

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

Your Higher Current Account makes it simple to keep your family finances safer and take advantage of smart discounts on financial services.



## Higher Current Account

### Financial Features

- ✓ Debit MasterCard® (with "Wallet Pay" Cardless Options)
- ✓ Online Banking
- ✓ Mobile App with Mobile Capture
- ✓ Surcharge-Free ATM Network Access
- ✓ No Minimum Daily Balance Requirement
- ✓ Unlimited Check Writing
- ✓ Free First Check Order
- ✓ Monthly e-Statements with an Image Copy of Cancelled Checks
- ✓ Minimum Required Deposit to Open the Account is \$100.00 (This Is a Non-Interest Bearing Account)

### Enhanced Benefits

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

### ✓ IDProtect® - Help Better Protect Your Identity

You can rest easy knowing that IDProtect, our identity theft monitoring and resolution service<sup>1</sup>, can help better protect you and your family's identities.

- **Identity Theft Expense Reimbursement Coverage<sup>2</sup>**  
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.
- **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.)
- **Credit File Monitoring<sup>3</sup>**  
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. (Registration/activation required.)
- **Credit Report and Score**  
Access to triple bureau credit reports and single bureau credit score. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. (Registration/activation required.)
- **Identity Monitoring**  
Monitoring of over 1,000 databases to identify suspicious activity. (Registration/activation required.)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**  
(Registration/activation required.)

## Your Higher Current Account also helps protect you from unexpected losses

- ✓ **Cellular Telephone Protection<sup>2</sup>**  
Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. 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.)
- ✓ **Debit Advantage®**  
**Buyer's Protection<sup>2</sup> & Extended Warranty<sup>2</sup>**  
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.)
- ✓ **Accidental Death & Dismemberment Insurance<sup>2</sup>**  
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

**\$6.00 monthly fee applies  
(No minimum daily balance requirement)**

<sup>1</sup> Benefits are available to demand deposit account owner(s), their joint account owners and their eligible family members subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or religious institutions and their members, or schools and their employees/students. 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.

<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 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.

<sup>3</sup> Credit file monitoring may take several days to begin following activation.

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.