



Panhandle State Bank
and its locally operated divisions
Intermountain Community Bank
Magic Valley Bank

Questions & Answers

About ID Theft

1. What is identity theft? Identity theft is a crime that occurs when someone steals your personal information and uses it fraudulently. It may begin with the theft of a Social Security Number (SSN), credit card number, debit card or driver's license. If you have any of these, you are at risk for identity theft.

2. Where does an identity thief get this personal information?

Identity thieves steal information from a variety of places. They take it from lost or stolen wallets and purses that contain credit and bank cards. Or, they help themselves to bank and credit card statements, credit card offers and tax information that's in your own mailbox or garbage can. A name and address is all a thief needs to assume your identity: they may simply file a "change of address form" in your name and have all your mail sent to another location.

Some thieves fraudulently obtain a credit report in your name. Others access personal information you share on the Internet. Even if only one or two pieces of your personal information are stolen, it's often enough for thieves to steal your identity. It is estimated that 52-70% of theft occurs from the businesses you do business with on a daily basis. You should ask businesses what kind of measures they are taking to safeguard your information.

3. How do they use personal information they steal? Thieves can assume your identity and commit many types of crimes. Studies show only about 28% of identity theft is credit related. Other types of identity theft include: medical id theft, criminal violations, phone or utilities fraud, bank fraud, employment related fraud, social security fraud, tax fraud, government benefits fraud, loan fraud, and other forms of identity theft.

For more Q & A regarding id theft, visit: www.FTC.GOV/IDTHEFT

Common Questions/Misconceptions

4. I have credit card fraud protection service, and "0" fraud liability coverage. Why do I need additional coverage? Credit-related fraud is only 28% of the problem. Credit card fraud 'protection' services only assist with instances regarding your credit card accounts. Be sure and read the fine print of all your credit and bank accounts, as all of them have time limitations for reporting fraudulent charges. The Identity Theft Shield assists with identity restoration with all of your credit lines: bank loans, mortgages, credit cards, brokerage accounts, etc., as well as non-credit related problems such as driver's license misuse, social security number misuse, tax fraud and many more.

5. I have bad credit, and no one would want my identity, why should I pay to protect it?

Credit/financial id theft is only 28% of the problem, and even bad credit here in America is good overseas in countries like Nigeria and Thailand. If you have health insurance, a valid driver's license, or a valid social security number you are at risk for id theft. If you would like help fixing all the different aspects of your identity if you are a victim, then this service can help.

6. I have read that these services are a scam and a person can do everything on their own for free to recover from ID Theft, is this true? Unfortunately, it is true that some of the services out there are misleading about what they do and do not cover. A lot of the work can be done on your own, but most of us would not know where to start. The average victim spends 175-600 personal hours, mainly during regular business hours, and \$1200 out-of-pocket fixing an id theft problem* (*Federal Trade Commission). We utilize the recovery efforts of Kroll, a 30- year-old risk management firm, who will do most of the work for you if you become a victim.

7. I have anti-spyware on my computer, a firewall, anti-virus protection, and do not shop online, why do I need this? Protecting your computer is a good start, but the average person's social security number is already in about 150,000 databases. It is given out to schools, cell-phone companies, and driver's license numbers are given to the pizza delivery person. As much 70% of all id theft occurs through low-tech means. Your information is already out there to access, it is important to make sure you have a plan in place if it is used for fraudulent purposes.

8. I hear about ID Theft everywhere, but I do not think it will happen to me. Is everyone equally at risk? One in eight people have reported being a victim of id theft to the FTC, and a September article in 'US Today' predicts a 20-fold increase over the next two years. Although people ages 18-24 and over 60 are most at risk, anyone with a valid social security number, driver's license, minimally acceptable credit worthiness, or medical benefits are at risk.

Coverage Details, Cost & Billing

9. What does the Identity Theft Shield do for me? You will get an up-to-date Credit Report with Score and Analysis, Continuous Credit Monitoring, and full Identity Restoration services by Kroll's licensed investigators who will do the work for you to help restore your name and credit rating to pre-theft status. See a plan brochure or informational website for more information.

