AUTO RENTAL COLLISION DAMAGE WAIVER



Count on built-in auto rental coverage

When you use your covered Fidelity Bank | Oklahoma Fidelity Bank card to rent a vehicle, you'll get built-in Auto Rental Coverage. You're covered for physical damage and theft, reasonable and customary towing and valid loss-of-use charges.

Decline the Collision Damage Waiver coverage offered by the rental agency and make sure your name is listed as the primary renter on the auto rental contract. Any additional drivers must be listed on the auto rental agreement. You'll also want to be sure you rent a "covered vehicle"—for example, trucks and expensive or exotic cars are not covered. If you have any questions, please call the Benefit Administrator at 1-800-348-8472 for complete information—they can even help you if you are at the rental counter and have questions.



Easy claim process

Go to <u>www.eclaimsline.com</u> or call to talk to a Benefit Administrator at **1-800-348-8472** (outside the U.S., call collect: **1-804-673-1164**) to initiate your claim. You must sign and return your claim form (or if you prefer, file online) within **90 days** of the date of incident—you can supply any outstanding documentation afterward.

Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered Fidelity Bank | Oklahoma Fidelity Bank card to secure transactions.

Below you will find answers to the most commonly asked questions about the benefit:

Q: What do I need to do when reserving a rental car to be eligible for coverage?

A. You must reserve and charge the rental in full on your covered Fidelity Bank | Oklahoma Fidelity Bank card, and you must decline the Collision or Loss Damage Waiver offered by the rental agency. The name embossed on the card must be listed as the primary renter on the rental agreement, and all authorized drivers must be listed on the rental agreement. You must also follow all of the terms and conditions of the rental agreement.

Q: How does the benefit work for domestic auto rentals?

A. For domestic rentals, this benefit covers the rental vehicle for physical damage and theft. Coverage does not apply to loss or theft of personal belongings, injury to anyone or personal liability. Within your country of residence, you may rent the vehicle for up to 31 consecutive days per contract, and you must report damages to the Benefit Administrator within 45 days of the incident. Coverage is up to the actual cash value of the rental vehicle as it was originally manufactured.

Q: How does the benefit work for international auto rentals?

A. For international rentals, this benefit covers the rental vehicle for physical damage and theft. Coverage does not apply to loss or theft of personal belongings, injury to anyone or personal liability. You may rent the vehicle for up to 31 consecutive days per contract, and you must report damages to the Benefit Administrator within 45 days of the incident. Coverage is not available in Jamaica, the Republic of Ireland, Northern Ireland or Israel. It is not available where it is prohibited by law or by individual merchants, or is in violation of the territory terms of the rental agreement. Please note: Regulations vary outside the United States, so it is recommended that you check with the auto rental company before you travel to make sure this benefit will apply.

Q: What kinds of vehicles are covered? Not covered?

A. Most private passenger automobiles, minivans and sport utility vehicles are eligible, but some restrictions may apply. All other vehicles are not covered, including expensive, exotic and antique automobiles; cargo vans and certain other vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds and motorbikes; limousines; and recreational vehicles. Please contact the Benefit Administrator at 1-800-348-8472 (outside the U.S., call collect: 1-804-673-1164) to inquire about a specific vehicle.

Q: What do I have to know in the event I have to file a claim?

- **A.** You are responsible for gathering the necessary documentation to complete your claim. Please note, you must sign and return your claim form (or if you prefer, file online) within **90 days** of the date of incident—you can supply any outstanding documentation afterward (all documents must be submitted within **365 days** of the incident). The required documents are listed on the claim form and include:
 - Copy of initial rental agreement and final rental agreement
 - Copy of your receipt or monthly billing statement showing the charge of the rental
 - Estimate of repairs
 - Itemized repair bill from the rental agency
 - Police report, if obtainable

The Benefit Administrator may ask you to provide additional information (if applicable).

ROADSIDE DISPATCH®



Rely on emergency roadside assistance

As an eligible Visa Business cardholder, you have access to Roadside Dispatch®, a payper-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 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



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 Fidelity Bank | Oklahoma Fidelity Bank 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 Fidelity Bank | Oklahoma Fidelity Bank 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. Current fee for a standard service call is \$79.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions.

