

Secure Checking

Financial Features

- Free Debit MasterCard®
- Loan rate discounts
- Interest-earning
- First check order free
- Unlimited transactions
- Unlimited check-writing
- Free Online Bill Pay
- Overdraft Protection
- Anytime Deposit allows you to deposit checks using your mobile phone

Monthly service charge is \$4.95.



Secure Checking includes the following benefits at no additional cost:

IDProtect®

- Identity theft monitoring and resolution service¹ for you and your family
- Includes Credit File Monitoring², Credit Report, Identity Theft Expense Reimbursement Coverage³ and Resolution Service
(See reverse for details)

Cellular Telephone Protection³

- Covers up to three phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per eligible account, per twelve-month period
- Up to \$300 per claim
- \$50 deductible per claim
- Cellular phone bill must be paid through this account



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 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. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account owner who are residents of the same household.

² Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

³ 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. **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.**



F3 CREDIT UNION
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IDProtect^{®1} 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 F3 Credit Union.

Fully Managed Recovery

Comprehensive Identity Theft Resolution Services – Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.

Identity Theft Expense Reimbursement

Up to \$10,000 Identity Theft Expense Reimbursement² – 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 Insurance Document for complete details of coverage.)**

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/activation required)**

3-in-1 Credit File Monitoring³

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

Credit Report and Score

Access to credit reports and credit scores. 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)**

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/activation required)**

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