



[Date]

[Name] (Primary Account Owner)  
[Address]  
[City, State Zip]

## Great news regarding your MyBenefits checking account!

Dear [Name],

Your MyBenefits checking account will continue to offer your favorite features and benefits. Effective June 1, 2023, the update listed below will take effect.

- IDPROTECT® – identity theft monitoring and resolution service<sup>1</sup> for you and your joint account owner(s):
  - **UPDATE! Credit File Monitoring Activation for Primary Account Owner** - daily credit file monitoring and automated alerts of key changes to your Experian credit report.  
***ACTIVATION:** Credit file monitoring will be turned on automatically for the Primary Account Owner to whom this letter is addressed and as listed on your checking account, provided information has been verified by the Credit Reporting Agency. See box below regarding accessing your benefits starting June 1, 2023. Must be 18 years or older. An email address must be on file to receive credit file monitoring alerts.*
  - Identity Monitoring\*, Credit Report\*, Up to \$10,000 Identity Theft Expense Reimbursement Coverage<sup>2</sup>, Fully Managed Identity Theft Resolution Services, Debit and Credit Card Registration\*, Online Identity, Theft News Center and Valuable Phone and Web Resources\*
- **Great Account Features:**
  - No minimum balance, No NSF fees, Free Digital Banking, Free Contactless Visa® Debit Card, Up to a \$10 per month refund of non-Robins Financial ATM fees, Unlimited check writing, debit, credit, and deposit transactions
- **And much more!**

There is no cost to enjoy the benefits listed in this letter beyond the monthly MyBenefits checking account fee.

Accessing Your Benefits Starting June 1, 2023:

### **ALREADY REGISTERED AND CREDIT FILE MONITORING ACTIVATED?**

You will continue to access your benefits at [mybenefits.clubchecking.com](https://mybenefits.clubchecking.com). Log in using the same username and password you previously set up at [mybenefits.clubchecking.com](https://mybenefits.clubchecking.com).

### **REGISTERED, BUT CREDIT FILE MONITORING NOT ACTIVATED?**

Primary Account Owner: Your monitoring will be activated, and your credit report can be accessed by visiting [mybenefits.clubchecking.com/id](https://mybenefits.clubchecking.com/id) and following the instructions.

Joint Account Owner(s): Monitoring will not be automatically activated. Access benefits at [mybenefits.clubchecking.com](https://mybenefits.clubchecking.com) using the same username and password previously set up at [mybenefits.clubchecking.com](https://mybenefits.clubchecking.com).

### **NEVER REGISTERED?**

Primary Account Owner: Your monitoring will be activated, and your credit report can be accessed by visiting [mybenefits.clubchecking.com/id](https://mybenefits.clubchecking.com/id) and following the instructions.

Joint Account Owner: Visit [mybenefits.clubchecking.com](https://mybenefits.clubchecking.com) using Access Code GA554123 to register and activate monitoring benefits.

Once you are registered, continue to access your benefits online at [mybenefits.clubchecking.com](https://mybenefits.clubchecking.com) or with the Club Checking mobile app! Available on iOS and Android phones.

**Have questions?** Call 1-866-210-0361 for questions related to any of the benefits, or for assistance with registration and activation.

Once again, we welcome you to Robins Financial and are so glad to have you as a member of our credit union. We look forward to serving you and your family for years to come.

Sincerely,

Robins Financial Credit Union

**Please refer to the Terms & Conditions on the reverse for complete details regarding activation and access to all benefits and services, including important disclosures.**

## Terms & Conditions:

### Features:

- **IDProtect® - identity theft monitoring and resolution service<sup>1</sup>**

#### **Monitoring Services:**

- **Single Bureau Credit File Monitoring** – Daily credit file monitoring and automated alerts of key changes to your Experian credit report.

**ACTIVATION (Primary Account Owner):** Effective June 1, 2023, Credit File Monitoring will be turned on for the **Primary Account Owner** to which this letter is addressed, provided **Primary Account Owner** is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA). **A unique email address must be on file to receive alerts. To verify activation and to confirm information on file, you will need to complete registration using the instructions on the front of this letter.** Mobile credit alerts may be activated at that time. Mobile fees may apply. **If you do not want Credit File Monitoring activated, please contact the Benefits Service Center at (866) 210-0361.** Credit File Monitoring will not be activated for trust accounts (see eligibility regarding trust account and access to benefits).

**Joint Account Owner(s):** Credit File Monitoring will not be turned on for joint account owner(s). **Joint account owner(s) go to mybenefits.clubchecking.com using Access Code GA554123 to register and activate monitoring.** Credit File Monitoring may take several days to begin following activation. A unique email address must be on file to receive alerts.