Below you will find answers to the most commonly asked questions about the benefit:

Q: How do I get roadside assistance if I need it?

A. Just call us toll free at 1-800-847-2869. Roadside Dispatch will ask you where you are and what the problem is. While they remain on the phone Roadside Dispatch will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location, they will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone call and you may save money because their rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required.

Q: Who are the service providers and what do they provide?

A. Service providers are independent contractors that provide emergency roadside assistance and towing services. All contractors are solely liable for their services.

Q: What other fees or limitations should I keep in mind?

A. Towing rates apply to vehicles 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. If you require a tow for more than five miles, you must pay the cost beyond five miles. If a secondary unit being towed behind is not included, it 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.

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.

To learn more about this benefit, call 1-800-847-2869.

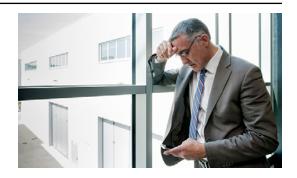


TRAVEL AND EMERGENCY ASSISTANCE SERVICES



Count on emergency assistance while traveling

When you are traveling or working anywhere in the world, your covered Fidelity Bank | Oklahoma Fidelity Bank card gets you access to a multilingual call center—24 hours a day, 365 days a year—to help get the assistance you need. As a covered Fidelity Bank | Oklahoma Fidelity Bank cardholder, you, your immediate family members and business associates who are traveling with you can call a dedicated toll-free number in the United States, or call collect when traveling abroad. Keep in mind this program provides assistance only. You are responsible for the cost of any services received.



The following services are offered:

- Medical Referral Assistance—provides medical referral, monitoring and follow-up
- Emergency Transportation Assistance—arranges for transportation under medical supervision
- Emergency Message Service—can relay emergency messages for travelers and is available 24 hours a day
- Prescription Assistance and Valuable Document Delivery Arrangements-can accommodate unexpected prescription needs or transport critical documents (e.g., passport or travel visa) which may have been left at home or elsewhere
- Legal Referral Assistance—can arrange contact with English-speaking attorneys, U.S. embassies and consulates and bail-bond assistance
- Emergency Ticket Replacement—arranges for the replacement and delivery of new tickets and assists with ticket reimbursement procedures
- Lost Luggage Locator Service—can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage
- Emergency Translation Service—provides telephone assistance in all major languages and helps find local interpreters, if available
- Pre-Trip Assistance—provides information about health precautions, weather reports, currency exchange rates, visas, ATM locations and immunizations

Easy access

Call the Benefit Administrator at **1-800-992-6029** (outside the U.S., call collect: **1-804-673-1675**) to get your questions answered. Travel and Emergency Assistance Services is provided on a best-effort basis and may not be available due to problems of time, distance or location.

Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions.

Below you will find answers to the most commonly asked questions about the benefit:

Q: Can you explain how the coverage works if I need to get help replacing prescription medications?

A. This coverage is included when you are traveling out of the country. Just call the toll-free number. You'll need to provide the Benefit Administrator with some key information, including your name and address, the name of the prescription, your doctor's name or the name of your pharmacy, a phone number where the Benefit Administrator can reach you and your location. The Benefit Administrator will contact your doctor or pharmacy to get a prescription and work to find the medicine locally. The Benefit Administrator will call you back with information about where and when you can pick it up. If it isn't available locally, then they will coordinate getting the medicine shipped to you (provided that local laws allow).

Q: Can you explain how the coverage works if I need to get help replacing my passport or travel visa?

A. This coverage is included when you are traveling out of the country. Just call the toll-free number. You'll need to provide the Benefit Administrator with some key information, including your name and address, the city where your passport was issued, a phone number where they can reach you and your location. The Benefit Administrator will contact the U.S. Passport Office and determine whether or not there is an office close to you. If there is, they will schedule your appointment and help you with the paperwork. If there is not an office nearby, they will work to get all of the forms in order so that your replacement passport and/or travel visa can be issued and delivered to you.

DOVLY UPLIFT™



Credit improvement made simple

In just seconds, you can put Dovly to work helping fix, manage and maintain your credit score. A credit score can impact our ability to buy a house or car, and improving your score can help save money on everyday expenses, such as auto insurance. Get access to Dovly Uplift $^{\mathbb{T}}$, free with your Fidelity Bank | Oklahoma Fidelity Bank Business Card.

