

**SAFE HARBOR CREDIT UNION**  
**SAFE HARBOR CREDIT UNION CHECKING PLUS ACCOUNT**  
**TRUTH IN SAVINGS ACT DISCLOSURE ADDENDUM**

This Truth in Savings Act addendum (“Addendum”) amends your current Safe Harbor Credit Union Checking account’s Truth in Savings Act disclosure (“Disclosure”) and documents the fees, terms, conditions and Services associated with our enhanced “Safe Harbor Credit Union Checking Plus” account as of June 16, 2026. For brevity purposes, all current Safe Harbor Credit Union Checking account(s) may be referred to collectively, in singular or plural form, as a “Safe Harbor Credit Union Checking” accounts within this Addendum. Your enhanced account may be referred to as a Safe Harbor Credit Union Checking Plus account or by the specific account name (e.g., Kasasa Cash) with the “Plus” terminology added (e.g., Kasasa Cash Plus account). To ensure you have all the information associated with this offering, please keep this Addendum with your current Safe Harbor Credit Union Checking account’s Disclosure for your records and reference. Federally insured by NCUA.

**SUMMARY OF KEY CHANGES**

Effective June 16, 2026, your Safe Harbor Credit Union Checking account will include new fraud prevention services and new account benefits. The Safe Harbor Credit Union Checking Plus will also be charged a monthly fee of \$4.99. To opt-out and revert to your original account and its associated terms, visit our Feature Dashboard located within our online banking portal, or call 231-843-2323 or write to Safe Harbor Credit Union, 5511 US Highway 10, Ludington, MI 49431. Please see below for full details, terms, and conditions.

**ACCOUNT OVERVIEW**

Your Safe Harbor Credit Union Checking Plus account charges a Monthly Account Maintenance Fee of \$4.99. We may, from time to time and at our sole discretion, offer certain benefits and services to enhance your account. You have no right or entitlement to these benefits or services. Effective June 16, 2026, or on the day an opt in request is processed (collectively, “Enrollment”), primary accountholders of the Safe Harbor Credit Union Checking Plus account will have access, at no additional charge, to the following SureLock™ and Member Account Benefits (collectively, in singular or plural form, “Value Added Services” or “Services”) for as long as the Safe Harbor Credit Union Checking Plus account is open, and the Services are offered:

- **SureLock:** An identity fraud prevention and insurance; email and text messaging scam detection; credit file protection; and identity restoration service that includes:
  - **Dark Web Monitoring:** A service that monitors potential criminal selling and trading of personal information on the internet to detect if your identity is exposed or compromised. Over 20 different personal and financial data elements may be tracked including name, date-of-birth, social security number, passports, bank accounts, credit cards and usernames. Enrollment and entry of monitored elements is required to receive monitoring alerts. Primary accountholders will automatically be enrolled in this service one day after Enrollment.
  - **Identity Theft Insurance:** Provides up to \$5,000,000 in insurance, subject to and as set forth in the Policy, to reimburse victims of identity theft. Coverage includes fees for identity fraud restoration specialists, legal fees for civil judgements, court hearings and attorneys; costs to replace identifying documents like your driver’s license and Social Security card and fees charged by your financial institution as a result of fraudulent activity. Contact a service representative or see the Feature Dashboard within our online banking application for Policy details. Primary accountholders will automatically be enrolled in this service one day after Enrollment.
  - **Scam Detection:** An artificial intelligence (AI) powered service that identifies potential scams across emails, text messages, embedded links, and images. It evaluates communications for authenticity to protect recipients from fraudulent activity. Additionally, recommendations are available to provide guidance and support for potential scams.

- **Identity Restoration Assistance:** Assistance throughout the process of reclaiming your identity with the help of a certified fraud restoration specialist. Services include 24/7 toll-free customer service and are specific to restoration activities associated with events where an individual's personally identifying information is stolen or fraudulently used to create new accounts, secure loans, enter contracts or commit crimes under the victim's name. Services are contingent on primary accountholder's willingness to prosecute the criminal. Services do not include damage assessments, financial reimbursements, criminal filings or credit counseling. Primary accountholders will automatically be enrolled in this service one day after Enrollment.
- **Credit Lock:** An elegant user interface that makes it easy to lock, unlock, and see the security status of your TransUnion credit file via a single control center called the "Feature Dashboard" within our online banking application. This feature does not place or remove a statutory freeze. Credit Lock will only lock/unlock your TransUnion Credit Report. It will not apply to your Equifax or Experian credit report. Remember that while a credit lock prevents most third-party access to your credit report, a third party may access a locked report in certain instances such as, official government investigations, collection activities, and insurance underwriting and claims administration.