**WRITTEN INSTRUCTIONS/DISCLOSURE:** Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; "ECC") and CSIdentity Corporation ("CSID"), to use your personal information to activate the Credit File Monitoring ("CFM") services. You understand that in accordance with the Fair Credit Reporting Act, you are authorizing and providing "written instructions" under the Fair Credit Reporting Act to ECC and CSID (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and you hereby authorize ECC and CSID (and each of their affiliates) to access your personal credit information in order to (i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, and credit file monitoring) to you related to your use and enjoyment of the service.

- **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 Score rating is generated with your initial scan and monthly after that. If your scan reflects a high-Risk Score, a Risk Specialist will follow up with you by phone to discuss the scan.

**ACTIVATION: Identity Monitoring will not be turned on for primary or joint account owner(s).** Registration is required to activate this benefit and a phone number must be on file to receive notice of elevated Risk Score. **The Primary account owner and joint account owner(s) may activate by going online.**

- **Credit Report\*** – Ability to request a single bureau report with Experian data every six months or upon opening an identity theft resolution case.
- Up to **\$10,000 Identity Theft Expense Reimbursement<sup>2</sup>** – Helps to cover expenses associated with restoring your identity. *(You do not have to activate this benefit. It goes into effect as of the account opening date and it is available to you in the event you suffer an identity theft incident. (Guide to Benefit with complete details of coverage can be found online at mybenefits.clubchecking.com.)*  
**Need to file a claim? Call 1-866-210-0361.**
- **Fully Managed Identity Theft Resolution Services** – Access to a fraud specialist assigned to manage your case until your identity is restored. *(You do not have to activate this service. It goes into effect as of the account opening date and it is available to you in the event you suffer an identity theft incident.)*
- **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.
- **Online Identity Theft News Center and Valuable Phone and Web Resources\***
- **Accidental Death and Dismemberment Insurance<sup>2</sup>** – Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.) *(Insurance document with complete details was enclosed in the New Account Number Welcome Letter previously mailed to you.)*  
**Need to file a claim? Call 1-866-210-0361.**
- **Cellular Telephone Protection<sup>2</sup>** – Receive up to \$800 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 twelve-month period. Covers up to four phones on a cellular telephone bill. *(Cellular telephone bill must be paid using an eligible account. Guide to Benefit with complete details of coverage can be found online at mybenefits.clubchecking.com.)*  
**Need to file a claim? Call 1-866-210-0361.**
- **Debit Advantage® – Buyer's Protection and Extended Warranty<sup>2</sup>**  
Buyers Protection<sup>2</sup> covers items for 90 days from the date of purchase against accidental breakage, fire or theft.  
Extended Warranty<sup>2</sup> 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. Guide to Benefit with complete details of coverage can be found online at mybenefits.clubchecking.com.)*  
**Need to file a claim? Call 1-866-210-0361.**
- **Travel and Leisure Discounts\*** – Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. **Available via mobile or web.**
- **Health Discount Savings\*** – Enjoy savings on vision, prescriptions, and dental services. **This is NOT insurance.**
- **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! **Available via mobile or web.**
- **Roadside Assistance Service<sup>2</sup>** – 24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve-month period. *(Guide to Benefit with complete details of coverage can be found online at mybenefits.clubchecking.com.)*  
**Need to file a claim? Call 1-866-210-0361.**
- **Fuel Rewards®\*<sup>3</sup>** – Savings on fuel purchases at participating stations.
- **Telehealth<sup>4</sup>** – Access to 24/7 video or phone visits with U.S.-based board-certified, licensed, and credentialed doctors ready to help with urgent care or mental health for you and your family. There are zero copays, plus discounts on prescriptions and lab work. **This is NOT insurance.**

\* Registration/activation required.

<sup>1</sup> Eligibility: Benefits are available to personal checking account owner(s), and their joint account owners 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.

<sup>2</sup> 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. If you wish to name a beneficiary for your accidental death and dismemberment insurance coverage, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible account owner, you are enrolled as a member of the Econocheck Association, of which your financial institution is a sponsor. For more information, please visit mybenefits.clubchecking.com or call 866-210-0361. Guide to Benefit and insurance documents can be found online at mybenefits.clubchecking.com. **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.**

<sup>3</sup> Restrictions apply. See fuelrewards.com for complete Fuel Rewards® program details. See fuelrewards.com/gold for Gold Status details.

<sup>4</sup> Available for the account owner and their spouse/domestic partner and up to six (6) dependent children age 2 and older.