10. How much does the Identity Theft Shield Cost? The member and spouse, or significant other, both receive benefits under the Identity Theft Shield for only \$12.95 per month. (The single member rate is also \$12.95 per month.)

11. Is there a free trial period? No. Although many id theft services offer you monitoring for 30 days free in exchange for a "free credit report" or some other offer, they take your credit card information right away and then hope you will forget to cancel before the next month's charge. We believe our services require no such enticement. Most people who sign up for a 30 day free trial intend to cancel before the trial period ends, but when they forget, it is difficult to get that money refunded or the draft stopped. We know our services are superior and worth paying for from day one, we have even waived the usual \$10 enrollment fee as a customer of ICB/MVB/PSB, but only if purchased through the bank. If you do not wish to use our services to get your credit report, score and analysis, you can get your 'official' free credit report at www.annualcreditreport.com with no catch or obligation. This is the official government site, but the credit agencies charge extra to have your score included in the report.

12. How does your price compare to other similar services? There is nothing else on the market quite like our services, or backed by KROLL, a NYSE company, and we do this at a rate at or below all of our competitors, but with one especially unique difference: your spouse, or significant other, is included at no additional charge! Many other banking institutions are offering id theft services, but none of them are offering the best product on the market with two-for-one pricing!

13. How long has this product been on the market? The Identity Theft Shield (services provided by KROLL) has only been available for about four years, but KROLL is a publicly-traded company with over 30 years experience in risk management and asset recovery. Kroll's private investigators are even hired as independent contractors for the FBI and CIA. They are **the** experts in identity theft. No other id theft service available can boast this expertise or experience. When you become a member, you get these experts on your side.

14. Does this coverage automatically opt you out of junk mail and other things? No. Our real value is in Kroll's restoration services and the more extensive monitoring services. In order to keep the price competitive, we simply provide this simple-to-do information in your welcome packet with instructions on how to do it. This process is easy compared to the work you would be faced with if you were to have to restore your identity on your own.

15. What sets you apart from everything else on the market? If you become a victim for any reason while you are a member, we're going to do most of the work for you!

- If the unthinkable happens to you, you'll want more than a standardized info packet to help you resolve all your issues. Every case is unique, and often countless contacts are necessary. *We'll do most of the work for you!*
- Plans generally provide coverage for a specific credit card or bank account. *We help you with ALL issues related to identity theft*, including issues with:
 - Law Enforcement
 - DMV records
 - Postal Records
 - And much more...
 - Health Benefit Providers
 - Employers
 - Social Security Administration

16. How do I enroll? You may enroll online or by filling out an application at any of our branch locations. You may also download a paper application via the on-line link and mail it in according to the instructions on the application.

17. How do I enroll online?

Step 1: Go to www.panhandlebank.com, www.intermountainbank.com, or www.magicvalleybank.com. Click on "Protect Yourself from Identity Theft" in the bottom left-hand corner of the page. Click on the ID Theft Shield link. Click on "enroll now". Follow the steps to enroll and click "submit". Your coverage will begin immediately but your credit monitoring will not begin until completion of step #2.

Step 2: Return the "credit monitoring and report authorization forms" included in your welcome membership packet, or one of the other two methods mentioned in Q # 18.

Step 3: Review your credit report for inaccuracies when it arrives, and check your email regularly for activity notices. Enjoy the peace of mind that comes with being an Identity Theft Shield member!

18. Will I automatically receive the Credit Monitoring and Consumer Credit Report with analysis as soon as I sign up? No. Your coverage begins right away, but you must authorize it separately after your initial application is processed. This prevents the inquiry from affecting your credit score. You may activate this monitoring and report request by:

1. Signing and returning the “Consumer Report and Monitoring Authorization Form” in your Identity Theft Shield membership packet.
OR
2. Calling 1-800-654-7757 after your application is processed (3-10 days).
OR
3. FAXing the “Consumer Report and Monitoring Authorization Form” to: 1-800-699-4511 after your application is processed. (3-10 days) Available on-line.

