

Secure Checking

The following benefits are yours with Secure Checking:

- No Minimum Balance
- Direct Deposit
- Debit Card
- Online Banking
- Mobile Banking*
- eStatements

*Wireless Carrier Fees May Apply

All for a monthly fee of \$5.00

Secure Checking also includes:

IDProtect® – Identity theft protection service for you, your joint account owners and eligible family¹ members.

- Up to \$10,000 Identity Theft Expense Reimbursement Coverage²

To cover expenses associated with restoring your identity, such as reimbursement for cost associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical costs, cost 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.)

- Fully Managed Identity Theft Resolution Services

A dedicated fraud specialist assigned to manage your case and help you every step of the way until your identity is restored.

Separate registration/activation are required for the following features:

- Identity Monitoring

Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. (Registration and activation required.)

- Credit File Monitoring³

IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. (Registration and activation required.)

- Credit Report and Score

Access to triple bureau credit reports and single bureau credit score. 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. (Registration and activation required.)



- 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 and activation required.)

- Online Identity Theft News Center

Valuable Phone Numbers and Web Resources (Registration/activation required. Available online only.)

¹ 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.

² 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 offered through the company named in the Guide to Benefit or on the certificate of insurance.

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

Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.