

Welcome to Chase® Identity ProtectionSM
Your protection has begun.



ACTION NEEDED

Go to chaseID.com to set up your password and alerts.

STEP 1. Set up a password for secure account access, 24/7

STEP 2. Choose your fraud and ID alerts

STEP 3. Consider upgrading your coverage; see options on page 25

**You've made a smart choice
with Chase Identity Protection.**

MEMBERSHIP ID: 123-4567-89

Dear Sample A. Sample,

Thank you for purchasing an Enhanced Individual membership in Chase Identity Protection.

Now you have the security of knowing you're protected by one of the best fraud-fighting plans available today. \$XX.XX will be charged each month to the account you provided. You can cancel by calling 1-XXX-XXX-XXXX.

Your plan compliments your built-in account security.

Continue to enjoy the industry-leading fraud protection that comes with your account: zero liability for unauthorized purchases, 24/7 monitoring for suspicious activity and custom alerts for full control.

Keep your membership kit for reference.

Your kit contains personal and confidential information and explains how you can make the most of your coverage. Be sure to keep it in a safe place where you can refer to it when needed.

Viewing your credit report is another smart move.

You can access one free credit report each year at annualcreditreport.gov. If you want to protect yourself even further, upgrade to monthly reports and scores or order a copy of your credit report at any time for \$XX.XX. Complete the form on page 25. Or visit chaseIDprotection.com.

**If you have any questions, you can reach us at 1-XXX-XXX-XXXX
(M – F: 8 am – 11pm, Sat: 9 am – 6 pm ET). Or go to chaseIDprotection.com.**



ACCESS YOUR ACCOUNT:
chaseIDprotection.com



TEXT US:
chase-text-address



MAIL REQUESTS:
Chase Identity
Protection
P.O. Box 220510
Chantilly, VA
20153-0510



CALL US:
1-800-214-4791



FAX REQUESTS:
1-866-660-8215

CHASE

DETACH THIS FORM ALONG THE DOTTED LINE.

**Monitoring is the best
way to detect the
warning signs of
identity theft.**





IDENTITY PROTECTION

If your ID is out there,
the help you need is here.



*Sample A. Sample:
Welcome to a higher level of protection.*

YOUR MEMBERSHIP NUMBER IS: **123-4567-89**

CHASE 

WELCOME

Chase Secure[®] Identity ProtectionSM watching out for you.



Welcome – your protection has begun.

Thank you for purchasing an Enhanced Individual membership in Chase Identity Protection. Go to chaseIDprotection.com today to choose a password and set up your personalized fraud alerts. Then enjoy your plan's outstanding benefits, including:

- 3-bureau monitoring of your credit files
- Enhanced account activity alerts
- Credit bureau fraud alerts
- Dedicated case manager if fraud occurs
- \$100,000 fraud expense reimbursement under a policy paid for by Chase
- Online tools and education
- 24/7 secure account access

Now that you are protected, consider upgrading for even more benefits. See page 25.

- Add family members
- Protect your wallet
- Receive monthly credit reports and scores
- Add public ID monitoring

CHASE 



What's inside.

This guide describes your plan's protection and provides steps you can take to help keep your personal information safe.

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YOUR PROTECTION

How your protection works.

Once you've activated your credit monitoring, your enhanced benefits will work hard to protect you and your account 24/7. Take a look:

3-BUREAU MONITORING OF YOUR FILES

Your files at Equifax®, Experian® and TransUnion® are being monitored daily and you will receive prompt alerts of activity including personal information changes, new account and credit inquiries, signs of fraud and more.

ENHANCED CHASE ACCOUNT ACTIVITY ALERTS

In addition to your built-in account alerts, you can also receive alerts of transactions and changes to your personal information. Go to chaseIDprotection.com to set up your alerts and preferences.

DEDICATED CASE MANAGER IF THEFT OCCURS

Our fraud experts will help you resolve your case and restore your good name. See page 9 for more details. Plus, get up to \$100,000 in fraud expense reimbursement under a policy paid for by Chase.

CREDIT REPORTS AND SCORE

Inaccuracies in your credit report may be a sign of fraud. That's why it's important to check it regularly.

- Advanced and Premier Plan members receive monthly credit reports and scores
- Enhanced Plan members can request their credit report at any time for \$19.99
- An annual free credit report is available at annualcreditreport.gov

Get the most from your plan.

Activate your monitoring, set up your alerts, register your wallet if you're subscribed, and log on frequently for your alerts, tips and tools.





IDENTITY PROTECTION

LOST WALLET ASSISTANCE

Register details of your cards and personal ID at chaseIDprotection.com. If loss occurs, we help you cancel and replace wallet items (Advanced and Premier Plans only).

MONITORING YOUR ID IN PUBLIC PLACES

Your personal data in public places, such as court or government records and on the Internet, is being monitored and you will receive change alerts (Premier Plans only).

HOUSEHOLD COVERAGE

Your plan benefits can be extended to cover registered members living in your home. Make sure you activate their benefits by visiting chaseIDprotection.com, completing the form on page 27 or calling 1-XXX-XXX-XXXX.

SECURE LOG ON 24/7

Set up secure password access to your account without delay by going to chaseIDprotection.com. Then you can visit your dashboard as often as you like, whenever you like, to properly stay on top of your information, especially your real-time account alerts.

**Your first defense,
stay protected.**



YOUR PROTECTION

Currently your plan is Enhanced Individual.

As your needs change, your plan can change too. A choice of 3 levels of coverage complements the built-in protection that comes with your Chase account. Here's a quick overview:

ENHANCED	ADVANCED	PREMIER	ID PROTECTION BENEFITS
✓	✓	✓	3-bureau monitoring of your files
✓	✓	✓	Enhanced Chase account activity alerts
✓	✓	✓	Credit bureau fraud alerts
✓	✓	✓	Dedicated case manager if fraud occurs
✓	✓	✓	\$100,000 fraud expense reimbursement under a policy paid for by Chase
	✓	✓	Monthly credit reports and scores
	✓	✓	Lost wallet assistance
		✓	Credit Simulator online tool
		✓	Public ID monitoring for suspicious activity

**Maximize protection
for you & your family—**

**View your credit report regularly.
See page 25.**





Build good security habits.

Fraud and ID theft complaints rose by 42% from 2006 to 2008¹, with over 8 million victims in one year alone. Protect yourself with these best practices:

PINS AND PASSWORDS

- > Do memorize your PINs and passwords and change them periodically.
- > Don't match a PIN or password to your personal data, e.g. date of birth.

YOUR WALLET

- > Do keep copies of cards and ID at home in case your wallet is stolen.
- > Don't carry your social security card in your wallet.

PERSONAL INFORMATION

- > Do shred your personal and financial documents, even junk mail.
- > Don't ever give personal information when solicited by phone or email.

WHEN ONLINE

- > Do clear your private data and log out completely on public computers.
- > Don't make purchases through websites that don't offer secure transactions.

CREDIT REPORT AND SCORE

- > Do keep up with your credit file and view your credit report monthly. If your plan doesn't include this service, you can request a copy at chaseIDprotection.com.
- > Don't ignore inaccuracies – they could indicate fraud. Call us and place a fraud alert on your file. This prompts creditors to verify ID prior to granting credit in your name.

STAY INFORMED

- > Do access your account regularly for the latest on fraud prevention, plus tips and tools on how to raise your score with the online Credit Simulator.
- > Don't worry. Chase is here to advise and help you.

¹FTC report February 2009.

