

Introducing ID Reclaim® - Identity Recovery Service

Morgan Keegan is pleased to announce the addition of ID Reclaim® to all MOR Accounts that have checks and/or the MOR Platinum Visa CheckCard. This complimentary support program provides assistance in the event of identity theft, even if that theft does not directly involve your MOR Account. ID Reclaim® is provided automatically and at no cost to the primary and secondary account holders of all MOR accounts with banking privileges.

Why ID Reclaim®?

Identity theft occurs when an individual's personal data, including financial records, medical records, employment documents, Social Security records and other government documents, is used in a fraudulent or deceptive manner. According to the Federal Trade Commission, victims spend an average of \$1,400 recovering their identity, but with ID Reclaim® you have a fully managed resolution service at no cost that provides:

- A personal recovery advocate assigned to manage the identity recovery
- A customized recovery plan established to address specific issues
- Research, phone calls, letters, follow-up, and case documentation by your advocate on your behalf through a limited power of attorney authorization
- Contacting of creditors, bill collectors, banks, mortgage companies, and agencies such as the department of motor vehicles, Social Security administration, and the U.S. Postal Service by your advocate
- Restoration of your identity, as closely as possible, to its pre-theft status

Restoring Identity to Pre-Theft Status

Opportunities for identity theft can take many forms: a stolen wallet, irregular charges on or money missing from your accounts, suspicious charges or account openings, or erroneous medical or wage records. If you suspect your identity has been compromised, your first call should be to Morgan Keegan Customer Service at 1-800-290-2358. Once we have the basic information we will put you in touch with your personal recovery advocate. This licensed professional will work on your behalf, for as long as it takes, to restore your credit to as close to 100% as possible.

Your Financial Well-Being

It is important to take proactive measures and do all you can to safeguard your personal information. Following sensible precautions like shredding your unwanted documents and being wary of e-mails can help reduce your risk. As part of our commitment to provide relief if identity theft strikes and to bring you valuable peace of mind, we're providing ID Reclaim. If, unfortunately, you become the victim of identity theft, you can rest assured that you will have a recovery advocate ready to manage your identity recovery process.

Morgan Keegan

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Not FDIC Insured | May Lose Value | No Bank Guarantee | Not a Deposit | Not Insured by Any Government Agency