



Welcome to MyBenefits Checking!

Reminder – Effective April 17, 2023, your Persons Secure Checking Plus account will become our new MyBenefits Checking! This letter contains important information regarding activation and access to some of the benefits¹ and services included with your new MyBenefits Checking Account.

- **IDPROTECT® – identity theft monitoring and resolution service¹ for you and your joint accountholders includes:**
 - **Single Bureau Credit File Monitoring*** – daily credit file monitoring and automated alerts of key changes to your Experian credit report.
 - **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.
 - **Credit Report*** – ability to request a single bureau report every six months or upon opening an identity theft resolution case.
 - Up to **\$10,000 Identity Theft Expense Reimbursement Coverage²** – to cover expenses associated with restoring your identity.
 - **Fully Managed Identity Theft Resolution Services** – access to a fraud specialist assigned to manage your case 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.
 - **Online Identity Theft News Center and Valuable Phone and Web Resources***
- **Accidental Death & Dismemberment Insurance²**
- **Cell Phone Protection²**
- **Debit Advantage®**
- **Travel and Leisure Discounts**
- **Health Discount Savings* (This is NOT insurance)**
- **\$hopping Rewards™***
- **NEW! Roadside Assistance Service²**
- **NEW! Fuel Rewards®*³**
- **NEW! Telehealth*⁴**

Some benefits do require no-cost registration/activation. Registration and activation are easy!



Effective April 17, 2023, go to **mybenefits.clubchecking.com** or download the **Club Checking** mobile app. Using **Access Code GA554123**, simply follow the step-by-step instructions to register and activate benefits.



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



Once you are registered, continue to access your benefits online at **mybenefits.ClubChecking.com** or with the Club Checking mobile app!

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

TERMS AND CONDITIONS:

Features:

• **IDProtect® - Identity Theft Monitoring and Resolution Service¹**

Monitoring Services:

- **Single Bureau Credit File Monitoring** – Daily credit file monitoring and automated alerts of key changes to your Experian credit report.
ACTIVATION: Registration is required to activate this benefit and a **unique email address must be on file to receive alerts**. You will need to go online to activate and view your Monitoring benefits.
 - **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: Registration is required to activate this benefit and a phone number must be on file to receive notice of elevated Risk Score. You will need to go online to activate and view your Risk Score.
 - **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 Reimbursement²** – 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***
 - **Online Identity Theft News Center and Valuable Phone and Web Resources***
- **Accidental Death and Dismemberment Insurance²** – 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 of coverage enclosed.)**
Need to file a claim? Call 1-866-210-0361.
 - **Cellular Telephone Protection²** – 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 Warranty²**
Buyers Protecton² covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty² 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.**
 - **NEW! Roadside Assistance Service²** – 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.
 - **NEW! Fuel Rewards®³** – Savings on fuel purchases at participating stations.
 - **NEW! Telehealth⁴** – 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.

¹ 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.

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 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 holder, 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 are enclosed or can be found online at mybenefits.clubchecking.com. **Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit or guaranteed by the credit union or any credit union affiliate.**

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

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