What Dovly Uplift includes:

- **Dovly's Proprietary Algorithm**—which helps detect and dispute inaccurate items on your TransUnion® credit report
- Powerful results—90% of Dovly members see a double-digit score increase within 6 months¹
- Monthly Credit Report and Score—a detailed TransUnion® credit report and score every month to help you keep up with your credit, a great financial habit
- Ongoing Credit Monitoring—alerts anytime there is a 10-point change in your credit score
- Credit Alerts—alerts for signs of identity theft, along with notice of changes on your report
- Live U.S.-Based Member Services & Support—U.S. credit experts available 7 days a week to help you

Confirm eligibility and enroll now

While Dovly's platform is designed to remove inaccuracies from your credit report, every case is different, and not everyone will achieve the same results.

¹Based on a sample of 18,062 Dovly members as of May 2022.

Below you will find answers to the most commonly asked questions about the benefit:

Q: What does Dovly Uplift for Visa cardholders include?

- A. Monthly Credit Report and Score—a detailed TransUnion® credit report and score every month to help cardholders keep up with their credit
 - Help detecting and disputing inaccurate items on TransUnion® credit reports in an optimal way thanks to Dovly's proprietary algorithm.
 Cardholders can:
 - Review their credit report for potential errors
 - Receive alerts and recommendations
 - Select items to dispute
 - Check dispute status
 - Learn via Dovly's financial literacy knowledge center
 - Ongoing Credit Monitoring—cardholders receive alerts anytime there is a 10-point change in their credit score
 - Credit Alerts—alerts for signs of identity theft, along with notice of changes on cardholder's report
 - Powerful results—90% of Dovly members see a double-digit credit score increase within 6 months1
 - Live U.S.-Based Member Services & Support—credit experts available to assist cardholders via chat, email and phone
 - Convenient access via Dovly's mobile app and website

Cardholders will also have access to market-leading discounts if they are interested in upgrading to a more robust plan, which includes premium features, such as three-bureau dispute service, identity theft insurance, discount perks and more.

¹Based on a sample of 18,062 Dovly members as of May 2022.

While Dovly's platform is designed to remove inaccuracies from a credit report, every case is different, and not everyone will achieve the same results.

O: Who is eligible for Dovly Uplift?

A. Dovly Uplift is available at no cost to U.S.-issued Visa consumer credit, Visa consumer debit and select Visa prepaid cardholders. Eligible prepaid cards include: General Purpose Reloadable, Government Disbursement Reloadable, Payroll Reloadable and Commercial Business Reloadable.

Note: Cardholders will also have access to market-leading discounts if they are interested in upgrading to a more robust Dovly membership plan which includes premium features such as three-bureau dispute service, identity theft insurance, discount perks and more. Dovly Premium is not currently available to residents of Georgia, Minnesota or Puerto Rico.



DOVLY UPLIFT™



Q: How do cardholders enroll in Dovly Uplift? What information do they need to provide?

A. Cardholders can simply visit https://www.dovlyuplift.com and enter their U.S.-issued Visa card number to verify eligibility. Their card will not be charged. Enrollment in Dovly Uplift requires their first and last name, email, password creation, Social Security number, date of birth, address and phone number.

Q: What if a cardholder is a current Dovly member and their Visa card is eligible for Dovly Uplift?

A. If a cardholder is an existing Dovly member and their Visa card is eligible for Dovly Uplift, they can contact Dovly's member success team. The Dovly member success team will help the cardholder understand any differences in their plan, assist with verifying eligibility and migrate their existing Dovly plan over to Dovly Uplift or apply the market-leading discount available to Visa cardholders to their existing paid plan.

Q: How does Dovly work?

A. Dovly is the first smart credit engine designed to help raise a cardholder's credit score. With Dovly's proprietary algorithm, it takes just seconds to help fix, maintain and manage their credit online. It is fully automated, meaning Dovly can help 24/7 without members having to submit any paperwork. All members need to do is select the inaccurate items they want Dovly to dispute, and Dovly will handle the rest.

