

Be Safer. Spend Smarter. It's Simple!

Protect and Preserve Your Financial Resources with Advantage Checking

Advantage Checking

A \$5.00 monthly service charge will apply. An additional \$3.00 monthly fee will be assessed if you do not enroll in e-statements.

Financial Benefits

Save when you bank

- Online Banking
- Telephone Banking
- Bill Pay
- Mobile Banking
- ATM/Debit Card
- Text Banking/Alerts
- E-Statement

With Advantage Checking you also receive the following benefits:

Debit Advantage™

- **Buyers Protection**² covers items for 90 days from the date of purchase against accidental breakage, fire, or theft.
- **Extended Warranty**² 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.

Cellular Telephone Protection²

- Cellular phone bill must be paid through this 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 Insurance²

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

Feel Confident with IDProtect®

You can rest easy knowing that IDProtect¹, our identity theft monitoring and resolution service, can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage²**
Receive up to \$10,000 to help pay expenses, clear your name and help recover your identity, should you become the victim of identity theft.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own IDProtect 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. **(Registration/activation required.)**
- **3-in-1 Credit File Monitoring³**
IDProtect will monitor your Equifax®, Experian® and TransUnion® credit files daily, and alert you if key changes occur. **(Registration/activation required.)**
- **3-in-1 Credit Report**
Request an updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score. Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different type of credit score to assess your creditworthiness. **(Registration/activation required.)**
- **Total 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.)



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.)**

Family Health Discounts*

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

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

1 IDProtect service is a personal identity theft protection service available to personal checking account owners and their joint account owners. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered). Advantage Checking is not available to businesses, clubs, organizations and/or churches and their members, schools and their employees/students.

2 Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

3 Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

Insurance products are not a deposit; not FDIC insured; not an obligation of bank; and not guaranteed by bank or any affiliated entity.

Advantage Plus Checking gives you more...



Receive all of the great benefits of Advantage Checking, PLUS even more banking benefits, as well as additional security benefits...



Advantage Checking Plus



Save even more when you bank

- IDProtect benefits are extended to eligible family members¹
- Cellular Telephone Protection increases to \$400 and covers up to 4 phones²
- Accidental Death & Dismemberment Insurance increases to up to \$20,000²
- Tiered Interest, No Minimum Balance
- Monthly Service Charge Fee – may be offset by \$5.00 with 20 or more pinless debit card transactions.

A \$5.00 / month service charge fee will be charged for this account unless you have less than 20 pinless debit card transactions post during a statement cycle, at which time an additional \$5.00 / month pinless debit card activity fee will be assessed. If you have zero pinless debit card transactions posted during a statement cycle, there will be a \$5.00 / month No Pinless Debit Card Activity fee on your account the first business day after the statement cycle. An additional \$3.00 / month fee will be assessed if you do not enroll in e-statements.

Better Protect Yourself AND Your Family

With Advantage Checking Plus, IDProtect® benefits are extended to eligible family members¹

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

Insure against loss

- **Accidental Death & Dismemberment Insurance²**
Receive up to **\$20,000** 24-hour Accidental Death & Dismemberment Insurance. **(Coverage divides equally on joint accounts and reduces by 50% at age 70.)**
- **Cellular Telephone Protection²**
Receive up to **\$400** of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of two claims per year. Covers the first **four** phones on a cellular telephone bill paid through your checking account. **(Cellular telephone bill must be paid through this account.)**



¹ IDProtect is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, person qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. Advantage Plus Checking is not available to businesses, clubs, organizations and/or churches and their members, schools and their employees/students.

² Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

Insurance products are not a deposit; not FDIC insured; not an obligation of bank; and not guaranteed by bank or any affiliated entity.