

Be Safer. Spend Smarter. It's Simple!

Next Gen **ELITE** makes it simple to keep your finances safer and take advantage of smart discounts on everyday purchases.



Next Gen **ELITE**

- **Mobile Banking***
- **Mobile Deposit Capture***
- **Text Banking***
- **Online Banking**
- **Bill Pay**
- **Telephone Banking**
- **Instant Issue Debit Cards**
- **SecurLOCK**
- **24-hour ATMs**
- **Up to 3 foreign ATM credits (per statement cycle)**

Save when you play

- **Travel and Leisure Discount Membership**
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their smartphone. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime. **(Registration Required.)**
- **Mobile Retail and Dining Discounts**
Savings On-the-Go. Enjoy money-saving discounts from your favorite retail locations. We make it simple to save with immediate access to mobile coupons. Easily find locations closest to you, scan barcodes right from your smartphone, and keep track of your "Favorite Deals"! **(Registration Required.)**

Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect your identity¹:

- **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 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.)**
- **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 VantageScore or a different type of credit score to assess your creditworthiness. **(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.)

• Cellular Telephone Protection**²

Receive up to \$300 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 three phones on a cellular telephone bill paid through your checking account. **(Cellular telephone bill must be paid using this account.)**

• Debit Advantage®**

Buyer's Protection² & 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 this account.)**

Next Gen **ELITE**

- **Age 18-25**
 - On the first statement cycle at age 26, the account will transfer to **ELITE** checking.
- **eStatement required.**
- **No charge for the first 5 checks clearing account per statement cycle; \$5 fee for each additional check within the same statement cycle.**
- **Service Charge: \$1.00/month**
 - Receive a \$1.00 credit for 5 or more debit card transactions that post and clear your account within the statement cycle **(ATM transactions not included).**

* Wireless carrier fees may apply

¹ IDProtect is a personal identity theft protection service available to personal checking account owner(s), and their joint account owners. The service 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. 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 on the certificate of insurance.

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

****Insurance Protection Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank.**