Q: What credit score does Dovly use to improve a cardholder's credit?

A. Dovly uses the Vantage 3.0 Score model.

Q: When can a member start seeing results?

A. While every situation is different, many Dovly members see results as soon as the first 30 days, and 90% of Dovly's members see a double-digit credit score increase within the first 6 months.1 Dovly's automated credit engine optimizes the number and type of disputes submitted to the credit bureau(s) each month to maximize results.

Q: What are Dovly's Member Support hours of operation?

A. Dovly's live U.S.-Based Credit Experts are available Monday to Friday 8 a.m.-5 p.m. PST.

¹ Based on a sample of 18,062 Dovly members as of May 2022.

While Dovly's platform is designed to remove inaccuracies from a credit report, every case is different, and not everyone will achieve the same results.

PURCHASE SECURITY/EXTENDED PROTECTION



Enjoy added protection on your new purchases

When you use your covered Fidelity Bank | Oklahoma Fidelity Bank Business card and your purchase is stolen or damaged within the first 90 days of purchase, Purchase Security can replace, repair or reimburse the item (\$10,000 maximum per claim and \$50,000 maximum per cardholder). Extended Protection doubles the time period of coverage up to one additional year on eligible warranties of three years or less.

Keep in mind that if your item is stolen or damaged, you must file a police report within 48 hours of the occurrence.



Easy claim process

Go to <u>www.cardbenefitservices.com</u> or call the Benefit Administrator at **1-800-848-1943** to file a claim or get your questions answered. If you are outside the U.S., you can call collect: **1-303-967-1096**.

Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered Fidelity Bank | Oklahoma Fidelity Bank Business card to secure transactions.

Below you will find answers to the most commonly asked questions about the benefit:

Q: What are the limitations?

A. You will want to read the full terms and conditions, but here are some examples of what does not apply for Purchase Security: the item cannot be used or pre-owned (refurbished items will not be considered used or pre-owned as long as accompanied by a warranty); the item cannot be hard-wired or installed. For example, a microwave oven that is built-in is not covered, but coverage applies for a microwave oven that sits on the countertop.

Q: What does a "\$10,000 per claim occurrence" mean?

A. Per occurrence is another way of saying per event or per incident—for example, if you go to the store and make a few purchases: a flat-screen television, toaster and radio for your home. Later that evening, you step out for dinner and upon your return you notice your house has been broken into and your new purchases have been stolen. When you call the Benefit Administrator to file a claim, you would list all of the items you just purchased with your covered Fidelity Bank | Oklahoma Fidelity Bank card—the Benefit Administrator would then add all of those together to determine the total claim amount (not to exceed the \$10,000 maximum). The Benefit Administrator will ask you to include all of the items in your claim because there may be some items that are not eligible and they will want to be able to get you the highest reimbursement amount that you are eligible for.

Q: How does Extended Protection work?

A. This benefit doubles the time period of the original manufacturer's warranty up to one additional year on eligible warranties of three years or less. So, for example, if the original warranty was for six months, this benefit would extend the warranty for an additional six months so you would have a total of 12 months of coverage; if the original warranty was for two years, this benefit would add an additional year so you would have a total of three years of coverage. There is a per claim maximum of \$10,000 and a per cardholder maximum of \$50,000.

Q: Are gifts covered?

A. Yes, those are eligible as long as you purchase them using your covered Fidelity Bank | Oklahoma Fidelity Bank Business card and meet the terms and conditions of the benefit.

Q: Are purchases that I make outside of the United States covered?

A. Yes, your items are covered by Purchase Security as long as you purchase them using your covered Fidelity Bank | Oklahoma Fidelity Bank Business card and meet the terms and conditions of the benefit. You can enjoy Extended Protection as long as you use your covered Fidelity Bank | Oklahoma Fidelity Bank Business card for the purchase and the eligible item has a valid original manufacturer's written U.S. repair warranty of three years or less, store-purchased dealer warranty or assembler warranty.

PURCHASE SECURITY/EXTENDED PROTECTION



Q: What are the timelines for filing a Purchase Security claim?

A. You must (1) file a police report within **48 hours** of becoming aware of the theft, (2) notify the Benefit Administrator within **60 days** of the theft or damage and (3) submit your completed claim form and supporting documentation within **90 days** of the theft or damage.

