



1 IdentitySecure monitors up to ten major credit/debit cards (Visa®, MasterCard®, American Express®, Diners Club® and Discover®) and your Social Security number on Internet chat rooms. It is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.

2 Daily monitoring will notify members of any new inquiries, certain derogatory information, accounts, public records, or change of address that have been added to their credit reports as reported by any of the three major credit reporting agencies. If no information has been added or changed, then the member will receive a monthly notification stating that no information has changed within their credit file.

3 The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of IdentitySecure, through Alliance Marketing Association (the "Association"). Upon enrollment in the IdentitySecure service, You will automatically be admitted as a member of the Association. The Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of Chartis Inc. (collectively, the "Company") under group policy # 7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. The Benefit Summary under the master policy issued by the Company with respect to such insurance will be available to you upon enrollment in IdentitySecure. The summary of policy benefits, terms, conditions, exclusions, and limits of coverage set forth in the Benefit Summary are subject to the terms of the master policy. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.

All IdentitySecure services and benefits are provided by Trilegiant Corporation in conjunction with Trilegiant Insurance Services, Inc. and Alliance Marketing Association. Trilegiant Insurance Services, Inc. does not receive any compensation for the sale of the identity theft insurance benefit included as part of the IdentitySecure program. Any part of the IdentitySecure service may be modified or improved at any time and without prior notice.

IdentitySecure is a service mark of Trilegiant Corporation.

For New York residents, the federal Fair Credit Billing Act gives You the right to dispute billing errors, such as unauthorized charges, on your credit card by notifying your credit card company in writing within 60 days after the first bill containing the error was sent to You. The credit card company must resolve the dispute within two billing cycles (not to exceed 90 days) after receiving your notification. You may withhold payment on the disputed amount (and related charges) during the investigation. You must pay the amount not in dispute. You will be informed in writing whether your bill is correct or contains an error. If your bill contains an error, it will be corrected. Your liability for unauthorized charges is limited to \$50 per credit card. You are not required to enroll in IdentitySecure to maintain your credit card.

**Identity theft happens
to other people,
until it happens to you.**

**Gain peace of mind with
IdentitySecure® today.**

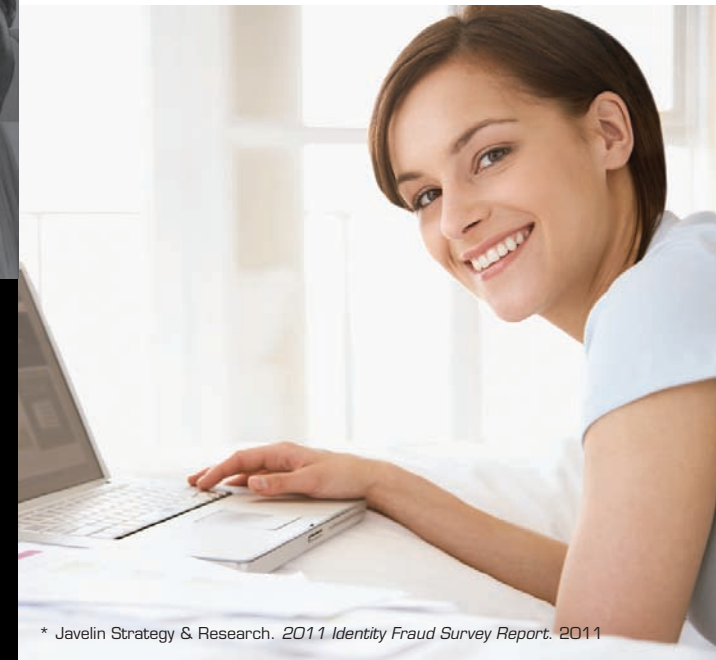


**NORTH SHORE
BANK**

The Bank of You

On average, every 4 seconds
someone loses their identity*

Identity Theft is a complicated crime
and you need a comprehensive solution.
IdentitySecure® provides access to benefits
and services that help **prevent, detect, and
resolve** identity theft-related issues.



* Javelin Strategy & Research. 2011 Identity Fraud Survey Report. 2011



PREVENTION

Credit/Debit Card & Social Security Number Monitoring¹

Real-time, web-crawling technology monitors underground chat rooms, websites, and blogs where thieves trade and sell stolen credit/debit cards and Social Security Number data. Should members' monitored cards or Social Security Number appear on these web portals, an automatic email alert will be sent to members, giving them the time needed to foil a thief's attempt to use their credit information.

DETECTION

Triple-Bureau Daily Credit Monitoring²

Receive daily monitoring from all three major reporting agencies – Experian, Equifax and TransUnion. Credit alerts will be sent to notify members of any new inquiries, certain derogatory information, any accounts opened, or public records added to their credit files. If no activity has appeared the member will receive an "all clear" notification stating that no activity has appeared during that monthly monitoring period.

Credit Information Hotline

Monitoring your credit is good, but understanding changes in your credit history is essential. Members can utilize a toll-free support hotline to ensure they fully comprehend all the details of their credit history.

RESOLUTION

\$10,000 Identity Theft Insurance³

Members can protect their assets with up to \$10,000 in loss recovery protection for covered expenses with no deductible.

Identity Fraud Support Service

Should a member become a victim of identity fraud, IdentitySecure will help the member recover quickly. Members can receive personalized assistance in resolving a case of identity fraud. They'll be assigned a dedicated caseworker to help restore their identity and also receive a customized kit filled with helpful information to help them recover even faster.

Fraud Assist Toolbox

The Fraud Assist Toolbox is a convenient, online tool that helps streamline the identity theft prevention and recovery process. To help prevent identity theft, members may select to set fraud alerts, stop pre-approved credit offers, and stop unwanted telemarketing calls. If a member has been a victim of identity theft, the member can speed up recovery time by simply selecting the type of problem they are facing, and the online guide will provide step-by-step instructions for resolving their issue.