To receive the email and text message scam detection and credit file protection services the primary accountholder must a) activate each individual service ("Activation") and (b) before utilizing our credit lock services, verify their identity with TransUnion ("Verification"). These administrative tasks can be accomplished in our Feature Dashboard located within our online banking portal. Only one individual per account will receive the SureLock services. Contact one of our institution's representatives for more details.

- **Member Account Benefits:**

- **Free Checks:** One free box of checks per calendar year.
- **Cashier's Checks and Money Orders:** Free cashier's checks and money orders.

The selected services will be available upon account conversion. Contact one of our institution's representatives for more details.

If, for whatever reason, your Safe Harbor Credit Union Checking Plus account is closed or converted to another account you will immediately lose access to all Value-Added Services and any credit file locks you have in place will be discontinued as of the date of the account's closure or conversion. If your account is converted to a different offering, you will continue to have access to the Value-Added Services through the end of the Statement Cycle in which your account is converted. All Value-Added Services, including any credit file locks you have in place, will be discontinued and will not be available in any subsequent Statement Cycle.

## **MONTHLY ACCOUNT MAINTENANCE FEE**

A monthly account maintenance fee of \$4.99 ("Monthly Account Maintenance Fee") will automatically be charged to your Safe Harbor Credit Union Checking Plus account within the last five days of each Statement Cycle. This Monthly Account Maintenance Fee will continue through the Statement Cycle in which our institution processes a request from the accountholder to either opt out, close or convert the account to another one of our checking offerings. This initial and the periodic automatic transfers that occur to pay for the Monthly Account Maintenance Fee may cause an overdraft to your account if the account's balance is less than the amount of the Monthly Account Maintenance Fee being transferred at the time the transfer occurs. If you believe there is an error associated with this deduction, please notify us as soon as possible by calling 231-843-2323 or writing to Safe Harbor Credit Union, 5511 US Highway 10, Ludington, MI 49431. You must contact us **no later than 60 days** after the date of the statement showing the error. "Statement Cycle" means the period of time for which our institution provides a summary of the financial activities and transactions that post and settle to the accountholder's account. We may change the Monthly Account Maintenance Fee in our sole discretion in accordance with applicable law.

**For avoidance of any doubt, the Monthly Account Maintenance Fee is associated with the account, not the Services.** Declining to receive, activate, verify identity, or utilize any of the Services or failing to complete any

activities required to receive the Services will not reduce or eliminate the Monthly Account Maintenance Fee. There is no additional charge for the Services as long as the account is open, and the Services are offered.

See accompanying Rate and Fee Schedule for rates, fees and charges that may apply to this account.