STAY ALERT

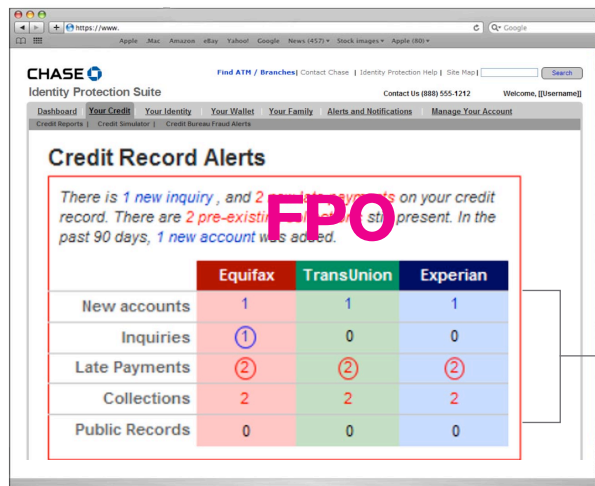
Monitor your security alerts.

The sooner signs of credit fraud are noticed, the faster our experts can investigate problems. Changes to your credit and personal information are displayed in real time on your chaseIDprotection.com dashboard so you can see suspicious activity the minute it happens.

Be sure to check your dashboard frequently. Here's what to look for:

3-BUREAU CREDIT ALERTS

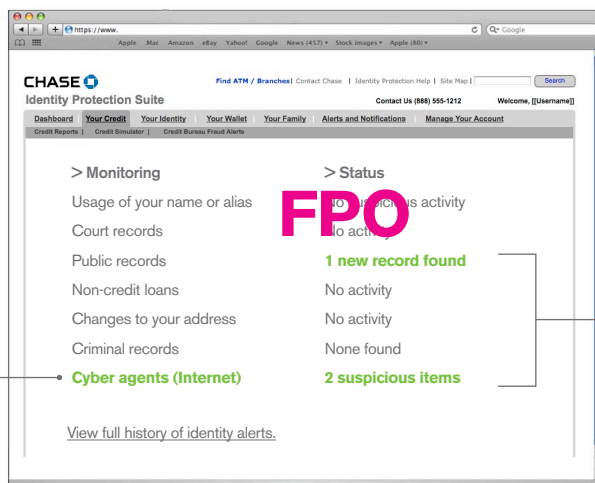
This screen displays alerts from credit and public monitoring. Look for new accounts opened in your name, inquiries about your credit from banks, stores, landlords, etc.



Alerts are color-coded:
new accounts = blue;
delinquent accounts = red.

PERSONAL IDENTIFIABLE INFORMATION ALERTS

This screen shows activity involving use of your personal information – name, address, social security number, driver's license, etc. – in public places like court and government records and on the Internet.



This includes chat rooms, social networks and web pages.

Your alerts are always highlighted. Click through for details.



IDENTITY PROTECTION

Be proactive.

The minute you notice something wrong, call us at 1-XXX-XXX-XXXX. A Chase fraud expert will get to work on your behalf right away. Your dedicated case manager will help you:

- Place a fraud alert on your credit bureau files to prevent further fraudulent activity
- Review your complete credit report to determine the extent of the fraud
- Correct unauthorized transactions on your Chase accounts and inaccuracies on your credit bureau reports
- Advise you who to call and provide you with the materials you need, including forms, sample letters and contacts
- Track your file until all issues have been resolved, usually about 45 days

WE'RE ON YOUR SIDE

Under a policy paid for by Chase*, you can get up to \$100,000* reimbursement for eligible expenses including:

- Lost wages** of up to \$1,000 per week for a 5-week period
- Pre-approved legal defense fees and expenses
- Costs associated with refilling loan applications
- Costs associated with notarizing documents, long distance phone calls and postage

QUICK TIP

Avoid being phished.

Scam artists send emails that look like they are from companies you have accounts with to try to trick you into disclosing your information. Delete immediately.

* If you live in the U.S. (excluding residents of New York), Canada or Puerto Rico, as a member of Chase Identity Protection, your membership includes up to \$100,000 of Identity Fraud Expense Reimbursement Coverage paid for by Chase with no deductible. Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Nothing stated herein affects the terms, conditions and coverages of any insurance policy or bond issued by Travelers, nor does it imply that coverage does or does not exist for any particular claim or type of claim under any such policy.

Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. This coverage is not available for residents of New York.

**Lost wages of up to \$1,000 per week for a maximum period of five weeks.

YOUR CREDIT SCORE & REPORT

What is a credit score?

Your credit score is a number based on credit report data from three major agencies. When you apply for a loan or a credit card, lenders look at this number to determine how creditworthy you are. In general, the higher your credit score, the lower your interest rate.

HOW YOUR SCORE IS CALCULATED

Positive and negative factors from your credit report are mathematically equated to a score. They appear on your report in the order of how they affect your score. Your credit file and score can be different at each agency, so Chase Identity Protection provides you with a report that consolidates the agencies' data into one easy-to-read document

EXAMPLES OF POSITIVE FACTORS

- Having a moderate number of accounts with a long history of responsible bill payment
- No delinquent accounts (being sent to collections or declared as a loss by the lender)
- Moderately low usage (balances between 20% – 50% of your credit limit)

EXAMPLES OF NEGATIVE FACTORS

- Multiple recent credit application inquiries and/or newly opened accounts
- Delinquent accounts: more than 3 consecutive missed payments in the last 2 years
- High usage (balances over 50% of your credit limit)

YOU CAN IMPROVE YOUR SCORE

Here are some things you can do that may positively affect your score:

- Always pay your bills on time
- Pay down your debt
- Check your credit report regularly for errors or signs of fraud
- Correct disputed credit issues as soon as possible
- Use our online Credit Simulator at chaselDprotection.com to help you make good credit decisions





Protect your score.

It's important that you regularly review your credit report and understand every entry. This can help you detect signs of fraud and identity theft that could negatively affect your credit score.

REPORT ERRORS

First, make sure the information from the credit bureaus is accurate. Then look for suspicious activity, like inquiries for credit you did not request. Call us immediately if you notice anything incorrect or unusual.

KEEP IMPORTANT DOCUMENTS

Save a copy of any documentation that you send to creditors or to credit reporting agencies.

Use this checklist to review your credit score and report.

1. REVIEW YOUR SCORE

- Positive factors
- Negative factors

2. MAKE SURE YOUR PERSONAL INFORMATION IS ACCURATE

- Name (including prefix and suffix)
- Address
- Former address
- Social Security Number
- Birth Date
- Employer
- Employer status

3. MAKE SURE YOUR ACCOUNT INFORMATION IS ACCURATE

- Active accounts listed are yours
- Closed accounts listed are yours
- Outstanding balances and credit limits are accurate
- Payment histories are accurate
- Fraud alerts and and consumer statements are accurate
- Public financial records are accurate
- Collection accounts are not older than 7 years

UNDERSTANDING YOUR CREDIT SCORE

SAMPLE CREDIT ANALYSIS

1 Your personalized credit analysis.

Both negative and positive factors influence your credit score. Here is a summary of the most important factors that Equifax has on file for you, listed in order of importance.



POSITIVE FACTORS – based on Equifax data

Here are the top factors that make your score higher.

1. Payment history: Last reported month, you paid 100% of your accounts on time.

If you have not missed any payments recently, lenders may think you are, or have become, responsible and do not, or will no longer, miss payments. Lenders realize that many people occasionally miss a payment or pay late. Therefore, missing payments on one account or missing a single payment may not be as harmful as missing payments on many accounts or missing several consecutive payments.

2. Credit accounts: You have 10 revolving account(s) listed in your credit report.

Having accounts listed in your credit report is a positive factor because the accounts' payment history shows lenders how you pay your bills. Too many accounts may be considered a negative factor because lenders worry that you are spending (or preparing to spend) beyond your means, even if you have never missed payments.



NEGATIVE FACTORS – based on Equifax data

Here are the top factors that make your score lower:

1. Payment history: In the past, you have missed a payment (or have become delinquent) on 4 account(s).

Missing payments is a negative factor. Some cases are worse than others. Missing 3 or more consecutive payments may be considered an indication that you may never repay them.

2. Collection accounts and public records: You have at least one collection account or negative public record.

A collection account shows a pattern of not paying your bills. A negative public record (such as a bankruptcy or a court judgment against you) is a legal obligation that may impact your ability to repay your debts. Old collection accounts or negative public records are less harmful to your credit score. If you have not had any new collection accounts or negative public records reported recently, lenders may consider you to have regained control over your financial situation.

