

Your Standard **PLUS** checking account is about to work for you. Now it's time to start taking advantage of the benefits and features your account offers:

IDPROTECT® - identity theft monitoring and resolution services1 for you and your joint account holders

- Up to \$5,000 Identity Theft Expense Reimbursement Coverage<sup>2</sup> To cover expenses associated with restoring your identity.
   Need to file a claim? Call 1-866-210-0361
- Fully Managed Identity Theft Resolution Services Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.
- Credit File Monitoring Daily credit file monitoring and automated alerts of key changes to your single bureau credit report. (registration/activation required)
- 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)
- Credit Report Ability to request a single bureau report every six months or upon opening a resolution case. (registration/activation required)
- Credit Score<sup>3</sup> Ability to request a single bureau score every month. (registration/activation required)
- Credit Score Tracker Receive valuable insight into your credit score.<sup>3,4</sup>
- 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)
- Online Identity Theft News Center and Valuable Phone and Web Resources (registration/activation required)
- **Financial Wellness 360°** Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (available via mobile and web only)

**Up to \$5,000 of 24-hour Accidental Death & Dismemberment Insurance**<sup>2</sup> – Receive up to \$5,000 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 attached.) Need to file a claim? Call 1-866-210-0361

Cellular Telephone Protection<sup>2</sup> – Receive up to \$600 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 your Standard PLUS Checking or Tarrant County's Credit Union credit card account.) Need to file a claim? Call 1-866-210-0361

Debit Advantage® – Buyer's Protection<sup>2</sup> and Extended Warranty<sup>2</sup> – (Item(s) must be purchased entirely with your Standard PLUS Checking.) Need to file a claim? Call 1-866-210-0361

**\$hopping Rewards**<sup>TM</sup> – Receiving \$hopping 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 \$hopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available via mobile or web only)

**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. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. (available via mobile and web only)

**Health Discount Savings** – Enjoy savings on vision, prescriptions and dental services. **This is NOT insurance**. *(registration/activation required)* 

**Telehealth**<sup>5</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 — all with zero copays. *(Registration/activation required.)* 

## Disclosures:

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1 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.

<sup>&</sup>lt;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 Benefits and insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefits or on the certificate of insurance. Accidental Death & Dismemberment insurance document is enclosed. All other Guide to Benefits can be found online at StandardPLUSChecking. ClubChecking.com or through the Club Checking mobile app. 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 StandardPLUSChecking.ClubChecking.com or call 866-210-0361. 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>&</sup>lt;sup>3</sup> Credit Score is a VantageScore 3.0 based on single bureau credit data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

<sup>&</sup>lt;sup>4</sup> Ćredit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

<sup>&</sup>lt;sup>5</sup> Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance