

## YOUR 3-STAGE DEFENSE

**THE SMART  
CHOICE FOR  
SAFEGUARDING  
YOUR IDENTITY**

**EASY  
AFFORDABLE  
PEACE OF MIND**

Northern State Bank of Virginia is looking out for you! We are committed to finding the very best the industry has to offer in identity theft solutions. We have partnered with Kroll Advisory Solutions to offer ID TheftSmart Credit Monitoring Service. Kroll Advisory Solutions has forensic accountants, attorneys, investigative journalists, regulators, and former law enforcement personnel that work on your behalf to protect, restore, and preserve your identity.

This service will not only notify you of activity on your credit file, but you will now have access to a licensed private investigator should you have any questions or concerns in regard to these alerts. An alert will be provided to you when any of the following activities are reported to your credit file:

- New account openings
- Payment delinquencies
- Changes of address
- Credit inquiries
- Public record changes

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### PROTECTION

You get immediate and direct access to:

- Consultation on best practices for managing personal identifying information
- Safety guidelines for communicating and interacting online
- Information about your rights under federal and state laws
- Best practices for consumer privacy
- A personal advocate if identity theft occurs

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### DETECTION

If discovered that your information may have been compromised, Kroll Advisory Solutions will:

- Provide an action plan
- Help interpret and analyze credit reports
- Provide fraud alert assistance
- Provide credit freeze consultation
- Lend personal assistance when suspicious issues arise beyond our initial findings

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### RESTORATION

If your identity is stolen, our licensed ID TheftSmart investigators will:

- Confirm identity fraud and determine its nature and scope
- Assist in obtaining a police report
- Provide a tri-merged credit report and perform full non-credit searches
- Work on your behalf until ALL identity theft issues have been verifiably resolved
- Place seven-year fraud victim statements with credit reporting agencies, when applicable

**Sign up today on the  
reverse side and return to  
Northern State Bank  
of Virginia**



<b>Customer Name:</b>	
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Please choose from the following four options available to you:

	Option 1 (Identity Mgmt. Service)	Option 2 (Credit Monitoring)	Option 3 (Credit Monitoring)	Option 4 (Minor Monitoring)
<b>Coverage:</b>	Individual	Individual	Individual	Up to Four Minors
<b>Services:</b>	ID Theft Counseling ID Theft Restoration	ID Theft Counseling ID Theft Restoration	ID Theft Counseling ID Theft Restoration	ID Theft Counseling ID Theft Restoration
<b>Monitoring:</b>	Self-Monitoring	Experian Credit Bureau	Experian Credit Bureau TransUnion Credit Bureau Equifax Credit Bureau	Monitors the presence of names, addresses, and credit activity that is associated with minor's social security number
<b>Added Services:</b>	None	Notification of: √ New Accounts Opened √ Payment Delinquencies √ Credit Inquiries √ Public Record Changes √ Change of Address	Notification of: √ New Accounts Opened √ Payment Delinquencies √ Credit Inquiries √ Public Record Changes √ Change of Address	Alert sent with instructions on how to contact an investigator
<b>Notification Type:</b>	None	Email	Email	Email
<b>Monthly Fee:</b>	\$4.99/month	\$9.99/month	\$14.99/month	\$4.99/month
<b>Option Choice:</b> <i>(place √ in box)</i>				
<b>Contact:</b>	Phone Number:	Email Address:	Email Address:	Email Address:
<b>Account to be charged for monthly fee:</b>			<b>Effective Date:</b>	

Northern State Bank of Virginia and its employees, agents, or any of its affiliated or related organizations disclaims all express or implied warranties or representations of any kind or nature whatsoever of its merchantability of the ID TheftSmart Consultation/Restoration program provided by Kroll Advisory Solutions. You specifically agree, on your behalf and on behalf of your heirs, executors and assigns, not to bring any legal action in any federal or state court or other court of law or equity against Northern State Bank of Virginia or any of its affiliated or related organizations under any theory of liability and further agree to indemnify and hold Northern State Bank of Virginia and its affiliated or related organizations harmless. These Terms and Conditions and your access to, use, and browsing of the site are governed by Minnesota law without regard to its conflict of law provisions.

Northern State Bank of Virginia may cancel your membership at any time due to non-payment. We will provide you with notification of cancellation. You may cancel membership to this program at any time by written notification to Northern State Bank of Virginia, 600 Chestnut Street, Virginia, MN 55792.

I understand that I have received the terms and conditions and I am enrolling as an individual in the above selected ID TheftSmart option and understand my account will be debited a monthly amount based on the option(s) I selected above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date