



Customer Name:	
Address:	
Phone Number:	
Email address:	
Account Number:	

Please choose from the following three options available to you:

	Option 1 (Identity Mgmt. Service)	Option 2 (Credit Monitoring)	Option 3 (Credit Monitoring)
Coverage:	Household	Individual	Individual
Cost per Month:	\$1.95	\$3.95	\$6.95
Notifications:	N/A	Vis US Mail or Email <i>(circle one)</i>	Email Only
Option Choice: <i>(Place X in box)</i>			

Keystone Savings Bank and its employees, agents, or any of its affiliated or related organizations disclaims all express or implied warranties or representations of any kind or nature whatsoever of its merchantability of the ID TheftSmart Consultation/Restoration and the ID TheftSmart Credit Monitoring program provided by Kroll Advisory Solutions. You specifically agree, on your behalf and on behalf of your heirs, executors and assigns, not to bring any legal action in any federal or state court or other court of law or equity against Keystone Savings Bank or any of its affiliated or related organizations under any theory of liability and further agree to indemnify and hold Keystone Savings Bank and its affiliated or related organizations harmless. These Terms and Conditions and your access to, use and browsing of the Site are governed by Iowa law without regard to its conflict of law provisions.

Keystone Savings Bank may cancel your membership at any time due to non-payment, and will provide you with notification of this cancellation. If you decide to close your account with Keystone Savings Bank, your membership will automatically cancel at that time. You may cancel membership to this program at any time by written notification to Keystone Savings Bank. You do understand that with your enrollment in a credit monitoring program the authentication of your identity is required before any alerts can be sent.

I understand that I have received the terms and conditions and I am enrolling as an individual in the above selected ID TheftSmart option and understand my checking account will be debited a monthly amount based on the option I choose.

Signature
v. 6.11.2026

Date



Let us help protect your identity. Ask us how to enroll today!

	Option 1	Option 2	Option 3
What is ID TheftSmart?	Protection for you and others in your household! Are you using www.annualcreditreport.com to monitor your credit? It's FREE! Or are you monitoring your credit some other way? GREAT! This may be the option for you! If you find unusual information on your credit report or have your identity stolen, ID TheftSmart's experienced investigators step in and do the work to restore your credit or identity to pre-theft status as quickly as possible! You don't have to do a thing!	Protection AND Monitoring for you! Don't want the hassle of pulling your own credit report? Don't have email access but still want to be notified? Option 2 may be for you! You get the same coverage as Option 1 but also receive monitoring from one of the largest credit reporting agencies. If you don't have email you can choose to get notifications through US Mail. See <i>Added Services</i> below.	Protection + EXPANDED Monitoring for you! If you have email and internet access, and don't want the hassle of pulling your credit report AND you want monitoring and notifications from three of the largest credit reporting agencies, this option is for you! See the <i>Monitoring</i> and <i>Added Services</i> sections below.
Who is covered:	Household	Individual	Individual
Services:	ID Theft Counseling ID Theft Restoration	ID Theft Counseling ID Theft Restoration Credit Monitoring – single	ID Theft Counseling ID Theft Restoration Credit Monitoring – triple
Monitoring:	Self-Monitoring	Experian Credit Bureau	TransUnion Credit Bureau Experian Credit Bureau Equifax Credit Bureau
Added Services:	None	Notification of: √ New accounts opened √ Payment Delinquencies √ Credit Inquiries √ Public Record Changes √ Change of Address	Notification of: √ New accounts opened √ Payment Delinquencies √ Credit Inquiries √ Public Record Changes √ Change of Address

After enrollment: Believe you are a victim? Call your local Keystone Savings Bank or call ID TheftSmart at 866-825-4605 to start an investigation. Have questions on the information provided in a monitoring report? Call your local Keystone Savings Bank or ID TheftSmart member services at 866-355-1044.