19. How do I fill out a paper application? Download an application or request one from any of our branch locations. You may fill it out there and receive help from any of our bank representatives. If done on-site we will send it in for you.

Fill out all applicable information. Make sure you have signed in both the “applicant agreement” section and on the appropriate payment line. You may pay monthly by checking/savings account draft or monthly payment by credit or debit card. If paying by check, please attach a voided check from the account to be drafted. Your account will be drafted on or about the effective date of your membership each month. You may cancel your membership and monthly draft authorization at any time in writing by emailing customerservice@pplsi.com. There is no contractual commitment.

20. What payment methods can I use? You can use any credit/debit card, checking or savings account. However, reward points will only be offered in conjunction with your ICB/MVB/PSB debit or credit card. If paying by checking or savings account, a voided check or bank slip that includes the account and transit numbers needs to be included. Money orders and cash are not accepted.

21. Will I be billed automatically each month? Yes. Your monthly membership fee will be charged to the payment method selected at enrollment on or about the effective date of your membership.

22. What is your cancellation policy? There is no contractual commitment. You may cancel at any time in writing by emailing your request to: customerservice@pplsi.com

23. Can I keep my coverage if I switch accounts? Yes. You may transfer payment methods if you switch accounts and keep the same rate. Call customer service at 1-800-654-7757 to change billing options or your bank branch for assistance.

24. Does the service protect my whole family? This service covers both you and your spouse, or significant other, for one low price. The individual rate is the same.

25. Can I add one of my children if they do not have their own membership? An additional stand-alone membership may be purchased for a dependent who is 18 years old or older. For “monitoring” children under 18, request a free report for them each year at: www.annualcreditreport.com. You may stagger requests to get three free per year from each of the credit agencies. It should come back “no report found”.

26. Is this coverage like the other ID Theft services I have seen advertised? No. Some services place a free “fraud alert” for you, but their service guarantees are only applicable if you are a victim due to a default in their service. “Reimbursement” policies only reimburse expenses in recovering your identity, not actual losses, and they do not do the work for you. Other services do not address or help with social security number misuse, driver’s license, medical id theft, or many other types of id theft. See below for more information on fraud alerts and credit freezes and how they can affect lenders decisions to extend credit.

27. Does this coverage prevent me, or someone else, from opening new accounts? No. You will be able to use your credit when you need it. It will not prevent someone else from opening a new account in your name either, however. Under the law, you have the right to dispute new credit accounts opened in your name for up to 60 days. If you are not checking your credit report every 60 days or monitoring it constantly, you may be liable for unlimited monetary losses and new accounts that were opened in your name without you knowing it beyond 60 days.

The ID Theft Shield alerts you as soon as a new account is reported to Experian so that you may take advantage of the time limitations to recoup any losses. It is important to review your credit card and banking statements online frequently, as each institution has differing limitations to report fraudulent activity.

If you suspect you have been or are about to be a victim, you may place a free “fraud alert” on your account for 90 days by notifying any **one** of the three consumer reporting agencies: Equifax: 1-800-525-6285, Experian: 1-888-EXPERIAN, or TransUnion: 1-800-680-7289. You may also “freeze” your credit for a \$10 fee (to the credit agencies) each time you “freeze” or “lift” your credit. Some id theft services place fraud alerts automatically on behalf of all members, thus lowering the efficacy of this system for those who really need it.

28. What’s the difference between a “fraud alert” and a “credit freeze”? A fraud alert does not prevent someone from opening a new account, but requires the lender to go through additional steps to verify your identity and helps safeguard your credit from authorized use. A fraud alert is allowed by law only “if you suspect you have been, or are about to be, a victim of identity theft”. A fraud alert should only be used in this manner to prevent it from becoming over-used and less effective for those victims who really need it.

Certain states allow individuals to implement a security or identity “freeze” that completely locks, or freezes, access to your consumer credit report and credit score. When you want access to your own credit, you will need to lift the freeze. Certain fees, generally \$10 each time you “lock” or “unlock” your credit, may apply and be charged by the credit bureaus. This is preferable a fraud alert if you just want to control who accesses your credit. To place a fraud alert or freeze, see the question # 28.

