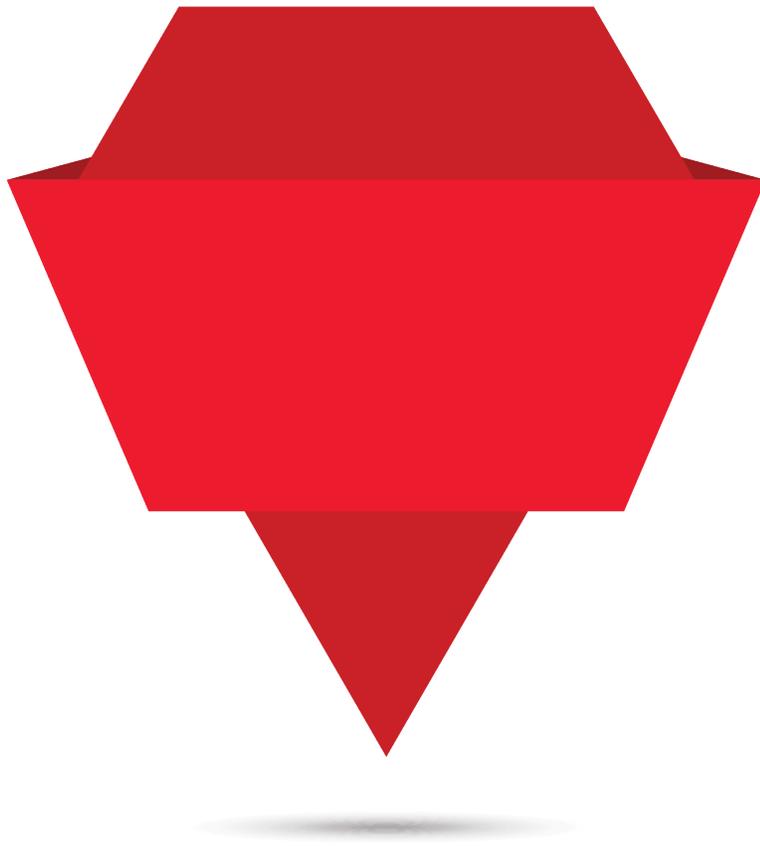


Kasasa Protect™



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Kasasa Protect

Kasasa Protect is a comprehensive identity fraud protection and restoration solution available to Kasasa® institutions. Exclusive pricing is available for Kasasa account holders. Non-Kasasa account holders can also sign up for this solution, but at the full price.

Key Contact Info

Kasasa Protect Services

Online Portal: <https://secure.kasasaprotect.com/>

Support Phone Number: 888-483-3301

Included Benefits

Credit Reporting

Month Credit Score & Plotter

24/7 Credit Monitoring

Full-Service Identity Restoration

Lost Wallet Protection

Dark Web Monitoring

Email Alerts

Dedicated Kasasa Protect Support Team

Credit Reporting

What: Gives consumers complete access to their TransUnion credit report annually. It also organizes all the information in a consumer's credit file into a single location. This could include: companies that have given you credit or loans, total amount of credit or loans, frequency and amount of payments, and/or a list of companies who have asked to see your credit.

Why: Credit reports allow the consumer to proactively manage their financial health and monitor their identity.

How: After the consumer enrolls in Kasasa Protect, they can log into their Kasasa Protect portal to authenticate their identity and view their credit report.

Monthly Credit Score & Plotter

What: Provides a monthly TransUnion credit score update at no additional cost. This service also outlines how the consumer's credit score changes over time, while communicating the factors that caused any shifts. That way, they're able to understand what action to take in order to improve their credit.

Why: Lenders use credit scores as an estimate of how likely someone is to pay back loans or services. Similarly, potential employers use credit scores to predict how dependable a candidate would be.

It's important to note that federal law mandates that everyone has the right to ask for a copy of their credit report from each nationwide reporting company once per year for free. However, it does not require that those same companies share credit scores for free.

How: Once enrolled, the consumer can log into their Kasasa Protect portal to view their credit score.

24/7 Credit Monitoring

What: Credit monitoring checks and alerts consumers to new activity or changes in their credit report, including credit inquiries, delinquencies, bankruptcies, new loans, and more.

