

# Value Checking

## Financial Features

- Unlimited Check Writing
- Unlimited Online Banking & Bill Pay
- Mobile Banking App with Mobile Deposit and Text Alerts
- Card Valet App (turn card off/on)
- 24/7 Telephone Banking (TAPS)
- Visa® Debit Card with UChoose Rewards®

A monthly service charge of \$4.95 applies. This monthly fee is waived if you have an aggregate loan balance of at least \$10,000, e-statements, direct deposit and swipe your debit card at least 12 times a month.

*With Value Checking you also receive the following benefits at no additional cost:*

### IDProtect®

- Identity theft monitoring and resolution service for you, your joint account owners and your family<sup>1</sup>
- Includes Credit File Monitoring<sup>2</sup>, Credit Report, Identity Theft Expense Reimbursement Coverage<sup>3</sup> and Resolution Service (See reverse)

### Cellular Telephone Protection<sup>3</sup>

- Cellular phone bill must be paid using eligible account
- Covers first four phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$400 per claim
- \$50 deductible per claim

### Accidental Death & Dismemberment Insurance<sup>3</sup>

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

### Debit Advantage®

- **Buyers Protection**<sup>3</sup> covers items for 90 days from the date of purchase against accidental breakage, fire, or theft.
- **Extended Warranty**<sup>3</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 eligible account.

### 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.)**



### Health Discount Savings

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

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

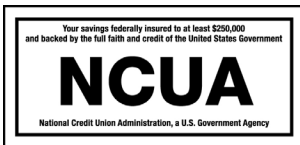


<sup>1</sup> IDProtect is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. The service is not available to a "signer" on the account who is not an account owner, or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, person qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household.

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

<sup>3</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 offered through the company named in the Guide to Benefit or on the insurance document.

**Insurance product is not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.**



**IDProtect®** 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 Connects Federal Credit Union.

The service is 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.



## Fully Managed Recovery

**Comprehensive Identity Theft Resolution Services** – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your identity is restored.

## Identity Theft Expense Reimbursement

**Up to \$10,000 Identity Theft Expense Reimbursement<sup>1</sup>** 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.)**

## Monitoring (Registration/activation required to receive all of these benefits.)

**Identity Monitoring** – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised – this is also a good way to protect and preserve your child’s identity.

**3-in-1 Credit File Monitoring<sup>2</sup>** – provides daily monitoring of your credit reports with Equifax, Experian, and TransUnion for key changes to your reports. Alerts are sent via email or text message.

**3-in-1 Credit Report** – request a new report every 90 days or upon receipt of a credit alert.

**Credit Score** – receive a new single bureau credit score with every new credit report. Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness

## 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.)**

## Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration/activation required. Available online only.)**

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