3. Credit history: On average, your accounts were opened 3 years and 3 months ago.

Having a short payment history is a negative factor, even for accounts that have been open for a long time. This is because it does not give lenders the information to determine how you have repaid your debts. Accounts that were opened 30 or more years ago and have 2 or more years of reported payment history are considered optimal. Meanwhile, if your oldest account was opened up to 7 years ago, your credit history may be considered short, and less than 3 years ago is often considered too little.

To view the complete list of factors, please log on to chaseIDprotection.com.



IDENTITY PROTECTION

SAMPLE CREDIT SCORE

Your personalized credit score as of XX/XX/XX.

Reference Number: 0-00027-000000-00
Name: Sample Name DOB: 08/14/1966
Address: 123 Anytime St., San Diego, CA 92122

Your personalized credit score shows your score as reported by each of the three major agencies and includes a nationwide comparison of your score. A summary is included of the main positive and negative factors that Equifax has on file for you.

BACKGROUND

This screen displays alerts from credit and public monitoring. Look for new accounts opened in your name, inquiries about your credit from banks, stores, landlords, etc.

RANKING

U.S. POPULATION

Equifax

712
GOOD



Your credit score is higher than 15% of the U.S. population.

SUMMARY

You may want to delay applying for new credit until you have more credit history with your existing accounts.

- Too many recently opened accounts can lower your credit score.
- Multiple credit application inquiries within a short period of time can signal financial trouble to lenders.

Experian

653
WEAK



Your credit score is higher than 15% of the U.S. population.

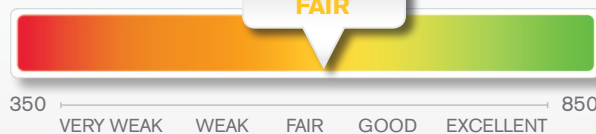
SUMMARY

You may want to delay applying for new credit until you have more credit history with your existing accounts.

- Too many recently opened accounts can lower your credit score.
- Multiple credit application inquiries within a short period of time can signal financial trouble to lenders.

TransUnion

663
FAIR



Your credit score is higher than 15% of the U.S. population.

SUMMARY

You may want to delay applying for new credit until you have more credit history with your existing accounts.

- Too many recently opened accounts can lower your credit score.
- Multiple credit application inquiries within a short period of time can signal financial trouble to lenders.

UNDERSTANDING YOUR CREDIT REPORT

Use these keys to help you read your credit report.

- | | |
|--|---|
| 1 Use this reference number for inquiries | 14 Current and prior delinquencies |
| 2 Check your personal information for accuracy | 15 Derogatory information |
| 3 Summary of accounts, balances and delinquencies | 16 Account details by creditor |
| 4 Account type | 17 Date account was opened |
| 5 Reporting credit agency: either Equifax, Experian or TransUnion | 18 Your highest credit limit |
| 6 Total accounts by type | 19 Monthly credit payments |
| 7 Balance for all accounts | 20 Account balance owed |
| 8 Total payment by account | 21 Last reported credit update |
| 9 Current accounts | 22 Current or past due account status |
| 10 Closed accounts | 23 Total amount past due |
| 11 Credit inquiries from banks, stores, landlord, etc. | 24 30/60/90 days past due for last 7 years |
| 12 Public records, e.g. bankruptcies, tax liens, etc. | 25 24-month history of account status |
| 13 Accounts in collection | 26 Start date for 24-month history |

-
- | | |
|---|---|
| U Undesignated by the creditor | 30 30 days late |
| I Individual account | 60 60 days late |
| J Joint account | 90 90 days late |
| A Authorized user | 120 120 days late |
| S Shared joint account | 150 150 days late |
| C Co-Maker joint responsibility for the account | W/B Wage earner plan or bankruptcy |
| B Co-Signer responsible only in case of default on the account | R Repossession or foreclosure |
| M Maker individual account | C Collection or charge off |
| T Terminated closed account | U Unrated |
| O Too new to rate | - Not reported that month |
| ✓ Current | |

It's important to read your credit report.

An unfavorable credit file means you could be denied loans, credit cards, a home and job. Stay on top of your credit alerts and view your report at least once a year.





IDENTITY PROTECTION

SAMPLE CREDIT REPORT

Your 1-bureau credit report as of XX/XX/XX.

Make sure you read your credit report carefully and regularly to look for errors and signs of suspicious activity. The keys below show you where to find important information on your report.

1 Reference Number: **0-00027-000000-00**

2 Name: **Sample Name**

DOB: **08/14/1966**

Address: **123 Anytime St., San Diego CA 92122**

3 SUMMARY

4 Account Type	6 Count	7 Balance	8 Payment	9 Current	10 Closed
Real Estate	1	\$0	\$1200	0	1
5 XPN					
Installment	1	\$1247	\$200	1	0
XPN					
Revolving	1	\$684	\$25	1	0
XPN					
Other	1	\$181	\$10	1	0
XPN					

	11 Inquiries	12 Public Records	13 Collection Amounts	Delinquencies 14	
				Now	Prior
XPN	6	1	0	4	1

15 DEROGATORY INFORMATION

See Contact Information to contact creditor

16 ACCOUNT INFORMATION

Account: Citibank Acct: 123456789 XXXX Type: Revolving

Bureau	Bureau Code	17 Date Open	18 High Limit	19 Monthly Payment	20 Account Balance	21 Last Reported	22 Account Status	23 Amount Past Due
XPN	1	08/92	75	N/A	Closed	10/07	Current	

Bureau	30	60	90+	26 History Date	25 24 Month History																															
XPN	2	2	1	10/07	<table border="1"> <tr> <td>✓</td><td>✓</td><td>30</td><td>60</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td> </tr> <tr> <td>✓</td><td>✓</td><td>30</td><td>60</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td> </tr> </table>								✓	✓	30	60	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	60	✓	✓	✓	✓	✓	✓	✓	✓
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GLOSSARY OF TERMS

ACCOUNT HISTORY	Shows payment history on a month-to-month basis for the last 24 months. Abbreviations, which are defined under “DEFINITIONS: Account History” located at the bottom of each page of your report, are used to describe your payment status each month with the most recent month reported listed on the left.
ACCOUNT STATUS	Shows the current status of your account and may indicate delinquencies that were reported in the past seven years.
BALANCE AMOUNT	Amount due to the creditor at the time account information was last reported.
BALANCE DATE	The last date the file was updated with creditor information by the credit reporting agency.
CREDIT FILE	A record of an individual's credit payment history as reported by a credit reporting agency.
CREDIT REPORT	A compilation of credit information presented in an easy-to-read format.
CREDIT REPORTING AGENCY	Also known as a credit bureau. An organization that compiles information from various financial institutions and courts to create an individual's credit file.
CREDIT SCORE	A score based on variables in your credit file that is indicative of your creditworthiness.
CREDITOR	A person or business from whom you borrow or to whom you owe money.
CURRENT RATINGS	Shows total of all account types that are currently delinquent 30, 60 or 90 days.
DATE ON FILE	Date your credit file was started.



IDENTITY PROTECTION

DATE OPEN	Date account was opened.
DATE PAID	Date account was satisfied.
DATE OF STATUS	Date account status was last updated.
FILING DATE	Date item was filed with the courts.
HIGH/LIMIT	The highest balance since the account was opened or the limit on the account.
HISTORY RATINGS	Shows the total of all account types that were delinquent 30, 60 or 90 days in the past seven years.
INQUIRY DATE	Date your credit file was requested by a third party.
LOAN TYPE	Type of loan for which an inquiry was made.
MONTHLY PAYMENT	Average monthly payment reported to the credit reporting agency – may be estimated by the agency if not reported by the creditor. (This may be indicated by an asterisk: (**))
ORIGINAL CREDITOR	Shows the original creditor that turned the account over to the collection agency.
OWNERSHIP	Designation by a lender of an individual responsible for payment of an account.
PAST DUE AMOUNT	Amount currently past due.
PRIOR DELINQUENCY	Date account was last reported delinquent.
TYPE OF ACCOUNT	Payment terms associated with an account. REVOLVING: An account where a balance can be carried over from month to month. INSTALLMENT: An account with a fixed payment for the term of the loan. REAL ESTATE: A fixed payment account involving ownership of property (such as mortgage payments). NET 30: An account where the balance must be paid in full at the end of 30 days.