## CHANGE IN TERMS - YOUR OPT OUT & OPT IN RIGHTS

- **Opting Out & Converting Your Safe Harbor Credit Union Checking Plus Account:** You may opt out of the Safe Harbor Credit Union Checking Plus account at any time. Opting out will convert your account to back to your prior Safe Harbor Credit Union Checking account and its Truth in Savings Act disclosure will apply and govern your account. You may provide your notification through our Feature Dashboard located within our online banking portal. Written notifications should be sent to Safe Harbor Credit Union, 5511 US Highway 10, Ludington, MI 49431. Verbal notifications should be directed to 231-843-2323.
  - **Effect of Opt Out: Change-in-Terms Advance Notification:** The following applies any time an opt out request for our Safe Harbor Credit Union Checking Plus account is processed. The effective date of these changes will be the day the request is fully processed by our institution and our Service Provider(s).
    - **Processing:** Opt out requests are treated as a conversion of your Safe Harbor Credit Union Checking Plus account. Opt out requests are processed at the end of each Statement Cycle and may take one (1) or more business days to complete.
    - **Fees:** Your current Monthly Account Maintenance Fee will continue to apply to the Statement Cycle in which your opt out request is received by our institution and will not be reimbursed or prorated. The account's Monthly Account Maintenance Fee will not be charged in any subsequent Statement Cycles.
    - **Value-Added Services:** You will continue to have access to the Value-Added Services through the end of the Statement Cycle in which your opt out request is received by our institution. The Value-Added Services, including any credit file locks you have in place, will be discontinued and will not be available in any subsequent Statement Cycle.
    - **Other Items:** For your convenience, upon conversion, your account number, debit card, electronic services, and checks will not change and will continue to operate without disruption.
- **Opt In & Converting to a Safe Harbor Credit Union Checking Plus Account:** You may opt in to our Safe Harbor Credit Union Checking Plus account at any time. Opting in will convert your current Safe Harbor Credit Union Checking account to an Safe Harbor Credit Union Checking Plus account and this Addendum will amend your Safe Harbor Credit Union Checking account's Truth in Savings Act disclosure. You may provide your notification through our Feature Dashboard within our online banking portal. Written notifications should be sent to Safe Harbor Credit Union, 5511 US Highway 10, Ludington, MI 49431. Verbal notifications should be directed to 231-843-2323.
  - **Effect of Opt In: Change-in-Terms Advance Notification:** The following applies any time an opt in request for our Safe Harbor Credit Union Checking Plus account is processed. The effective date of these changes will be the day the request is fully processed by our institution and our Service Provider(s).
    - **Processing:** Opt in requests are treated as a conversion of your current Safe Harbor Credit Union Checking account. Opt in requests are processed daily but may take one (1) or more business days to fully complete.
    - **Fees:** The Safe Harbor Credit Union Checking Plus account's Monthly Account Maintenance Fee will apply to the Statement Cycle in which the opt in request is received by our institution. The Monthly Account Maintenance Fee will apply to all Statement Cycles and will automatically be charged to your account within the last five (5) days of each Statement Cycle.

- **Value-Added Services:** The Safe Harbor Credit Union Checking Plus account's Value-Added Services will be made available to the primary accountholder one day after Enrollment. Some SureLock services require the primary accountholder to verify their identity with TransUnion ("Verification") and activate the service ("Activation") before utilizing the service. All SureLock services will be made available upon Enrollment, Verification and Activation. Enrollment, Verification, Activation, and other administrative activities can be completed by navigating to the Feature Dashboard within our online banking application.
- **Other Items:** If applicable, your current Safe Harbor Credit Union Checking account will be converted to the associated Safe Harbor Credit Union Checking Plus account. For your convenience, your account number, debit card, electronic services, and checks will not change and will continue to operate without disruption.

## TERMS & CONDITIONS FOR THE SERVICES

These terms and conditions ("Terms") constitute an agreement between you, ("you", "your" or "user") and Safe Harbor Credit Union ("our", "we" or "us"), including our affiliates, our licensors, and our service providers, and their subcontractors and licensors (collectively "Service Providers"), pertaining to your use of the Value-Added Services. By using any of the Services, you agree to be bound by these Terms and Conditions and our Privacy Policy, which is incorporated herein by reference into these Terms and Conditions (collectively, the "Terms"). These Terms constitute the complete and exclusive understanding and agreement between you and us relating to the Services and subject matter hereof and replace all previous terms and conditions or similar agreements or documentation entered into between you and any Service Providers, whether written or oral, relating to the subject matter hereof. We are not a party to and do not have any obligations under agreements between you and any Service Provider.

By accessing or using any of the Services, you acknowledge you have read, understand, and agree to these Terms and to follow all applicable laws and regulations, and agree to be liable for any noncompliance with these Terms. You understand that by accepting these Terms you are providing "written instructions" to the appropriate Service Provider (e.g., Kasasa), and its employees, agents, subsidiaries, affiliates, contractors, third party data and service providers authorizing them to provide your personal information to third parties to confirm your identity to obtain your credit information from a credit reporting agency, to display your credit profile to you and to enable the monitoring of your credit for changes, and to enable provisioning of customer support functions in order to provide the Service(s). IF YOU DO NOT AGREE TO ANY OF THESE TERMS, DO NOT ACCESS OR USE ANY OF THE SERVICES.

