

Be Safer. Spend Smarter. It's Simple!

Our checking accounts make it simple to keep your family finances safer and take advantage of smart discounts on financial services.



ADVANTAGE Checking

- Minimum to Open \$100
- No Minimum Balance Required
- Online and Mobile Banking
- Remote Deposit Capture
- Free Debit Card
- Free Cashier's Checks
- Free Basic Checks with Unlimited Check Writing

\$6.00 Monthly Service Charge

ALL-ACCESS Checking

- Minimum to Open \$100
- No Minimum Balance Required
- Online and Mobile Banking
- Remote Deposit Capture
- Interest Bearing (tier rate interest)
- Free Debit Card
- Free Cashier's Checks
- Free Basic Checks with Unlimited Check Writing

\$8.00 Monthly Service Charge

ADVANTAGE & ALL-ACCESS Checking also include the following benefits at no additional cost:

Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime. **[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.]

- **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.

- **Roadside Assistance Expense Reimbursement¹**
Roadside assistance expenses incurred through the VIP Concierge roadside assistance network are reimbursable up to \$80 per occurrence. Covered expenses include expenses for vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance. Maximum of 2 reimbursement claims per year.

Our checking accounts help protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance¹**

ADVANTAGE Checking includes:

Up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. **[Coverage divides equally on joint accounts and reduces by 50% at age 70.]**

ALL ACCESS Checking includes:

Up to \$20,000 24-hour Accidental Death & Dismemberment Insurance. AD&D coverage increases to up to \$100,000 when traveling on a licensed Common Carrier. Coverage also includes up to \$10,000 for dependent spouse and \$2,500 for each dependent child. **[Coverage divides equally on joint accounts and reduces by 50% at age 70.]**



- **Debit Advantage® Buyer's Protection¹ & Extended Warranty¹**
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.]**

- **Cellular Telephone Protection¹**

ADVANTAGE Checking includes:

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. Maximum of two claims per year. Covers the first four phones on a cellular telephone bill paid through your checking account. **[Cellular telephone bill must be paid using eligible account.]**

ALL ACCESS Checking includes:

Up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of \$1,000 per year. \$50 deductible applies. Maximum of two claims per year. Covers the first four phones on a cellular telephone bill paid through your checking account. **[Cellular telephone bill must be paid using eligible account.]**



¹ 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 FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank Affiliate.