CERTIFICATE OF INSURANCE

Identity Fraud Expense Coverage Master Policy

This coverage is not available for residents of New York.

This Certificate of Insurance is a coverage description intended to provide important information about the protection available to an Insured Person under the Identity Fraud Expense Coverage Master Policy (the "Master Policy"). Keep this coverage description for your records. This coverage description is not an insurance policy and does not amend, extend or alter the coverage afforded by the Master Policy described herein. Terms shown in bold in this coverage description are defined in the Master Policy. The insurance afforded by the Master Policy as described herein is subject to all the terms, exclusions and conditions of such Master Policy. The policy period is specified in the Master Policy.

The Master Policy has been issued to
Chase Bank USA, National Association and its affiliates,
200 White Clay Center, Newark, DE 19711
(the "Master Policy Holder")

Policy Number: 104595767

underwritten by Travelers Casualty and Surety Company of America
Hartford, CT 06183 ("Travelers") to provide insurance to an Insured Person for as described in this Certificate

• Limit of Insurance

For any one loss:

Limit of Insurance = \$100,000

Deductible = \$ Zero

• General Information

Should you have any questions regarding the Membership Program provided by the Master Policy Holder, or wish to view a complete copy of the Master Policy, please call for general information at 1-888-217-0291.

• Filing a Claim

To file a claim under the Master Policy, please contact:

Travelers Casualty and Surety Company of America Bond Claim Department at
1-800-842-8496 Travelers Claims

One Tower Square, 2SHS
Hartford, CT 06183

INSURING AGREEMENT

(1) IDENTITY FRAUD EXPENSE COVERAGE

To reimburse an Insured Person for Expenses incurred by the Insured Person as the direct result of any one Identity Fraud commenced during the policy period. Only an Insured Person will be entitled to coverage under this Insuring Agreement(1).

1. Definitions:

(a) "Expenses" means

- (i) Costs for notarizing fraud affidavits or similar documents for financial institutions or similar credit grantors or credit agencies that have required that such affidavits be notarized.
- (ii) Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors.
- (iii) Lost wages as a result of time taken off from work to meet with, or talk to, law enforcement agencies, credit agencies and/or legal counsel, to complete fraud affidavits, or due to wrongful incarceration arising solely from someone having committed a crime in the Insured Person's name up to a maximum payment of \$1,000 per week for a maximum period of five weeks. Lost wages shall not apply in the case of wrongful incarceration absent all charges being dropped or an acquittal.
- (iv) Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.
- (v) Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual Identity Fraud.

(vi) Reasonable attorney fees incurred, with the Company's prior consent, for:

- (a) defense of lawsuits brought against the Insured Person by merchants or their collection agencies,
- (b) the removal of any criminal or civil judgments wrongly entered against an Insured Person, and
- (c) challenging the accuracy or completeness of any information in a consumer credit report.

(vii) Costs for Daycare and Eldercare incurred solely as a direct result of any one Identity Fraud discovered during the policy period.

(b) "Identity Fraud" means the act of knowingly transferring or using, without lawful authority, a means of identification of an Insured Person with the intent to commit or to aid or abet, any unlawful activity that constitutes a violation off Federal law or a felony under any applicable state or local law.

(c) "Insured Person" means any natural person who is currently subscribed to a Membership Program or affinity group that has been specifically expanded by the Master Policy Holder to include the protection afforded by the Master Policy.

(d) "Master Policy Holder" means Chase Bank USA, National Association and its affiliates.

(e) "Membership Program" means a membership program sponsored by the Master Policy Holder and that is specifically named within an endorsement attached to the Master Policy.

(f) "Policy Period" means as per the Master Policy.

2. Exclusions

The Master Policy does not apply:

- (a) to loss due to any fraudulent, dishonest or criminal act by an **Insured Person** or any person acting in concert with an **Insured Person**, or by any authorized representative of an **Insured Person**, whether acting alone or in collusion with others;
- (b) to loss other than **Expenses**;
- (c) to an **Identity Fraud** that commenced, or Expenses incurred, when an individual was not an **Insured Person**.
- (d) to loss due to nuclear reaction, nuclear radiation or radioactive contamination, or due to any act or condition incident to any of the foregoing; or
- (e) to loss due to war, whether or not declared, civil war, insurrection, rebellion, revolution, or to any act or condition incident to any of the foregoing.

3. Policy Period - Discovery—The Master Policy applies only to Identity Fraud, occurring anywhere in the world, which is either commenced during, or occurs wholly during, the Policy Period and is reported to the Company during the Policy Period or within 30 days following the termination of either

- (a) the Master Policy; or
- (b) membership of the **Insured Person** in a Membership Program.

4. Limits of Insurance—Under Insuring Agreement (1), the limit of the Company's liability per **Insured Person** for loss covered under the Master Policy shall not exceed the applicable Limit of Insurance shown in the Declarations. Under the Master Policy, all losses incidental to an act or series of related acts or arising from the same method of operation, whether committed by one or more persons, shall be deemed to arise out of one occurrence and shall be treated as one loss. However, solely with respect to Insuring Agreement (1), should one such act cause a covered loss to more than one **Insured Person**, the available Limit of Insurance under the Master Policy and the deductible amount shall apply to each **Insured Person** separately. Regardless of the number of Membership Programs that an **Insured Person** is a member of, the Company's liability to such Insured Person for loss covered under the Master Policy shall not exceed the applicable Limit of Insurance shown in the Declarations.

5. Deductible—The Company shall be liable only for the amount by which any loss exceeds the applicable Deductible Amount as shown in the Declarations. This Deductible Amount applies to each and every loss and shall have no aggregate limitation.



IDENTITY PROTECTION

6. Recoveries—Any recoveries, less the cost of obtaining them, made after settlement of loss covered by the Master Policy will be distributed as follows:

- (a) first, to the **Insured Person**, until the **Insured Person** is reimbursed for any loss that was sustained by the **Insured Person** that exceeds the Limit of Insurance and the Deductible Amount if any;
- (b) then to the Company, until the Company is reimbursed for the settlement made; and
- (c) then to the **Insured Person** until the **Insured Person** is reimbursed for that part of the loss equal to the Deductible Amount, if any. Recoveries do not include any recovery from insurance, suretyship, reinsurance, security or indemnity taken for the Company's benefit.

7. Ownership Interests Covered—This Policy shall be for the sole use and benefit of the **Insured Person** and the Master Policy Holder. It provides no rights or benefits to any other person, entity, or organization.

8. Insured Person's Duties When Loss Occurs—Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim under the terms of the Master Policy, the **Insured Person** shall give notice thereof as soon as practicable to the Company, and file detailed proof of loss, duly sworn to, with the Company within four months after the discovery of loss. If the loss involves a violation of law, the **Insured Person** shall also notify the police. Upon the Company's request, the **Insured Person** shall submit to examination by the Company, subscribe the same, under oath if required, and produce for the Company's examination all pertinent records, all at such reasonable times and places as the Company shall designate, and shall cooperate with the Company in all matters pertaining to loss or claims with respect thereto. Compliance with all terms and conditions of the Master Policy are conditions precedent to recovery under the Master Policy. The **Insured Person** shall keep books, receipts, bills and other records in such manner that the Company can accurately determine therefrom the amount of any loss. At any time subsequent to the reporting thereof to the Company, the Company may examine and audit the **Insured Person's** books and records as they relate to a loss under the Master Policy.

9. Other Insurance—If there is any other valid and collectible insurance which would, apply in the absence of the Master Policy, the insurance under the Master Policy shall apply only as excess insurance over such other insurance.

