

SECURE CHECKING



Financial Features

- No Minimum Balance
- Earns Monthly Dividends¹
- Free Overdraft Protection from Share Account
- Loan Overdraft Protection to Qualifying Members
- Free Debit Card
- Free ATM @ Cashpoints & Branch Locations
- E-Statements
- Free Home Banking
- Free Online Bill Pay and Mobile Banking
- Free CU Dial- Account information from any phone
- Free Mobile Deposit Capture (Coming Soon)
- Federally Insured up to \$250,000

All for only a \$5.95 monthly service fee.

With Secure Checking you also receive the following benefits at no additional cost:

IDProtect[®]

- Identity theft monitoring and resolution service for you, your joint account owners and your family²
- Includes Credit File Monitoring³, Credit Report, Identity Theft Expense Reimbursement Coverage⁴ and Resolution Service
(See reverse for more details)

Cellular Telephone Protection⁴

- Cellular phone bill must be paid using eligible account
- Covers first three phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$300 per claim
- \$50 deductible per claim

Accidental Death & Dismemberment Insurance⁴

- Up to \$10,000
- 24-hour coverage
- Coverage divides equally among joint account owners
- Coverage reduces by 50% at age 70

Debit Advantage[®]

- **Buyers Protection⁴** covers items for 90 days from the date of purchase against accidental breakage, fire, or theft.
- **Extended Warranty⁴** 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 eligible account.

Travel and Leisure Discounts

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts such as: hotels, restaurants, rental cars, museums, florists, sporting events, dry cleaners and more

(Registration/enrollment required.)

\$shopping Rewards[™]

- Access to exclusive offers and discounts at thousands of leading online retailers
- Shop online using our customized shopping portal and receive cash back
- Cash back will be held in your \$shopping Rewards account to use towards future purchases - or conveniently sent to you as a check

(Registration/activation required. Available online only.)



Health Discount Savings

- Prescriptions
- Vision – exams, glasses, contact lenses, corrective surgeries
- Dental

***This is not insurance
(Registration/activation required.)***

¹ For more details, visit www.riegelwoodfcu.org.

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 set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. 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 holder who are residents of the same household.

³ Credit file monitoring may take several days to begin following activation.

⁴ 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 insurance document.

Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.

SECURE CHECKING



IDProtect[®] helps to better protect you, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Riegelwood Federal Credit Union.

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.

Fully Managed Recovery

Comprehensive Identity Theft Resolution Services – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your identity is restored.

Identity Theft Expense Reimbursement

Up to \$10,000 Identity Theft Expense Reimbursement¹ to cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records. (Refer to Guide to Benefit for complete details of coverage.)

Monitoring (Registration/activation required to receive all of these benefits.)

Identity Monitoring – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised – this is also a good way to protect and preserve your child's identity.

3-in-1 Credit File Monitoring² – provides daily monitoring of your credit reports with Equifax, Experian, and TransUnion for key changes to your reports. Alerts are sent via email or text message.

3-in-1 Credit Report – request a new report every 90 days or upon receipt of a credit alert.

Credit Score – receive a new single bureau credit score with every new credit report. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness

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. (Registration/activation required.)

Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. (Registration/activation required. Available online only.)

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² Credit file monitoring may take several days to begin following activation.

Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.