Your personal information is extremely important. That's why your Optum Bank Health Savings Account Debit Mastercard® comes with Zero Liability Protection, and ID Theft Protection at no extra cost to help detect and resolve Identity Theft.

**Zero Liability Protection**

Use your card anywhere — on the phone, online, and in stores — with confidence, knowing you’re protected. Your Mastercard comes with Zero Liability Protection, so you’re not liable for unauthorized purchases.

**Mastercard ID Theft Protection**

This benefit comes at no extra cost to help detect and respond to Identity Theft. To bring you this benefit, Mastercard has partnered with CSID®, an industry leader in identity protection and fraud detection. This includes:

- A tool that scours the internet and alerts you if it detects that your personal info — your social security number, drivers license, debit or credit cards, medical ID or other sensitive data — is being bought or sold online.
- You can easily sign up online to get access to this benefit at [www.mastercard.us/idtheftalerts](http://www.mastercard.us/idtheftalerts).

Simply enter the first 6 digits of your Optum Bank Debit Mastercard to get started.

**Mastercard ID Theft Resolution**

Expert assistance is available to help you 24/7 if you think your identity has been stolen.

- Call 1-800-MASTERCARD. You will be assigned your own personal certified specialist, who will guide you through every step of the process.
- Receive emergency lost wallet replacement.

These are summary descriptions only. Additional terms, conditions and exclusions apply. Contact your issuing financial institution for complete coverage terms and conditions or call 1-800-MASTERCARD. Applicable to U.S. Cardholders only. CSID is a registered trademark of CSID Identity Corporation. Mastercard, the Mastercard Brand Mark and Priceless are registered trademarks and Mastercard ID Theft Protection is a trademark of Mastercard International Incorporated.

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank®. Member FDIC, and are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

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