10. Action Against Company—No action shall lie against the Company unless, as a condition precedent thereto, there shall have been full compliance with all terms of the Master Policy, nor until 90 days after the required proof of loss has been filed with the Company, nor at all unless commenced within two years from the date when the **Insured Person** first discovers the loss. If any limitation of time, for notice of loss or any legal proceeding herein contained is shorter than that permitted to be fixed by agreement under any statute controlling the construction of the Master Policy, the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.

11. Subrogation—In the event of any payment under the Master Policy, the Company shall be subrogated to all the **Insured Person's** rights of recovery therefore against any person or organization, and the **Insured Person** shall execute and deliver instruments and papers and shall take whatever other actions are necessary to secure such rights for the Company. The **Insured Person** shall not take any action after the discovery of any loss that would prejudice such rights.

12. Changes—Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of the Master Policy or stop the Company from asserting any right under the terms of the Master Policy; nor shall the terms of the Master Policy be waived or changed, except by endorsement issued by the Company and made to form a part of the Master Policy.

13. Assignment—Assignment of interest under the Master Policy shall not bind the Company until its consent is endorsed herein.

14. Concealment or Misrepresentation—The Master Policy is void as to any **Insured Person** if, at anytime, said **Insured Person** intentionally conceals or misrepresents a material fact concerning either the insurance afforded by the Master Policy or a claim under the Master Policy.

FPO

TRAVELERS 

MEMBERSHIP AGREEMENT

Membership Agreement made between Chase Bank USA, N.A., with offices located at 201 North Walnut Street, Wilmington, DE 19801 or its affiliate Chase, N.A., with offices at 1111 Polaris Parkway, Columbus, OH 43240 (hereinafter called "Chase", "we", "our") and the person specified on the Welcome Kit or purchasing online (hereinafter called "Members", "you", "your") with respect to the identity theft protection service from Chase ("The Program").

1. Summary Description of Benefits and Services

The Program provides offline and online Members with access to consumer credit report(s) and credit score(s) on a periodic basis. All Members will also receive daily 3 bureau credit monitoring along with the communication of credit alert changes; assistance with reviewing credit report(s); access to trained representatives who can help you initiate and facilitate disputes of inaccuracies discovered through your credit report or daily monitoring; and access to a dedicated case manager in the event fraudulent activity or identity theft occurs or is suspected to help you obtain your consumer credit report(s) and score(s) and create a strategy to resolve these incidents.

The Program website provides a direct link for you to place an Fraud Alert on your credit file so that your identification information has been or could be used fraudulently, you can add an initial Fraud Alert to your credit file, which will remain on your file for 90 days. Your initial Fraud Alert will be placed on your credit file which will then communicate the Fraud Alert to both Equifax and TransUnion. Plan Members may renew the Fraud Alert with Experian, by visiting the link on the Plan Website at the end of the 90 days.

Chase uses First Advantage Membership Services, Inc. to provide this information and these benefits to you. Your Welcome Kit contains information about the specific benefits and services available as part of your membership. If you purchase your membership at chaselDprotection.com you will be able to print for your records information about the specific benefits and services. You must have a valid Social Security number in order to purchase.

The benefits are available to Members either by regular mail (U.S. Postal Service) ("Offline Member") or by Internet/e-mail ("Online Members"). References to Members in this Agreement shall mean both Offline Members and Online Members except where specifically noted. See the Welcome Kit or the website for details of membership benefits available to Offline or Online Members. Members may change from Offline to Online Membership by visiting chaselDprotection.com and choosing to become an Online Member. Members may change from Online to Offline membership by calling The Program's toll-free customer service phone number located in the Welcome Kit, the website and this Membership Agreement.

The services and benefits of The Program and any information provided to Members are subject to change from time to time, with prior notice, and any products, benefits or services ordered are subject to availability. Members may call the toll-free customer service phone number to check on the membership benefits of The Program. Service Providers: In order to provide The Program to you Chase has made arrangements with third party service providers not affiliated with Chase.

You authorize First Advantage Credco, LLC/First Advantage Membership Services, Inc. (collectively, "FIRST ADVANTAGE") to obtain your consumer report/credit information and credit scores (hereinafter collectively referred to as "Report(s)") from one or more of the three national credit repositories (Equifax, Experian, TransUnion) to provide you with copies of such Reports and to administer the Program. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2). You further agree that your authorization shall be transferable should Chase substitute First Advantage with another service provider to obtain your consumer reports at a future date.

You acknowledge and agree that the Reports and all other products and services provided by or through FIRST ADVANTAGE (collectively, the "Product (s)") are provided "AS IS" AND THAT NEITHER FIRST ADVANTAGE NOR THEIR AGENTS, EMPLOYEES, AFFILIATES, INDEPENDENT CONTRACTORS OR INFORMATION/SCORE PROVIDERS MAKE ANY REPRESENTATION OR WARRANTY, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, AND IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE USABILITY, RELIABILITY, ACCURACY, VALIDITY, OR COMPLETENESS OF ANY PRODUCT, OR THAT THE PRODUCTS (A) WILL MEET YOUR NEEDS OR THE NEEDS OF ANY THIRD PARTY, (B) WILL IMPROVE YOUR CREDIT HISTORY OR CREDIT RATING, RAISE YOUR CREDIT SCORE OR ESTABLISH OR RE-BUILD YOUR CREDIT, OR (C) WILL BE FREE FROM ERRORS OR PROVIDED ON AN UNINTERRUPTED BASIS AND FIRST ADVANTAGE AND THEIR AGENTS, EMPLOYEES, AFFILIATES, INDEPENDENT CONTRACTORS AND INFORMATION/SCORE PROVIDERS EXPRESSLY DISCLAIM ALL SUCH REPRESENTATIONS AND WARRANTIES. IN NO EVENT WILL FIRST ADVANTAGE OR THEIR AGENTS, EMPLOYEES, AFFILIATES, INDEPENDENT CONTRACTORS OR INFORMATION/SCORE PROVIDERS HAVE ANY LIABILITY TO YOU FOR ANY SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, INCLUDING, WITHOUT LIMITATION, LOST PROFITS, BUSINESS INTERRUPTION, LOSS OR CORRUPTION OF DATA, AND THE LIKE, ARISING OUT OF OR IN CONNECTION WITH THE PRODUCTS PROVIDED BY FIRST ADVANTAGE WHETHER INCURRED AS A RESULT OF NEGLIGENCE OR OTHERWISE, EVEN IF FIRST ADVANTAGE OR THEIR AGENTS, EMPLOYEES, AFFILIATES, INDEPENDENT CONTRACTORS OR INFORMATION/SCORE PROVIDERS HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. SOME JURISDICTIONS PROHIBIT THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THAT SUCH LIMITATIONS MAY NOT APPLY TO YOU. THE MAXIMUM LIABILITY OF FIRST ADVANTAGE (INCLUDING THEIR AGENTS, EMPLOYEES, AFFILIATES, INDEPENDENT CONTRACTORS AND INFORMATION/SCORE PROVIDERS) TO YOU FOR ANY REASON IN CONNECTION WITH A PRODUCT IS LIMITED TO THE AMOUNT ACTUALLY PAID BY YOU FOR SUCH PRODUCT. YOU

HEREBY RELEASE FIRST ADVANTAGE AND THEIR AGENTS, EMPLOYEES, AFFILIATES, INDEPENDENT CONTRACTORS AND INFORMATION/SCORE PROVIDERS FROM ALL OBLIGATIONS, LIABILITIES, AND CLAIMS IN EXCESS OF THIS LIMITATION.

You certify that the information you provide in order to obtain the Products is true and correct, that you are the person whose Report is being requested, and that you are over eighteen (18) years of age. If any information you provide is untrue, inaccurate or not current, or if FIRST ADVANTAGE has reasonable grounds to suspect that such information is untrue, inaccurate or not current, FIRST ADVANTAGE has the right to suspend or terminate your use of any Product provided hereunder and refuse all current and future access and use of the Products or suspend or terminate any portion thereof.

