



We're everywhere you are

866.365.7345

CommStar.org



## Keep Yourself and Your Family<sup>1</sup> Safe from Fraud and Loss.

CommStar Credit Union's identity theft protection gives you everything you need to safeguard your identity, protect your credit and help you recover should you become a victim of identity fraud.

## The numbers say it all

Will you become a victim of identity theft?

For the 13th year in a row, identity theft topped the list of consumer complaints. Of more than 2 million complaints filed in 2012, 18 percent were identity theft related.<sup>2</sup> In 2013, 13.1 million consumers suffered identity fraud – the second highest level on record, costing \$18 billion.<sup>3</sup>

<sup>2</sup> Federal Trade Commission. Consumer Sentinel Network Data Book, February 2013.

<sup>3</sup> Javelin Strategy and Research. Identity Fraud Report, February 2014.

Security and Savings have  
never been this Simple!



<sup>1</sup> IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect benefits are available to joint account holders. Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

#### Special Insurance Program Notes:

\* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

# Savings. Convenience. Security.

Our Star Checking Accounts make it simple to keep your family's finances safer.

Even better, all of these financial and security benefits are included in your account for a low monthly maintenance fee.



## Star Checking Plus

- \$0 minimum balance
- eStatements
- 5 ATM withdrawals FREE per month
- It's Me 247 Online Banking
- CU\*Talk Telephone Banking
- MasterCard Debit card
- Account-to-Account transfers (A2A) – allows transfers between Credit Union accounts and accounts at other institutions<sup>4</sup>
- Save the Change – round up each purchase with your card and the excess change goes directly into your savings account
- Pays standard dividend
- IDProtect® – Identity Theft Protection Service
- EasyPay, Online bill pay – additional fee may apply. Ask about our no fee option

A \$4.00 monthly maintenance fee will apply

<sup>4</sup> A \$1 fee per A2A transfer will apply. You may transfer between CommStar accounts at no charge in It's Me 247 Online Banking or CU\*Talk Telephone Banking.

<sup>5</sup> Required activity for high dividend: eStatements, 10 monthly non-pin debit transactions, \$500 per month minimum direct deposit to account. This institution is insured by American Share Insurance. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

## Star Checking Rewards

- \$0 minimum balance
- Pays higher dividend<sup>5</sup> – Ask a representative for details
- eStatements
- 7 foreign ATM withdrawals FREE per month
- FREE CommStar owned ATM usage
- \$10 per month foreign ATM fee rebate – bring in your receipt to be reimbursed
- It's Me 247 Online Banking
- CU\*Talk Telephone Banking
- MasterCard Debit card
- Account-to-Account transfers (A2A) – allows transfers between Credit Union accounts and accounts at other institutions<sup>4</sup>
- Save the Change – round up each purchase with your card and the excess change goes directly into your savings account
- IDProtect® – Identity Theft Protection Service
- EasyPay, Online bill pay – additional fee may apply. Ask about our no fee option

A \$6.00 monthly maintenance fee will apply; however we've made it easy to eliminate this monthly maintenance fee by:

- Maintaining a \$1500 average monthly balance –OR–
- Have a loan balance of \$2500 or more in good standing (any type of loan)

## IDProtect® - identity theft protection service for you, your family<sup>1</sup> and joint account owners:

- **Identity Fraud Expense Reimbursement Coverage\***  
Receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity fraud.
- **Comprehensive Identity Theft Resolution Services**  
Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your credit and identity are completely restored.
- **Debit and credit card registration** – register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards – and your liability is limited – should your cards become lost or stolen.  
(Registration and activation required.)
- **3-in-1 Credit File Monitoring**  
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur.  
(Registration and activation required.)
- **3-in-1 Credit Report**  
Request a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score.  
(Registration and activation required.)
- **Total Identity Monitoring** – continuous monitoring of over 1,000 databases  
(Registration and activation required.)



## Security and Savings have never been this Simple!

With the great financial benefits and added security of identity theft protection – it's an easy choice! To learn more about Star Checking Plus and Star Checking Rewards, talk to a Credit Union representative.

## It's that simple!

See Disclosures on Reverse.