

Be Safer. Spend Smarter. It's Simple!

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

Spend Smarter with Exclusive Savings

Save when you bank

- Online banking
- Mobile banking
- Mobile deposit (qualification required)
- Online bill pay
- No minimum balance
- ATM/Debit Rewards card
- Automatic overdraft transfer service

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 smartphone. (Registration/enrollment required. Available online only.)
- **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 will 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!
(Registration/activation required. Available online only.)

Save on health care

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

Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities¹:

- **Identity Theft Expense Reimbursement Coverage²**
Receive up to \$10,000 to help pay expenses, clear your name, and restore your identity, should you become the victim of identity theft.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way 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. (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.)
- **3-in-1 Credit Report**
Request an updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score. 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 credit worthiness. (Registration/activation required.)
- **Identity Monitoring**
Monitoring of over 1,000 databases. (Registration/activation required.)
- **Online Identity Theft News Center and Valuable Phone and Web Resources** (Registration/activation required.)

Rewards Checking also helps protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance²**
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cellular Telephone Protection²**
Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged in the U.S. and abroad. (Cellular telephone bill must be paid through this account.)
- **Debit Advantage™**
Buyer's Protection & Extended Warranty²
Buyer's Protection covers items for ninety days from the date of purchase against accidental breakage, fire, or theft.
Extended Warranty 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.)

All for a \$6.95 monthly maintenance fee⁴

¹ IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners, and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members. (Fiduciary is not covered.) Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

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 offered through the company named in the Guide to Benefit or the certificate of insurance.

³ Credit file monitoring may take several days to begin following activation.

⁴ A base fee of \$6.50 plus applicable sales taxes. This fee may increase if taxes increase.