Interactive tools such as credit score simulators are made available to you as self-help tools for your independent, personal use. FIRST ADVANTAGE does not represent, warrant or guarantee their accuracy or their applicability to your circumstances, or that they will help you raise your credit score, reestablish or re-build good credit, or improve your credit record, credit history or credit rating.

The Program is not transferable. Member agrees that the benefits and services will be utilized only by the Member. Member is responsible for the use and protection of the Membership ID and must notify Chase immediately of any unauthorized use, theft or misplacement of the Membership ID, Internet password, and/or Internet username

4. Membership Fee; Renewal

Member agrees that the monthly membership fee is a recurring monthly charge, which will be the amount the Member agreed to pay at the time of purchase (the "Membership Fee"). MEMBER HEREBY AUTHORIZES, EACH MONTH FOR THE TERM OF THIS AGREEMENT, THE MEMBERSHIP FEE TO BE BILLED OR DEBITED AUTOMATICALLY TO THE CREDIT CARD, DEBIT CARD OR CHECKING ACCOUNT DESIGNATED BY THE MEMBER AT THE TIME OF PURCHASE. Online Members may change the method of billing by visiting chaselDprotection.com. Unless Member notifies Chase not to renew the membership, Chase will automatically renew the membership at the end of each term and bill the then-current renewal fee to the account designated. Chase may change the Membership Fee from time to time with prior notice.

5. Term

This Agreement will commence immediately and will continue from month to month until terminated by the Member or Chase.

6. Termination

Chase has the right to terminate this Agreement and your membership in The Program at any time and for any reason, including, if we determine that false information has been submitted to obtain services or benefits or technical problems prevent us from providing services to you. YOU HAVE THE RIGHT TO CANCEL THE MEMBERSHIP IN THE PROGRAM TO STOP ALL FURTHER CHARGES AND TO BE CREDITED THE THEN CURRENT MONTH'S PAID FEE AT ANY TIME UPON NOTICE BY CALLING CUSTOMER SERVICE AT 1-888-217-0291 Monday - Friday, 8 am - 1 am ET or Saturday 8 am - 8 pm ET (EXCLUDING NEW YEAR'S DAY, MEMORIAL DAY, INDEPENDENCE DAY, LABOR DAY, THANKS-GIVING DAY AND THE DAY AFTER, CHRISTMAS DAY) OR WRITING TO THE PROGRAM SERVICE CENTER, P.O. BOX 2508, DES PLAINES, ILLINOIS 60017-2058. MEMBERS WILL NOT RECEIVE OR BE ENTITLED TO ANY BENEFITS OR SERVICES OF THE PROGRAM ON OR AFTER THE CANCELLATION DATE.

7. Disclaimer of Warranties; Limitation of Liability

Chase does not guarantee the accuracy, completeness, and validity of the credit report/credit bureau data information and credit scores provided through The Program by First Advantage Membership Services, Inc. companies not affiliated with Chase. The Program is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating. All products, benefits and services are provided "AS IS". Chase MAKES NO REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES ARISING FROM A COURSE OF DEALING OR A COURSE OF PERFORMANCE WITH RESPECT TO THE ACCURACY, VALIDITY, OR COMPLETENESS OF THE INFORMATION CONTAINED IN THE REPORTS YOU RECEIVE, PURCHASE OR OBTAIN THROUGH THE PROGRAM, THAT IT WILL MEET MEMBER'S NEEDS, OR THAT IT WILL BE PROVIDED ON AN UNINTERRUPTED BASIS AND EXPRESSLY DISCLAIMS ALL SUCH REPRESENTATIONS AND WARRANTIES. Chase WILL NOT BE RESPONSIBLE OR LIABLE FOR NEGATIVE FACTUAL INFORMATION CONTAINED IN ANY REPORTS YOU MAY RECEIVE OR FOR ANY LOSS OR DAMAGE CAUSED BY ANY DELAY OR FAILURE TO PROVIDE ANY PRODUCT, BENEFIT OR SERVICE PURCHASED OR OBTAINED BY MEMBER THROUGH THE PROGRAM AND MEMBER RELEASES Chase FROM ALL SUCH LIABILITIES, INCLUDING, WITHOUT LIMITATION, INDIRECT, CONSEQUENTIAL, SPECIAL OR PUNITIVE DAMAGES OR ATTORNEYS' FEES OR COSTS. MEMBER ACKNOWLEDGES THAT HE/SHE IS NOT RELYING ON Chase'S SKILL OR JUDGMENT IN SELECTING THE PRODUCTS AND SERVICES AVAILABLE TO MEMBER. MEMBER IS SOLELY RESPONSIBLE FOR ANY USE OF OR ACTION TAKEN OR DECISION MADE BASED ON THE PRODUCTS, BENEFITS AND SERVICES AVAILABLE TO MEMBER. Chase will have no liability for any cause beyond Chase's control. If for any reason this Membership Agreement is found to be defective or unenforceable, then the only recourse that Member will have against Chase is to cancel the membership. NOTWITHSTANDING THE FOREGOING, Chase'S AGGREGATE LIABILITY TO MEMBER IN ANY EVENT IS LIMITED TO THE TOTAL AMOUNT OF MEMBERSHIP FEES PAID BY MEMBER FOR THE PROGRAM. THE TERMS OF THIS SECTION SURVIVE ANY TERMINATION, CANCELLATION OR EXPIRATION OF THIS AGREEMENT.





IDENTITY PROTECTION

8. Entire Agreement

This Agreement represents the entire understanding of Chase and Member with respect to the subject matter hereof and will supersede any and all prior oral or written communications, representations, Agreements, other than with respect to the initial Membership Fee to which Member agreed at the time of his or her purchase. If any of the terms or provisions hereof are held to be unenforceable, the remaining terms and provisions hereof will not be affected thereby.

9. Notice

Offline Members will receive notices by regular mail (U.S. Postal Service). Online Members will receive notices through postings at chaseIDprotection.com, by e-mail to the address provided by the Member or by regular mail (U.S. Postal Service) to the address provided at the time of purchase. These notices may include changes in this Agreement, the Membership Fee or the benefits and services of The Program. These changes shall be binding on Member.

10. Assignment

This Agreement may be assigned in whole or in part by Chase at any time in its discretion.

11. Arbitration

PLEASE READ THIS PROVISION CAREFULLY. IT PROVIDES, WITH THE SPECIFIC EXCEPTION STATED BELOW, THAT ANY DISPUTE MUST BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT. YOU WILL NOT BE ABLE TO BRING A CLASS ACTION OR OTHER REPRESENTATIVE ACTION IN COURT, NOR WILL YOU BE ABLE TO BRING ANY CLAIM IN ARBITRATION AS A CLASS ACTION OR OTHER REPRESENTATIVE ACTION. YOU WILL NOT BE ABLE TO BE PART OF ANY CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY ANYONE ELSE, OR TO BE REPRESENTED IN A CLASS ACTION OR OTHER REPRESENTATIVE ACTION. IN THE ABSENCE OF THIS ARBITRATION PROVISION, YOU AND WE MIGHT OTHERWISE HAVE HAD A RIGHT OR OPPORTUNITY TO BRING CLAIMS IN A COURT, BEFORE A JUDGE OR JURY, AND/OR TO PARTICIPATE OR BE REPRESENTED IN A CASE FILED IN COURT BY OTHERS (INCLUDING CLASS ACTIONS). EXCEPT AS OTHERWISE PROVIDED BELOW, THOSE RIGHTS ARE WAIVED. OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT, SUCH AS THE RIGHT TO APPEAL AND TO CERTAIN TYPES OF DISCOVERY, MAY BE MORE LIMITED OR MAY ALSO BE WAIVED.