We may from time to time update these Terms and your continued use of any of the Services indicates your agreement to any modification with respect to these Terms. You may not use any of the Services and may not accept the Terms if (i) you are not of legal age or mental state to form a binding contract with us, or (ii) you are a person barred from receiving the Services under the laws of the United States and/or other countries including the country in which you are resident or from which you use the Services. Changes in terms and conditions if any, will be posted in your Feature Dashboard. We encourage you to refer to this webpage on a regular basis.

## CHANGES & MODIFICATIONS

The Services, Service Providers and / or partners may change with proper notification from our institution.

We reserve the right, in our sole discretion, to modify or discontinue, temporarily or permanently, any of the Services with or without notice to you to the extent permitted by applicable law. We reserve the right to make any such changes effective immediately to maintain the security of the offerings(s); the performance of our technology or to comply with any applicable laws and/or regulations. You may reject changes by not using any of the Services, converting to another account or by closing or your account. Your continued use of your Safe Harbor Credit Union Checking Plus account will constitute your acceptance of any changes we or our Service Providers make.

Your access to and use of the Services may be interrupted from time to time, including due to the malfunction of equipment, periodic updating, maintenance or repair of our technology and/or the Services or other actions that we, in our sole discretion, or our Service Providers may elect to take. Maintenance upon the Services may be performed from time to time resulting in interrupted service, delays or errors in the Services. We and/or our Service Providers are not liable to you, or any third party should we exercise our right to modify or discontinue any of the Services.

Changes in our terms, conditions, services, and / or providers, if any, will be posted in the Feature Dashboard located within our online banking portal. We encourage you to refer to this site on a regular basis.

## **OUR RIGHTS**

Our institution has the right to close this account at any time in accordance with applicable law, including if your account maintains a negative balance. We also reserve the right to review your account on a periodic basis of our choosing and convert the account to another account that we believe better meets and serves your banking needs and activities in accordance with applicable law.

We and/or our Service Providers may cancel your access to any Service at any time for any reason, including, your breach of or inability to comply with these Terms; if we are required by law; if a Service Provider has terminated a relationship with us or ceases to provide their Service(s); or the provision of the Services to you is, in our sole opinion, no longer commercially viable. Should we close your account or if we or one of our Service Provider(s) cancel your Service(s), a notification will be sent to the email address or the physical address you maintain with our institution.

Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted, and no checks will be paid after the account is closed. A check from our institution for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Safe Harbor Credit Union Checking Plus account, the Services identified above will also be terminated at the same time.