Q: Do I have to file a claim with my insurance company?

A. If you (or your employer, if applicable) have insurance (e.g., business owner's, homeowner's, renter's or automobile) that covers the item, you must file a claim with that insurance company and then send the Benefit Administrator a copy of the claim settlement to enjoy Purchase Security. It is not required for Extended Protection. However, if you have purchased or received a service contract or extended warranty, Extended Protection is supplemental to, and in excess of, that coverage.

Q: What paperwork do I need to submit with my claim?

- **A.** In addition to the claim form, the Benefit Administrator will review with you the following supporting documentation you may need depending on your claim:
 - An itemized sales receipt for the purchase—if you don't have this, the store where you made the purchase may be able to print a duplicate receipt for you
 - Your covered Fidelity Bank | Oklahoma Fidelity Bank Business card billing statement showing the purchase—your bank can usually make a copy for you
 - · A police report (in the case of theft), fire report, insurance claim or loss report sufficient to determine eligibility for benefits
 - A copy of the original manufacturer's U.S. warranty and any other applicable warranty
 - A description and serial number of the item and any other documentation deemed necessary to substantiate your claim—this includes bills and, if necessary, a copy of the maintenance record and receipts
 - The Benefit Administrator may ask you to provide additional information, such as a repair estimate or replacement receipt (if applicable)

If you have any questions or are experiencing difficulty obtaining documents, simply call **1-800-848-1943**. If you are outside of U.S., you can call collect: **1-303-967-1096**.

Q: How long does it take to make a claim decision?

A. Under normal circumstances, once the Benefit Administrator has all the paperwork they need to process the claim, a decision will be made within five business days. The Benefit Administrator will send you notification of their decision.

ID NAVIGATOR POWERED BY NORTONLIFELOCK



Smart tools to help against the evolving threat of identity theft

Your Fidelity Bank | Oklahoma Fidelity Bank Business card includes ID Navigator Powered by NortonLifeLock.

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.

How ID Navigator Powered by NortonLifeLock can help:

- 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 Notifications¹—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 replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **Privacy Monitor**—gives you greater control over your online privacy. It scans popular data broker sites for your personal info and guides you through opting out.
- One-Bureau Credit Monitoring Alerts2—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.
- Restoration Assist—U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m.—5 p.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 additional Restoration features such as the LifeLock Million Dollar Protection™ Package.
- U.S.-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.2

No one can prevent all cybercrime or all identity theft.

¹Phone alerts are made during normal local business hours

²Two 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

Below you will find answers to the most commonly asked questions about the benefit:

Q: How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?

A. Your personal data is stored and managed by an advanced secure cloud database which is encrypted and protected with multiple layers of security measures.

Q: How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?

A. Any personal data you provide is encrypted. Only a few selected employees who undergo training on how to handle personal data can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock Global Privacy Statement for additional details.

Q: Can NortonLifeLock remove my personal data from the Dark Web?

A. Unfortunately no. The content on the Dark Web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

Q: How does NortonLifeLock help if I receive a Dark Web Monitoring notification?

A. Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to support.norton.com.

Q: How does NortonLifeLock help if my personal data was leaked in a data breach?

A. Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at support.norton.com.

ID NAVIGATOR POWERED BY NORTONLIFELOCK



Q: How do I enroll? What information will I need to provide?

A. Visit www.cardbenefitidprotect.com, and complete the eligibility verification. Once verified, you will be redirected to the offer page on Norton.com where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, Social Security number, date of birth, address, phone number and email address.

Q: What are some common triggers for Dark Web, credit and data breach notifications?

A. Your personal information being detected on the Dark Web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

Q: I received an alert. What do I do next?

A. Each alert will include information about next steps. Specifics vary by type of alert.

Q: What if I'm already enrolled in a NortonLifeLock ID theft protection plan?

A. NortonLifeLock permits one ID theft product enrollment per Social Security number. Once NortonLifeLock recognizes that you're an existing member, you can choose a time to speak with a member of NortonLifeLock's Outbound Visa Specialist Team, who will walk through your membership options. If you decide to keep your existing plan, you will still have one no-cost enrollment to offer to someone else.