



Identity theft continues to evolve and so do NortonLifeLock™ solutions

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly.

The dark web is continuously patrolled for information that may belong to you, and you're notified if it's found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.¹ And if your wallet is stolen, you'll receive guidance to help cancel or replace credit cards, insurance identification and other key documents.

Should you do become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue.

As a Visa cardholder, you will also have access to special discounts on other NortonLifeLock™ products.

Existing NortonLifeLock™ ID theft protection members – contact NortonLifeLock (1-866-228-2261) to discuss your needs if you are interested in ID Navigator Powered by NortonLifeLock.

To confirm eligibility, visit www.cardbenefitidprotect.com. Once verified, you will be redirected to the offer page on Norton.com where ID Navigator enrollment is available.

Smart tools to help against the evolving threat of identity theft

How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** A stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replaced key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **One-Bureau Credit Monitoring Alerts¹** helps you stay on-top of your credit to help detect fraud more quickly, alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** provides instructions and links so you can quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist** US-based Identity Restoration Specialists are available Monday to Friday 6a.m. – 5p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.
- **US-based Member Services & Support** is available Monday to Friday 6 a.m. – 6 p.m. PST; and Saturday 7 a.m. – 1 p.m. PST.

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¹Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive credit features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Roadside Dispatch®

As an eligible Advantage One cardholder, you have access to Roadside Dispatch®, a pay-per-use roadside assistance program. Simply call **1-800-847-2869**, 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set pre-negotiated fee per standard service call. No membership is required and you don't need to pre-enroll. No annual dues. No limit on usage.

Add peace of mind to your itinerary

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- **Standard Towing** – up to five miles included¹
- **Tire Changing** – you must have a good, inflated spare tire
- **Jump Starting**
- **Lockout Service** – no key replacement
- **Fuel Delivery** – up to five gallons (plus the cost of fuel)
- **Standard Winching**

¹Any vehicle with wheels is covered under the program as long as it can be classified as "Light Duty." "Light Duty" vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered "Medium Duty" or "Heavy Duty" and are NOT covered under this program.

Note: Customers must pay service provider for mileage over five miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Advantage One Credit Union shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Advantage One Credit Union provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc., a California corporation.