29. I have heard some ID Theft coverage can damage your credit, will this? Absolutely not. Some creditors do not like to see “fraud alerts”, or “Freezes” on people’s credit reports when making a decision to extend credit, which is why we do not use this type of system. The credit report you receive is considered a “soft pull”, or “consumer request”, and will not count as a credit inquiry or affect your score in any way.

30. Does this reimburse me for money stolen? No. And neither do any of the other id theft services out there when you look at their policies closely. There is not an “insurance” product yet that will actually reimburse you for all monies stolen or lost. No one is willing to underwrite that kind of risk at this time. Although some policies carry with them a “reimbursement” clause, you need to know what they include and exclude. Reimbursement is only for “out-of pocket” expenses you incur while doing the work to restore your identity such as: long distance phone calls, postage and notary fees, though some may address legal fees and lost wages, up to a certain amount such as \$5k, \$10, or \$25K. That’s a lot of stamps!

They do not have, or pay for, the experts to do the work for you, nor do they help recover lost funds. This is like having automobile insurance that makes you repair your own wounds and rebuild your own car when in a wreck, and then sending you a check for the bandages and paint. With the ID

Theft Shield, the appropriate experts will do most of the work for you (like the doctor and mechanic) so you will not have to take time off work or become an expert in identity restoration yourself.

31. Will I have an ID card? Yes. An important welcome packet and membership materials should be delivered within 7-14 days of the application being processed by the home office.

32. Why does the bank draft/credit card statement say Pre-Paid Legal? Benefits are provided by Kroll Background America, administered by Pre-Paid Legal Services, Inc. Pre-Paid Legal may appear on your bank or credit card statement.

33. Who/What is Pre-Paid Legal? Pre-Paid Legal Services, Inc. is a NYSE 35-yr-old company that administers the ID Theft Shield for Kroll. Pre-Paid Legal addresses the litigious climate in America and provides access to the legal system at an affordable rate. PPL is a legal service plan that can help with some of the legal costs and problems associated with becoming a victim of id theft. You may purchase a legal plan, an id theft plan, or both together. Questions regarding PPL should be directed to: Aspen Morrow @ 208-870-9238 and not a bank representative.

34. What does a PPL plan cover? A PPL plan covers things like attorney consultations on unlimited subject matters, phone calls and letters written for things like personal debt collection, document review, Will & Living Will preparation, traffic citations, motor vehicle coverage, lawsuit protection, IRS Audits, and a preferred member discount of 25% for things like divorce, bankruptcy, and child custody issues. Questions regarding PPL should be directed to: Aspen Morrow @ 208-870-9238, or Aspen@Aspenandassociates.com and not a bank representative.

35. What does a PPL plan cost? A PPL plan by itself is \$15.95/mo for the entire family, including all eligible dependents. The ID Theft shield can be added for \$9.95 (spouse inc.) Both plans together are \$25.90 and may be purchased online.

36. Can I purchase the ID Theft Shield by itself or only as a part of a Pre-Paid Legal membership? This product can be purchased by any existing PPL family plan member at an upgrade cost of \$9.95 per month. The ID Theft Shield can be purchased at the same time as a new PPL membership. This product may be purchased as a stand-alone product at a cost of \$12.95 per month with the one-time \$10 enrolment fee waived only if purchased through ICB/MVB/PSB.

37. What if I already have a Pre-Paid Legal plan but not the ID Theft Shield? You may add the id theft shield to your current policy for \$9.95 instead of \$12.95, but it will have to be done on a paper application at one of the bank branches. Write "IDTS add-on" and your PPL member number at the top of the application to receive the discount.

38. Can I purchase a PPL plan as well as the ID Theft Shield through the bank? Yes, but it is best to enroll on-line if choosing both plans. The bank has secured a special discounted rate for customers who purchase either plan through one of the braches or our secure website link.

39. If purchasing both plans, will a new member receive ID Theft Shield plan materials with the Pre-Paid Legal Membership Kit? No, the Identity Theft Shield membership information will be sent in a different mailing package than the PPL Family Plan membership kit. Materials should be delivered within 7-14 days of the application being processed by the home office.