## **DISCLAIMERS OF WARRANTIES**

YOU EXPRESSLY UNDERSTAND AND AGREE THAT: (a) YOUR USE OF THE SERVICES IS AT YOUR SOLE RISK; (b) THE SERVICES ARE BEING PROVIDED "AS IS" AND "AS AVAILABLE"; (c) TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE AND/OR OUR SERVICE PROVIDERS DISCLAIM ANY AND ALL WARRANTIES WITH RESPECT TO THE SERVICES IN WHOLE OR IN PART, INCLUDING (i) ANY IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE, MERCHANTABILITY, FUNCTIONALITY, TITLE AND NON-INFRINGEMENT, (ii) REPRESENTATIONS AND WARRANTIES THAT THE SERVICES WILL MEET YOUR REQUIREMENTS, WILL BE SECURE, THAT THE QUALITY OF THE SERVICES WILL MEET YOUR EXPECTATIONS OR REQUIREMENTS, AND THAT ANY ERRORS IN THE TECHNOLOGY WILL BE CORRECTED, (iii) REPRESENTATIONS AND IMPLIED WARRANTIES ARISING FROM COURSE OF DEALING AND COURSE OF PERFORMANCE, (iv) ANY WARRANTY, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, RELATED TO THE COMPREHENSIVENESS, COMPLETENESS, CORRECTNESS, LEGALITY, RELIABILITY OR ACCURACY OF THE SERVICES IN WHOLE OR IN PART, (v) ANY WARRANTY THAT THE SERVICES WILL BE SECURE, UNINTERRUPTED, TIMELY, VIRUS-FREE OR ERROR-FREE, AND (vi) WARRANTIES RELATED TO THE ACCURACY OF ANY INFORMATION OBTAINED THROUGH THE SERVICES, THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICES, THE CORRECTION OF DEFECTS IN THE SERVICES, OR THAT THE SERVICES WILL OPERATE IN COMBINATION WITH ANY OTHER HARDWARE OR SOFTWARE; (e) ANY MATERIAL DOWNLOADED OR OTHERWISE OBTAINED THROUGH USE OF THE SERVICES IS DONE AT YOUR OWN DISCRETION AND RISK; (f) YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR OTHER DEVICE OR LOSS OF DATA THAT RESULTS FROM YOUR USE OF THE SERVICES AND/OR THE SITE; AND (g) THE CURRENT STATE OF THE SERVICES AND/OR A SITE DOES NOT ALLOW FOR ERROR-FREE USE OF THE SERVICES AND THAT INTERRUPTIONS, CRASHES, DOWNTIME AND DELAY IN SERVICES MAY OCCUR. NO ADVICE OR INFORMATION, WHETHER ORAL OR WRITTEN, OBTAINED BY YOU FROM SERVICE PROVIDERS THROUGH OR FROM THE SERVICES WILL CREATE ANY WARRANTY NOT EXPRESSLY STATED IN THESE TERMS. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES, SO SOME OF THE ABOVE EXCLUSIONS MAY NOT APPLY TO YOU.

## **LIMITATIONS ON LIABILITY**

TO THE MAXIMUM EXTENT PERMITTED BY LAW, WE AND/OR OUR SERVICE PROVIDERS WILL NOT BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DAMAGES, CLAIMS OR LOSSES INCURRED, INCLUDING COMPENSATORY, INCIDENTAL, INDIRECT, DIRECT, SPECIAL, PUNITIVE, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, HOWEVER CAUSED AND WHETHER BASED IN CONTRACT, TORT (INCLUDING NEGLIGENCE), PRODUCT LIABILITY OR OTHERWISE, INCLUDING DAMAGES FOR TELECOMMUNICATION FAILURES, LOSS, CORRUPTION, SECURITY OR THEFT OF DATA, VIRUSES, SPYWARE, LOSS OF PROFITS, BUSINESS INTERRUPTION, LOSS OF BUSINESS INFORMATION, LOSS OF PRIVACY, OR PECUNIARY LOSS ARISING OUT OF YOUR USE OR YOUR INABILITY TO USE THE SERVICES; ARISING IN CONNECTION WITH YOUR USE OF THE SERVICES, INCLUDING ANY INTERRUPTION, INACCURACY, ERROR OR OMISSION IN YOUR USE OF THE SERVICES; ANY ACT OR OMISSION BY US IN ADMINISTERING THE SERVICES; OR THE PURCHASE OR USE OF ANY GOODS OR SERVICES OF MERCHANTS OR SUPPLIERS THROUGH A SITE OR THE SERVICES, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, CLAIMS, OR LOSSES AND EVEN IF A REMEDY SET FORTH HEREIN IS FOUND TO HAVE FAILED OF ITS ESSENTIAL PURPOSE. WE AND/OR OUR SERVICE PROVIDERS ASSUME NO RESPONSIBILITY FOR ANY DAMAGE CAUSED BY YOUR ACCESS OR INABILITY TO ACCESS THE SITE AND/OR THE BENEFIT SERVICES.

THE LIMITATIONS OF DAMAGES SET FORTH HEREIN ARE FUNDAMENTAL ELEMENTS OF THE BASIS OF THE AGREEMENT BETWEEN SERVICE PROVIDERS AND YOU. SERVICE PROVIDERS WOULD NOT BE ABLE TO PROVIDE THE SERVICES WITHOUT SUCH LIMITATIONS. NOTWITHSTANDING THE FOREGOING, IN NO EVENT SHALL WE BE LIABLE TO YOU FOR DIRECT DAMAGES CAUSED BY US IN EXCESS OF \$1.00. THIS LIMITED REMEDY IS AGREED TO BY YOU AND THE SERVICE PROVIDERS AND SURVIVES A FAILURE OF ITS ESSENTIAL PURPOSE. SOME STATES DO NOT ALLOW LIMITATIONS ON INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE LIMITATION MAY NOT APPLY TO YOU.

