

Be Safer. Spend Smarter. It's Simple!

Premium Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases.



Spend Smarter with Exclusive Savings

Everyday banking and entertainment benefits are yours with Premium Checking

Save when you bank

- One Free Skip-A-Pay Per Year
- No minimum balance required
- Free online, mobile banking¹ and bill pay
- Free MasterCard Debit Card

Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from a mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime. (available via mobile or web only)
- **Shopping Rewards™**
Receiving Shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available via mobile or web only)

Save on health care

- **Health Discount Savings**
Enjoy savings on vision, prescriptions and dental services. This is NOT insurance. (registration/activation required)

Feel Confident with IDProtect®

You can rest easy knowing that IDProtect, our identity theft monitoring and resolution service², can help better protect you and your family's identities.

- **Identity Theft Expense Reimbursement Coverage³**
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own dedicated fraud resolution specialist will help you every step of the way until your identity is restored.
- **Debit and Credit Card Registration**
Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (registration/activation required)
- **Credit File Monitoring**
Daily credit file monitoring and automated alerts of key changes to your credit report. (registration/activation required)
- **Credit Report and Score**
Access to credit report and credit scores. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness. (registration/activation required)
- **Identity Monitoring**
Monitoring of over 1,000 databases (registration/activation required)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**
(registration/activation required)

Premium Checking also helps protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance³**
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cellular Telephone Protection³**
Receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims and maximum of \$1,000 per eligible account, per twelve-month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid through this account.)
- **Debit Advantage®**
Buyers Protection³ covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty³ extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years. (Item(s) must be purchased entirely with this account for coverage.)

All for a low monthly service charge of \$3.95.

¹ Third party message, data, and/or internet service provider rates may apply.

² Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account owner who are residents of the same household.

³ Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Insurance products are not a deposit; are not NCUA insured; are not insured by any federal government agency, are not guaranteed by credit union or any credit union affiliate.