Why: The opening of lines of credit is a very common and costly form of identity theft, making credit monitoring the fastest and simplest way to guard against identity-related fraudulent activity.

How: Once a consumer is enrolled in Kasasa Protect, they will begin receiving alerts on their credit report. If an alert is issued, they must log into the portal to access the details specific to the alert.

Full-Service Identity Restoration

What: A certified specialist goes above the traditional restoration process by offering robust help and knowledge in restoring even non-credit related items, such as payday loans, IRS, DMV, and court records. The specialists will provide follow-up and dispute resolution in an efficient and timely manner.

Why: Takes the burden off the consumer in the event that their identity is stolen.

How: Once a consumer is enrolled in Kasasa Protect, they can log into the Kasasa Protect portal to authenticate their identity. If they believe that they've fallen victim to identity theft and would like to use the restoration service, have them contact a restoration specialist at **888-483-3301** (toll-free).

Lost Wallet Protection

What: Should a consumer lose their wallet or have it stolen, a restoration specialist will assist them with the cancelation and replacement of documents. This includes: credit cards, debit cards, driver's licenses, social security cards, insurance cards, passports, military identification cards, and even traveler's checks.

Why: During a time of heightened stress, having a dedicated specialist available to restore some normalcy in a timely manner is especially helpful for uneasy consumers.

How: The Kasasa Protect consumer can simply contact a restoration specialist at 888-483-3301 (toll free) to utilize this service.

Dark Web Monitoring

What: This proprietary technology monitors thousands of websites and millions of data points to proactively detect comprised or stolen personally identifiable information. This information is analyzed in real time on an international level, regardless of country or language.

Why: Criminals trade identities on the dark web. Dark Web Monitoring sorts through and reports on data in real time, giving users the opportunity to react quickly and take the necessary steps to protect themselves.

How: The user can log into the Kasasa Protect portal to enter the information they would like monitored under Dark Web Monitoring. Once that data is entered, they will receive alerts if their information has been found.

It can monitor:

- Social security numbers
- Phone numbers
- Email addresses
- Driver's licenses
- Bank account and routing numbers
- Credit & debit card numbers
- Medical identification numbers

Operational FAQs

Q. What is FIRSTBase and how do I find it?

A. FIRSTBase is a secure online portal where an admin at your institution can manage users, leads, and content for all Kasasa applications. Please see the *Setup Guide* for step-by-step instructions on how to enroll an account holder in Kasasa Protect services through FIRSTBase. (<https://base.bancvue.com>)

Q. Is Kasasa Protect sold by SSN or by deposit account (where joint owners of one account are both monitored)?

A. Kasasa Protect is sold by social security number (SSN). If there are two people on an account, only will one get monitored unless the other expressly signs up for the service as well.

Q. What is the difference between enrollment and authentication?

A. Once you sign a consumer up for Kasasa Protect, that account holder is considered "enrolled." They're able to use the full-service resolution and lost wallet services immediately. The consumer's name, address, social security number, email address, and date of birth will also be monitored starting at "enrollment." In addition, the consumer will begin receiving credit alerts delivered to the email provided.

However, the account holder must log into the Kasasa Protect to "authenticate" their identity before they are able to see the alert details. They can also add more information to be monitored at this time, should they choose.

Q. How does a consumer fully activate and authenticate their identity?

A. Once you enroll a consumer in Kasasa Protect, they will receive an email prompting them to activate their account.

They should simply click on the indicated link and use their unique subscriber number that's provided. From there, they will be prompted to create a user name and password to be used moving forward.

Kasasa Protect Service FAQs

Credit Monitoring

Q: What should a consumer do if they receive an alert for something that didn't happen?

A: In some cases, the credit reporting agency may commit errors on credit files, and the incorrect information may trigger an alert. Nevertheless, if a Kasasa Protect user sees a credit alert that is not accurate, they should contact Kasasa Protect Support Services at 888-483-3301 (toll-free).

Q: How often is a consumer's credit monitored?

A: Credit bureau alerts are generated through consistent monitoring and are distributed multiple times a day. A credit bureau file is monitored daily and any alerts triggered as a result of new inquiries and/or adjustments made to a credit file are sent to the consumer via email.