Either you or we may, without the other's consent, elect mandatory, binding arbitration of any claim, dispute or controversy raised by either you or us against the other, or against the employees, parents, subsidiaries, affiliates, beneficiaries, heirs, agents or assigns of the other, arising from or relating in any way to your Membership Agreement, any prior Membership Agreement between us, or the advertising, the application for, or the purchase of your Membership (the "Claim" or "Claims"). For purposes of this Arbitration Provision, "we", "us" and "our" shall include any third party providing benefits, services, or products in connection with the Membership Agreement (including but not limited to credit bureaus, service providers and all of their officers, directors, employees, agents and representatives but specifically excepting insurance companies.) All Claims originating from or relating to your Membership Agreement are subject to arbitration, no matter what theory they are based on or what remedy they seek, whether legal or equitable. This includes Claims based on contract, tort (including intentional tort), fraud, agency, negligence, statutory or regulatory provisions, or any other sources of law, or any request for equitable relief.

Claims subject to arbitration include Claims that are made as counterclaims, cross claims, third party claims, interpleaders or otherwise, and any party to a proceeding in court may elect arbitration with respect to any Claims advanced in the lawsuit by any party or parties.

As an exception to this Arbitration Provision, you retain the right to pursue in a small claims court, any Claim that is within that court's jurisdiction and proceeds on an individual basis.

If you or we elect to arbitrate a Claim, the arbitration will be conducted as an individual action. Neither you nor we consent or agree to any arbitration on a class or representative basis, and the arbitrator shall have no authority to proceed with any arbitration on a class or representative basis. This Arbitration Provision applies to and includes any Claims made and remedies sought as part of any class action, private attorney general or other representative action, which Claims hereby are made subject to arbitration on an individual (non-class, non-representative) basis. This means that even if a class action lawsuit or other representative action, such as that in the form of a private attorney general action, is filed, any Claim between us related to this Membership Agreement raised in such lawsuits will be subject to an individual arbitration Claim if either you or we so elect.

The party filing a Claim in arbitration must select either one of two national arbitration administrators: the National Arbitration Forum ("NAF") or the American Arbitration Association ("AAA"). The arbitration organization that is selected will apply its code or procedures in effect at the time the arbitration claim is filed, unless any portion of that code or those procedures is inconsistent with any specific terms of this Arbitration Provision and/or the Membership Agreement, in which case this Arbitration Provision and the Membership Agreement shall prevail. The arbitration will be conducted before a single arbitrator. The arbitrator will apply applicable substantive law, including but not limited to the applicable Uniform Commercial Code, consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA") and the applicable statute of limitations or condition precedent to suit, and will honor claims of privilege recognized at law. The arbitrator will have the power to award to a party any damages or other relief provided for under applicable law, and will not have the power to award relief to, against, or for the benefit of any person who is not a party to the proceeding. The arbitrator's authority is limited solely to the Claim(s) between you and us alone. The arbitration may not be consolidated with any other arbitration proceeding. You and we do not agree to any arbitration on any basis to which any party other than you and we, the parties related to us enumerated above such as heirs, successors and assigns, or any person who is obligated on or is an authorized user on the billing account, is involved.

Any decision rendered in such arbitration proceeding will be final and binding on the parties, unless a party appeals in writing to the arbitration organization within 30 days of issuance of the award. The appeal must request a new arbitration before a panel of three neutral arbitrators designated by the same arbitration organization. The panel will reconsider all factual and legal issues anew, follow the same rules and laws that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. An award in arbitration will be enforceable as provided by the FAA or other applicable law by any court having jurisdiction.

We will reimburse you for the initial arbitration filing fee paid by you up to the amount of \$500. If there is a hearing, we will pay any fees of the arbitrator and arbitration administrator for the first two days of that hearing. If you prevail in the arbitration of any Claim against us, we will reimburse you for any fees you paid to the arbitration organization in connection with the arbitration. All other fees, including attorneys' fees, will be allocated in keeping with the rules of the arbitration administrator. Rules and forms may be obtained from, and Claims may be filed with, either of the two organizations, as follows: the NAF at P.O. Box 50191, Minneapolis, Minnesota 55405, web site at www.arb-forum.com; or the AAA at 335 Madison Avenue, Floor 10, New York, New York 10017, web site at www.adr.org. Any arbitration hearing at which you wish to appear will take place at the location within the federal judicial district that includes your address at the time the Claim is filed.

This Arbitration Provision is part of and constitutes a transaction involving interstate commerce, and shall be governed by the FAA.

This Arbitration Provision applies to all Claims relating to your Membership Agreement which arose in the past, which may presently be in existence, or which may arise in the future. This Arbitration Provision shall survive termination of your Membership as well as voluntary payment of any outstanding indebtedness in full by you, or any bankruptcy by you. If we assign the obligation reflected by your Membership Agreement to any unaffiliated third party, this Arbitration Provision will apply to any Claim between you and that third party if you or that third party chooses arbitration, or to any Claim between you and us which occurred prior to such assignment or arises from such assignment.

12. Governing Law

This Agreement will be governed by and construed in accordance with the laws of the State of Delaware without regard to its choice of law principles. Payment of the Membership Fee or acceptance or use of any of the benefits or services of The Program will constitute Member's acceptance of all the terms and conditions of this Agreement, including the Arbitration Provision above.

13. CreditXpert® products

The following information applies to all CreditXpert® products. The information used by CreditXpert products is derived from one or more credit reports produced by the major credit reporting agencies, also called credit bureaus. The information contained in credit reports reflects the latest information provided to and recorded by the credit bureaus. Recent activity, such as making a payment, opening a new account, or authorizing a credit inquiry, may not yet be reflected in the person's credit reports. If not, this activity will not be reflected in any CreditXpert products. In addition, results may change every time new information is added to or removed from credit reports, as well as with the passage of time. CreditXpert products are only as accurate as the information upon which they are based. CreditXpert Inc. is not responsible for incorrect, missing, or outdated information in credit reports, which may lead to inaccurate results. Users should carefully review all of the information in credit reports to make sure it is accurate and up-to-date. Note that CreditXpert Inc. does not provide financial or other advice, and is not a credit counseling or credit repair organization.

CreditXpert Credit Scores™ are provided to help users better understand how lenders evaluate consumer credit reports. Lenders may use a different score to evaluate a person's creditworthiness. Therefore, nothing in CreditXpert products is an endorsement or a determination of a person's qualification for a loan, a change in loan terms or any other extension of credit by lenders. Each lender has specific underwriting standards, so a person should not assume that he or she will receive the same evaluation, credit terms or conditions from each lender. Also, CreditXpert Inc. is not connected in any way to Fair Isaac Corporation; the CreditXpert Credit Score is not a so-called FICO® score. CreditXpert Inc. does not represent that CreditXpert Credit

Scores are identical or similar to any specific credit scores produced by any other company. Moreover, score changes predicted by CreditXpert products are only estimates. CreditXpert Inc. does not guarantee that credit scores from any other company will change by the same number of points, if at all.

Also, CreditXpert Inc. does not represent that potential problems found by its software in credit reports are real, or that correcting such items will result in changes to credit scores. Furthermore, CreditXpert Inc. provides information to help consumers make their own decisions; it does not advise anyone to dispute any item in his or her credit report. Moreover, CreditXpert products do not change any information in any credit report, nor do they initiate any disputes on anyone's behalf.

THE FOREGOING INFORMATION IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS SUPPLIERS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NONINTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

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MEMBERSHIP AGREEMENT

Important Information - Fair Credit Reporting Act

The federal Fair Credit Reporting Act ("FCRA") promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus, resellers and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave., N.W., Washington, D.C. 20580. The FCRA allows a person ("you", "your") to obtain a disclosure from consumer reporting agencies of all the information in your credit file at the time of the request. You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address and phone number of the agency that provided the information. You have a right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases the disclosure will be free. You are entitled to a free file disclosure if:

- A person has taken adverse action against you because of information in your credit report;
- You are the victim of identity theft and place a fraud alert in your file;
- Your file contains inaccurate information as a result of fraud;
- You are on public assistance;
- You are unemployed but expect to apply for employment within 60 days.

