



F E D E R A L

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**IMPORTANT CHANGE IN TERMS TO
YOUR SHIELD CHECKING ACCOUNT**

IMPORTANT ACCOUNT INFORMATION ENCLOSED



January 26, 2026

Dear Member:

At INOVA Federal, nothing is more valuable than your financial well-being and our relationship with you. In our commitment to keeping you informed, we are notifying you of an important change to the non-banking benefits provided by your Shield Checking account.

As of March 1, 2026, we will no longer offer the non-banking benefits previously provided by this account which include the IDProtect[®] Identify Theft Expense Reimbursement Coverage, Comprehensive Identity Theft Resolution Services, Debit and Credit Card Registration, Credit File Monitoring, Credit Report and Score, Credit Score Tracker, Identity Monitoring, Online Identity Theft News Center and Valuable and Phone Web Resources, Financial Wellness 360°, up to \$10,000 24-hour Accidental Death & Dismemberment Insurance, Cellular Telephone Protection, Debit Advantage[®].

We have improved the benefits that come with your Shield Checking account. Beginning March 1, 2026, you may register for your new **Identity Protect** benefits which include:

- **Auto Title Monitoring** – Ongoing monitoring of vehicle title records to detect changes and help protect against identity-related title fraud and unauthorized transactions.
- **Change of Address Monitoring** – Alerts when there is an unauthorized change of mailing address or mail redirection activity.
- **Court Records Monitoring** – Monitoring of relevant judicial and court records, with alerts intended to help members spot fraudulent activity tied to their identity.
- **Dark Web Monitoring** – Scans portions of the dark web for suspicious or fraudulent use of the member's personal information.
- **Financial Threshold Account Monitoring** – Lets members set and monitor personalized financial thresholds that align with their goals, with alerts when thresholds are exceeded.
- **Home Title Monitoring** – Monitors home title records for unauthorized changes so homeowners can respond quickly to potential fraud.
- **Neighborhood Watch** – Monitors a specified address for registered sex offenders and notifies when new offenders move into the area.
- **Non-Traditional Finance Monitoring** – Alerts related to non-traditional or non-credit loan activity (for example, payday or high-cost installment loans, rent-to-own, and other non-traditional financing outside the traditional credit system).
- **Social Media Monitoring** – Monitors connected social media accounts and alerts when potentially exposed private data or risky content is detected.

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- **SSN Monitoring** – Looks for common identity-theft events involving the member’s Social Security number, beyond just what appears on a traditional credit report.
- **Surface Web Monitoring** – Designed to provide alerts about potential threats or misuse of personal information detected on the open web, helping catch issues before they become more serious.
- **Telecom Monitoring** – Monitors for suspicious telecom activity (for example, spoofing or vishing attempts) that can be tied to identity theft or account-takeover scams.
- **ID Theft Insurance & Restoration¹** – up to \$1,000,000 of identity theft insurance coverage with a zero deductible, paired with restoration support services. The insurance is intended to reimburse eligible out-of-pocket expenses associated with identity restoration which may include:
 - Replacement of identification and other key documents
 - Certain travel expenses incurred as part of the restoration process
 - Lost income related to time spent resolving identity-theft issues
 - Child or elder-care costs needed while the member addresses restoration tasks
 - Fraudulent withdrawals from covered bank accounts
 - Eligible legal fees and related costs tied to the identity-theft event
- **Seamless access through your existing, secure Digital Banking login** – if you haven’t signed up for Digital Banking yet, download the INOVA Federal Mobile app or visit my.inovafederal.org to register.

Registration is required for the new Identity Protect benefits to be enabled. Simply browse to the Financial Wellness section in digital banking and select ‘My Identity Protect.’ Note that all INOVA members will continue to have free access to their credit score and credit report² through digital banking in the My Credit Score area of the Financial Wellness menu.

All other aspects of your account, including your account number(s), will remain the same. You will be able to continue to use your current debit card, direct deposit arrangements, and other transactions as you do today.

Thank you for the trust you have placed in INOVA Federal and for the opportunity to support your financial needs. We appreciate your relationship with us. If you have any questions, please call or text 800-826-5465 or email our Member Service team at mervices@inovafcu.org.

Sincerely,

INOVA Federal

¹ Terms and conditions apply. The Identity Theft Insurance is underwritten and administered by AIG. This description is a summary and is solely intended for informational purposes and may 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. The Identity Fraud Expense Reimbursement benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Policyholder or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

²Calculated on the VantageScore® 3.0 model. Your VantageScore® 3.0 from Experian indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore® 3.0.