Credit Score & Plotter

Q: What do big credit score changes from month to month mean?

A: Every reported item on a person's credit report is used to calculate their credit score. A significant score change from the previous month could indicate that an account was not reported for the month, or an item has been added to (or removed) from their report. Drastic changes in account balances and new lines of credit can also significantly impact a person's score.

Q: How many months does Score Plotter show?

A: Score Plotter tracks and displays up to 12 months' worth of previous credit scores. On month 1 of the service, the consumer will only see one credit score; but by month 6, the consumer will have 6 credit scores plotted.

Q: Is the credit score that Score Plotter plots related to a specific bureau?

A: Yes. Score Plotter tracks TransUnion credit scores.

Dark Web Monitoring

Q: What information does a consumer enter in the Medical Identities field?

A: They will enter their Member ID number as it appears on their health insurance card.

Q: Where does Dark Web Monitoring look for potentially compromised data?

A: Dark Web Monitoring scans online forums, websites, web pages, IRC channels, refined PII search engine queries, Twitter feeds, P2P sources, hidden and anonymous web services, malware samples, botnets, and torrent sources.

Q: What time range does my initial Dark Web Monitoring service report cover?

A: Your first Dark Web Monitoring service report includes data from the previous 8 years. This means records collected spanning the previous 8 years are searched for a match to the personal information being monitored.

Q: What does it mean when a consumer receives an alert?

A: The Dark Web Monitoring service tracks online activity for signs that the personal information asked to be monitored is being traded and/or sold online. An alert means that our surveillance technology has discovered online information that is a match to the user's monitored identity elements.

Q: What if the alert references only some of the personal information the Dark Web Monitoring service is tracking?

A: Even if some but not all of the consumer's personal information has been detected via Dark Web Monitoring, it is recommended that they contact the appropriate institution to have their account information changed or change it themselves if possible — for instance, an email password. It is safe to assume that if some information is compromised, all of it is. The consumer may also want to review a copy of their credit report to ensure that all of the information that appears there is familiar to them.

Q: Is the buying and selling of personal information online illegal?

A: This activity is illegal in the United States, but other countries do not necessarily have the same laws related to cyber crime. U.S. regulatory agencies have no jurisdiction to prosecute fraudsters acting on websites and chat rooms located in other countries.

Q: Can a consumer still become a victim of identity theft even though they're enrolled in Dark Web Monitoring service?

A: By alerting the consumer to compromised personal information sooner, the Dark Web Monitoring service enables prevention or quick resolution should an identity theft incident occur and in turn, dramatically reduces their susceptibility

to identity theft. In addition to the Dark Web Monitoring service, the consumer has identity protection and recovery services to help alleviate some of the burden of identity theft and to guide them through the often confusing and difficult process. Unfortunately, no identity protection tool can prevent identity theft altogether.

Lost Wallet Service

Q: Is this service an extra charge?

A: Lost Wallet service is included with the Kasasa Protect service, and there are no extra fees.

Q: Do we need a consumer's account numbers to cancel their cards?

A: No. A Kasasa Protect specialist will assist in contacting your institution to cancel a consumer's lost or stolen cards. You should be able to locate their account by verifying other forms of personal identifying information.

Q: Should a consumer notify Kasasa Protect before traveling?

A: It's not necessary that a consumer contact Kasasa Protect before traveling. If they're out of town and an incident occurs, the following will happen:

- If they're out of state, Kasasa Protect will help cancel cards and assist in contacting the consumer's state's DMV office to replace their identification.
- If they're traveling by air, Kasasa Protect will provide additional steps for their flight. A police report may be needed as documentation for a lost or stolen wallet.
- If they're traveling outside of the United States, Kasasa Protect will provide the U.S. Embassy or Consulate office contact information for passport replacement.

Q: I'm not sure what was in my wallet. Can you notify my banks and cancel all of my cards?

A: For the consumer's security, you as their financial institution, or their creditor will speak only with the account holder. Kasasa Protect will assist in reviewing the consumer's account with them for any other cards that were possibly in their wallet, and contact the appropriate financial institutions.