



Protection Plus Checking

FEATURES AND BENEFITS

- No Minimum Balance Requirement
- Free MasterCard Debit Card with unlimited Transactions
- Online Banking
- Mobile Banking
- Direct Deposit / Payroll Deduction
- Bill Pay
- Phone Access Teller System (PAT)
- Unlimited Check Writing
- E-Statements
- E-Alerts
- Identity Theft Protection Service – IDProtect®

All for a low monthly fee!





IDProtect® - Benefits



Daily Credit Monitoring* – three bureau
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3-in-1 Credit Report*

request new report every 90 days or upon receipt of credit alert



Credit Score*

receive new single bureau score with every new credit report



Total Identity Monitoring*



Full-Managed Identity Theft Resolution Services



Up to \$10,000 Identity Fraud Expense Reimbursement



Payment Card Registration*



Online identity theft news & education center



*registration/activation required



Monitoring – activate online or by phone

Daily Credit File Monitoring* - Financial

- Unlimited access to Reports (3-in-1 & Score)
- Text, email or mail alert triggered by key changes
- Reports & Score refreshed when there is an alert OR every 90 days
- Must be age 18+
- Must have own email address
- No news is Good news email message

Total Identity Monitoring* - Non-financial

- Name, Address, DOB, SSN
- 1000 databases continuously monitored
- Can discover Child Identity Theft

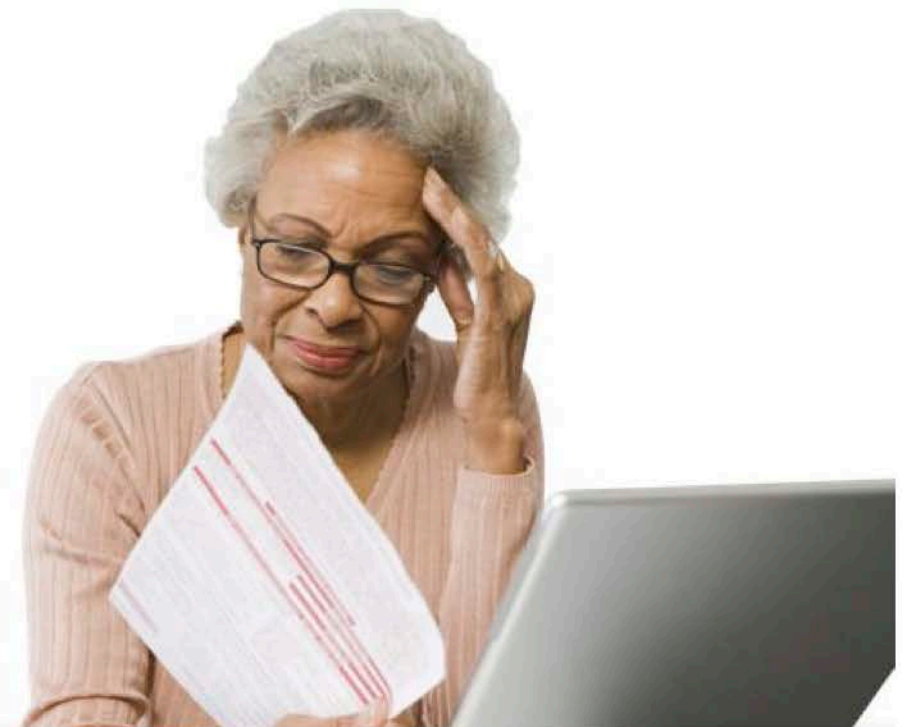




Expense Reimbursement

**Up to \$10,000 - provided by AIG, Inc.*
(each eligible person / per annual policy period)**

- Lost wages (up \$1000/week, up to 5 weeks)
- Legal expenses
- Travel and accommodations
- Daycare and eldercare
- Long distance phone
- Certified mail
- Notarizing fraud documents
- Loan application fees
- Copies of medical records/x-rays
- Re-issuance of government documents



* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Comprehensive Coverage



- Covers accounts wherever accounts are – coverage is on the person
- Covers account holder, joint account holder, spouse, children under age 25, account holders parents living in same household
- Covers all categories of ID Fraud; financial, criminal, medical, Social Security, drivers license, synthetic, child
- Based upon when incident is **discovered**
- Consumers pay \$16/person or \$36/family for other services not as comprehensive as IDProtect