In addition, you are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information. To request this annual disclosure, you must contact the Central Source. To contact the Central Source on-line, go to www.annualcreditreport.com. You can also contact the Central Source to request this free annual disclosure by calling toll free (877) FACTACT or by using the mail request form available at the Central Source website.

Consumers residing in the states of Colorado, Maine, Maryland, Massachusetts, New Jersey, and Vermont may receive an additional free copy of their credit report once per year and residents of the state of Georgia may receive two (2) additional copies per year. MANY GOVERNMENT RECORDS ARE AVAILABLE FREE OR AT A NOMINAL COST FROM GOVERNMENT AGENCIES. CREDIT REPORTING AGENCIES ARE REQUIRED BY LAW TO GIVE YOU A COPY OF YOUR CREDIT RECORD UPON REQUEST, AT NO CHARGE OR FOR A NOMINAL FEE

The credit reports provided or requested through The Program are not intended to constitute the disclosure of information by a consumer reporting agency as required by the FCRA or similar laws. First USA is neither a credit reporting agency nor a credit repair organization. You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender. You may dispute inaccurate or incomplete information in your credit report. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures. Consumer reporting agencies must correct or delete inaccurate, incomplete or unverifiable information, usually within 30 days. However a consumer reporting agency may continue to report information it has verified as accurate. Identity theft victims have new rights under the Fair Credit Reporting Act. For more information, call the Federal Trade Commission's toll-free ID Theft Hotline at 1-877-ID-THEFT or visit www.ftc.gov/idtheft.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. A consumer reporting agency may provide information about you only to people with a valid need—usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.

Unsolicited "prescreened" offers for credit and insurance must include a tollfree phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-OPTOUT (1-888-567-8688).

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Military personnel have additional rights. For more information, visit www.ftc.gov/credit



FIRST ADVANTAGE PRIVACY POLICY

WE ARE COMMITTED TO SAFEGUARDING CUSTOMER INFORMATION

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. In order to provide the consumer report products and services you request from us, we may also obtain consumer reports and other information from the national credit reporting agencies. We understand that you may be concerned about what we will do with such information—particularly any personal or financial information. We agree that you have a right to know how we will utilize such information. Therefore, we have adopted this Privacy Policy to govern the use and handling of your personal information.

APPLICABILITY

This Privacy Policy governs our use of the information which you provide to us or we otherwise obtain in providing our products and services to you. Our parent company, The First Advantage Corporation, has also adopted broader guidelines that govern our use of personal information. First Advantage calls these guidelines its Privacy Values, a copy of which can be found on First Advantage's website at www.fadv.com.

TYPES OF INFORMATION

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

USE OF INFORMATION

We request information from you or obtain information about you for our own legitimate business purposes and not for the benefit of any third party. Therefore, we will not release your information to any party, whether affiliated with us or not, except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information, including during the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis.

FORMER CUSTOMERS

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

CONFIDENTIALITY AND SECURITY

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to non public personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First Advantage's Privacy Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

IMPORTANT CONTACT INFORMATION

If you suspect fraud:

If you have questions or need assistance, your first step is always to contact us. We're here to help. Be sure to keep our contact information handy, along with the other important resources below.

RESOURCE	CONTACT INFORMATION
CHASE ID PROTECTION	phone: XXX-XXX-XXXX fax: XXX-XXX-XXXX text: chase-text-address online: chaseIDprotection.com mail: P.O. Box 220510 Chantilly, VA 20153-0510
Equifax	800-525-6285
Experian	888-397-3742
TransUnion	800-680-7289
Federal Trade Commission, Consumer Response Center	202-326-2502, www.ftc.gov
Federal Bureau of Investigation	www.fbi.gov
Your local police station	911
U.S. Secret Service Financial Crimes Division	www.secretservice.gov/financial_crimes
Social Security Administration	800-269-0271
U.S. Postal Inspector	www.postalinspectors.usps.gov
Office of the Comptroller of the Currency Compliance Management	800-613-6743
Federal Reserve Board Division of Consumer & Community Affairs	202-452-3683
Federal Deposit Insurance Corporation Consumer Resource Center	877-275-3342



From identity, purchase and payment protection to travel security and special benefits, Chase helps keep you covered and confident no matter where you are.

IDENTITY PROTECTION

Covering you, your account and beyond.

PURCHASE PROTECTION

Purchase satisfaction guaranteed.

PAYMENT PROTECTION

When hardship strikes, here's help with your bill.

TRAVEL SERVICES

Ensuring you and your luggage arrive safely.

> [Explore your coverage and get your security profile at chase.com/secure](https://chase.com/secure)

UPGRADE OPTIONS

You can upgrade your protection at any time.

VISIT CHASEIDPROTECTION.COM OR RETURN THIS FORM

You are covered with our basic level of protection. To upgrade your protection or register additional members, complete this form and mail or fax it to the contact information provided below. You can also upgrade by phone, text or online.

YOUR ENHANCED PLAN

MEMBERSHIP ID: 123-4567-89

FIRST NAME: Sample LAST NAME: Sample

Upgrade to Advanced ID Protection.

Add monthly credit reports/scores and lost wallet assistance to your Enhanced Plan.

YES, upgrade me to Advanced ID Protection now for \$12.99 per month.

Upgrade to Premier ID Protection.

Add monthly credit reports/scores, lost wallet assistance and ID monitoring in public places to your Enhanced Plan.

YES, upgrade me to Premier ID Protection now for \$17.99 per month.

Add up to 20 household members:

YES, upgrade me to Enhanced Household Plan for \$14.98 per month.

YES, upgrade me to Advanced Household Plan for \$24.98 per month.

YES, upgrade me to Premier Household for \$34.98 per month.

Include members' information: Note: For more than 3 members, please copy this form.

NAME:	<input type="text"/>	SOCIAL SECURITY NUMBER:	<input type="text" value="-"/> <input type="text" value="-"/>	DATE OF BIRTH:	<input type="text" value="/"/> <input type="text" value="/"/>
NAME:	<input type="text"/>	SOCIAL SECURITY NUMBER:	<input type="text" value="-"/> <input type="text" value="-"/>	DATE OF BIRTH:	<input type="text" value="/"/> <input type="text" value="/"/>
NAME:	<input type="text"/>	SOCIAL SECURITY NUMBER:	<input type="text" value="-"/> <input type="text" value="-"/>	DATE OF BIRTH:	<input type="text" value="/"/> <input type="text" value="/"/>

Request your credit report and score.

YES, send me my credit report and score now for \$19.99.

SIGNATURE:

SOCIAL SECURITY NO:

TODAY'S DATE:

By signing this form, I hereby authorize First Advantage Credco, LLC/First Advantage Membership Services, Inc. (collectively, "First Advantage") to obtain my consumer report/credit information and credit scores (collectively referred to as "Report(s)") from one or more of the three national credit repositories (Equifax, Experian, TransUnion) and provide me with a copy of such Reports. This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2). Chase Identity Protection is not a credit counseling service and does not promise to help you obtain a loan or improve your credit record, history or rating. Neither Chase nor First Advantage bears responsibility for the contents of the credit reports.

Submit your upgrade request by text, mail, phone or fax.



ACCESS YOUR ACCOUNT:
chaseIDprotection.com



TEXT US:
chase-text-address



MAIL REQUESTS:
Chase ID Protection
P.O. Box 220510
Chantilly, VA
20153-0510



CALL US:
1-800-214-4791



FAX REQUESTS:
1-866-660-8215



DETACH THIS FORM ALONG THE DOTTED LINE.

DETACH THIS FORM ALONG THE DOTTED LINE.



CHASE SECURE®
P.O. Box 220510
Chantilly, VA 20153-0510

Sample A. Sample
123 Sample Street
Sample City, SS 12345-6789



> ACTION NEEDED:
Go to chaseIDprotection.com
to activate your protection now.

WELCOME TO CHASE® IDENTITY PROTECTIONSM