

This Guide to Benefit describes the benefit in effect as of 2/28/22. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

Your Visa Card Guide to Benefit NortonLifeLock



For questions about your account, balance, or rewards points, please call the customer service number on your Visa statement.

Identity theft continues to evolve and so do NortonLifeLock solutions.

Your OCCU VISA 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 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 replace 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 – 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

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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.

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