

# Be Safer. Spend Smarter. It's Simple!

Club Checking makes it simple to keep your finances safer and take advantage of smart discounts on financial services and everyday purchases.



## Save when you bank

- First Check Order Free
- Debit Card with Card Freeze and Card Verifi Fraud Protection<sup>1,2</sup>
- Unlimited Checkwriting and Debit Card Use
- Free Online Banking with Bill Pay<sup>1</sup>
- Mobile Banking & On the Go Deposits<sup>1</sup>
- Telephone Banking
- Depending on box size, a \$5.00 or \$10.00 discount on Safe Deposit box Annual Rental (Annual Rental fees vary by box size)

## Help Better Protect Your Identity

- **Identity Theft Expense Reimbursement Coverage<sup>3</sup>**  
Receive up to \$5,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.
- **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)
- **Credit File Monitoring<sup>4</sup>**  
Daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports. (Registration/activation required)
- **Credit Report and Score<sup>5</sup>**  
Access to credit report and credit scores. (Registration/activation required)



## Save when you play

- **Travel and Leisure Discount Membership**  
Money-saving discounts from thousands of local and national businesses - redeem and print coupons online or access discounts from a mobile device. (available online only)
- **\$1,000 Grocery Coupon Book**  
Join America's finest supermarket savings system where consumers can literally cut their grocery bill by 20% to 50%! The key to this program is that the member selects only the coupons they want for the products they are already using. Members have the choice of ordering their coupons by mail, phone, fax or over the Internet. (Nominal processing fees are offset by complimentary coupons.) (Registration/activation required)
- **Cash Back Member Rewards**  
You can earn 10% cash back on your everyday purchases - such as groceries, household supplies, entertainment. Save receipts and submit quarterly for cash back rewards. You are eligible to submit receipts totaling up to \$100 each quarter for a total cash back of up to \$10/quarter or up to \$40/annually. (Registration/activation required; additional terms and conditions may apply)
- **VIP Concierge Service**  
Access to "911" travel emergency assistance service. Relieve the hassle and receive personal assistance with last-minute or emergency travel and flight changes, lost luggage/passport/travel documents, restaurant/theatre/sporting event reservations and even pre-trip travel advice and roadside assistance, plus a multitude of other concierge and emergency travel services. The above service includes 24/7 services only. All costs to secure requests are the responsibility of the member.

## Save on health care

- **Prescription Drug**  
Save an average of 24% off the retail price on your prescription drugs at over 68,000 pharmacies nationwide. Simply show your membership card at a participating pharmacy to receive the lowest price available. This is NOT insurance. (Registration/activation required)
- **Emergency Medical ID Card**  
Carry vital medical information with you at all times to give you the best possible care with the information your card provides. (Registration/activation required)

## Club Checking also helps protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance<sup>3</sup>**  
Receive up to \$5,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cell Phone Protection<sup>3</sup>**  
Receive up to \$400 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 per twelve month period. Covers up to **three** phones on a cell phone bill. (Cell phone bill must be paid using eligible account.)
- **Household Inventory Ledger**  
This easy to use ledger provides an efficient and thorough way to record your household items along with their estimated value and serial numbers. Please store the completed Household Inventory Ledger outside your home in a safe deposit box. It may prove to be a very important asset in the event of unexpected circumstances. (Registration/activation required)



1 For any mobile banking service, standard data rates from your mobile provider may apply.

2 Subject to approval

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 FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

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

5 Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness.

Refer to Truth-in-savings Disclosures for more information and account details.