

ID TheftSmart - Terms and Conditions

The following is the Membership Agreement between the sponsoring organization (“We and Us”) and the person who has enrolled in the ID TheftSmart program (“You”). All persons subscribing, “Members,” agree to be bound by these terms of Membership and are urged to read them carefully. If you have any questions regarding your Membership, You may contact our customer service from 8:00 a.m. to 4:00 p.m. CT Monday thru Friday (excluding holidays) at 217-964-2142.

Membership Benefits

As a Member, You have access to the information provided from our customer service department and other services offered by independent vendors, “Benefits,” as specified in the Membership Guide. This is a Membership Program only, and may be discontinued or modified at any time.

Credit Monitoring – (Single Credit Bureau) Alerts You when Trans Union credit reporting agency detects a new account opening, credit inquiry, payment delinquency, public records change or change of address. Also includes Identity Restoration services. The monthly fee for this service is just \$3.95 per individual.

Credit Monitoring (Triple Credit Bureau) – Alerts You when either Trans Union, Experian or Equifax credit reporting agencies detect a new account opening, credit inquiry, payment delinquency, public records change or change of address. Also includes Identity Restoration services. The monthly fee for this service is just \$6.95 per individual.

Identity Restoration – When fraudulent activity is detected a licensed private investigator does all the work to restore your identity to pre-theft status. The monthly fee for this service is just \$1.95 per month and covers everyone permanently residing in your household.

Membership Terms

Your Membership is effective immediately upon enrollment by You and shall continue until terminated by You at any time by writing us at P.O. Box 27, Ursa, IL 62376.

Payment of Membership Fee

The payment of your Membership Fee is made automatically by a charge to the specified deposit account authorized by You. The Membership Fee may change from time to time. In the event of change in the Membership Fee You will be given a minimum of 30 days’ notice of such change. If we are unable to bill the Membership Fee to your specified account at any time, we reserve the right to terminate your Membership without notification. You may cancel your Membership within 30 calendar days of joining.

Renewal of Membership

This Membership automatically renews monthly, indefinitely without action by You, and the Membership fee is charged to You at the time of renewal. A Member whose membership fee has been paid is entitled to all privileges included in the ID TheftSmart program until the Membership has been cancelled by You or US. If canceled You shall lose access to all Benefits. You may cancel at any time by writing Us at P.O. Box 27, Ursa, IL 62376. However, please note that neither full nor pro-rated refunds will be given for the current month.

Use of Membership

Your Membership is non-assignable and non-transferable. You agree that only You and those permanently residing in your household may use the Benefits included in the ID TheftSmart program.

Entire Agreement

This Agreement contains all of the terms and conditions of Membership and no representations, inducements, promises or agreements concerning the Membership not included in this agreement shall be effective or enforceable. If any of the terms of this Agreement shall become invalid or unenforceable, the remaining terms shall not be effected.

Reservation of Rights

We reserve the right to eliminate, add, change, and substitute Benefits and participating vendors without notice to You. We further reserve the right to change the terms and conditions of this agreement and any Membership policies at any time without notice.

Governing Law

This Agreement and the terms of the Membership shall be interpreted, construed, and enforced exclusively according to the laws of the state of Illinois. However, nothing in this agreement is intended or shall be construed to negate or otherwise affect the consumer protection laws of the state in which You reside.

Acceptance

I agree to purchase services under the ID TheftSmart through North Adams State Bank. I authorize North Adams State Bank to activate the services I have selected and automatically deduct the monthly charge for these services from my account number _____. I understand all services to be rendered under the ID TheftSmart program are provided by third party vendors, and North Adams State Bank is not responsible for performance of the services under the program.

I wish to subscribe to:

_____ Credit Monitoring (Triple Credit Bureaus) and Identity Restoration - \$6.95 per month

_____ Credit Monitoring (Single Credit Bureau) and Identity Restoration - \$3.95 per month

_____ Identity Restoration services only - \$1.95 per month

Date: _____

Account Owner Signature

Account Owner Signature