## **INDEMNIFICATION**

You agree, at your expense, to defend, indemnify, hold harmless, protect and fully compensate us and/or our Service Providers from any and all claims, liability, damages, losses, expenses and costs (including attorneys' fees) caused by or arising from (a) a third-party claim, action or allegation of infringement based on your use of any Services or information, data, files or other content you submitted or uploaded; (b) any fraud, manipulation, or other violation of Law by you; (c) a breach of these Terms by you; (d) your acts or omissions; or (e) any third-party claim, action or allegation brought against Service Providers arising out of or relating to a dispute between its users over the terms and conditions of a contract or related to the purchase and sale of any Services. For the avoidance of doubt, if you are a business entity, your obligations hereunder shall extend to indemnification based on the acts and omissions of your employees, consultants and agents.

## **MISCELLANEOUS**

You agree and acknowledge that if you breach these Terms, Service Providers may have no adequate remedy at law and will suffer irreparable harm as a result of such a breach and will therefore be entitled to injunctive relief without the obligation of posting a bond.

Each covenant and agreement in these Terms shall be construed for all purposes to be a separate and independent covenant or agreement. If a court of competent jurisdiction holds any provision (or portion of a provision) of these Terms to be illegal, invalid, or otherwise unenforceable, the remaining provisions (or portions of provisions) of these Terms will not be affected and will be found to be valid and enforceable to the fullest extent permitted by Law. All covenants, agreements, representations and disclaimers as to warranties and limitations on liability made in these Terms will survive your acceptance of these Terms and the termination of these Terms.

For all purposes of these Terms, except as otherwise expressly provided or unless the context otherwise requires: (i) the terms defined herein include the plural as well as the singular and vice-versa; (ii) all headings are for convenience only and shall not affect the interpretation or construction of these Terms; and (iii) the words "including," "included" and "includes" mean inclusion without limitation.

## **CHOICE OF LAW & FORUM FOR DISPUTES**

By using the Services, you agree that the laws of the State of Michigan, without regard to principles of conflict of laws, will govern these Terms. To the extent that these Terms conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by Law. You agree that any claim or dispute of any sort that might arise between you and Service Providers, our officers, directors, employees, agents or affiliates must be brought in Mason County, Michigan, subject to applicable jurisdictional requirements in any such action or proceeding. You irrevocably waive any objection to such venue. You understand that, in return for your agreement to this provision, Service Providers are able to offer the Services as these Terms designate and that your assent to this provision is an indispensable consideration to these Terms.

You also acknowledge and agree, with respect to any dispute with us and/or our Service Providers arising out of or relating to your use of the Services or these Terms, that: (i) YOU ARE GIVING UP YOUR RIGHT TO HAVE A TRIAL BY JURY; and (ii) YOU ARE GIVING UP YOUR RIGHT TO SERVE AS A REPRESENTATIVE, AS A PRIVATE ATTORNEY GENERAL, OR IN ANY OTHER REPRESENTATIVE CAPACITY, OR TO PARTICIPATE AS A MEMBER OF A CLASS OF CLAIMANTS, IN ANY LAWSUIT INVOLVING SUCH DISPUTE.

## **TRADEMARKS**

VantageScore® 3.0 is a registered trademark of VantageScore Solutions, LLC. TransUnion is a registered trademark of TransUnion, LLC. Experian and the Experian marks used herein are service marks or registered trademarks of Experian Information Solutions, Inc. Equifax and the Equifax marks used herein are trademarks or registered trademarks of Equifax Inc. SureLock is a trademark of Kasasa, Ltd., registered in the U.S.A. Scamnetic™; IDeveryone™; KnowScam™; and Scan&Score™ are trademarks of Scamnetic, Inc., USA. Any unauthorized use without the express permission of Scamnetic, Inc. is strictly prohibited.