Customer Service and Technical support

40. Who do I call if I suspect my identity has been stolen after enrolling for the ID Theft Shield? Call the number printed in your membership materials or on your card. The consultants will be able to

assist you in determining if your identity has been stolen and, if so, what steps to take next. If the discrepancy is id theft, Kroll's licensed investigators will work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including: credit card companies, financial institutions, all three credit repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, law enforcement personnel, and other organizations that may be affected.

41. If I am an IDTS member and have questions any about *using* the Identity Theft Shield, whom should I call? If you have questions regarding using your personal Identity Theft Shield, such as account log-in, how to use your membership, coverage, or billing, contact Customer Care at 1-888-494-8519 7AM-7PM CT or email us at IdentityTheft@pplsi.com. You may also refer to your welcome packet that came with your membership.

42. If I am a PPL member and have questions regarding *using* the Pre-Paid Legal plan, whom should I call? For legal assistance, call your provider attorney number given to you on your membership cards contained in your membership packet. Questions regarding your membership, including coverage details and billing, can be directed to customer service at: 1-800-654-7757 or emailed to customerservice@pplsi.com.

43. If I have questions regarding whether or not I want to purchase the Identity Theft Shield or Pre-Paid Legal plan, whom should I call? Call independent agent Aspen Morrow at 208-870-9238 or email: Aspen@aspenandassociates.com, Grant Rummler at 208-965-3350 or Shayna Hansen at 208-704-9904. For bank representatives contact Jon Aronson at 208-899-8430, Sherry Niblock at 509-321-0449, Melenie Stone at 208-454-7001 or your local branch.

44. How will I know if the monitoring is working? You will receive a "no activity" email notice each month with the subject: "Credit Monitoring No Activity Notice from Identity Theft Shield". If there is any sign of activity that has been reported to Experian, such as a change of address request, credit has been opened and reported in your name, derogatory notations have been reported, a public record like a bankruptcy or lien has been reported, or a creditor has inquired your credit info from Experian, you will receive an email immediately that says "Credit Monitoring ALERT from Identity Theft Shield".

45. What do I do if I get an ALERT email? Log-in to your account and view the information that generated the alert. Only you are in a position to determine whether or not activity reported through the monitoring service is a result of your own activity. Data provided in alerts is not by default fraudulent. It may be caused by your activity, the legitimate actions of a creditor with whom you have a relationship, or simply information that has been reported inaccurately to Experian. If the information is indeed fraudulent, call 1-888-494-8519 immediately. If you have trouble logging in to your account or have forgotten your password or member number, call customer service for help.

46. What do I get in my membership packet? A large white envelope with the green ID Theft Shield logo in the upper left corner that says: "important information enclosed" should arrive within 7-14 days of your membership being processed. Inside you will receive:

- Your ID Theft Shield cards to keep in a secure place.
- Ways the Identity Theft Shield helps you guard against identity theft- a step-by-step guide on how we help you guard against identity theft, along with a detailed explanation of the benefits you receive with the Identity Theft Shield.
- Eight simple ways you can reduce your exposure to identity theft.
- An authorization form to request your credit report and monitoring to get started. (return this form unless you have already activated it by phone or FAX: see Q #18 for how to do this once your membership has been processed.)

- A summary of your rights under the Fair Credit Reporting Act, including how to limit “prescreened” offers of credit and insurance by opting out.

47. Why am I not receiving my email notifications? You may not be receiving your email notifications for one of the following reasons:

- **Invalid E-mail Address:** You may have entered your e-mail address incorrectly or may have an old e-mail address on file. Please call customer service 1-800-654-7757 to make sure your e-mail address is listed correctly.
- You will only receive e-mail notifications if you signed and returned the “credit monitoring authorization form” that came in your welcome packet. You may call 1-800 654-7757 to verify that it was activated or to activate it by phone.
- **Spam Filters:** Some SPAM filters may prevent you from receiving service notifications. Please check the settings for any spam filters you have to ensure that you can receive e-mail notifications.