



Family Secure Checking

FEATURES AND BENEFITS

- Free Mobile and Online Banking
- Free MasterCard Debit Card
- Free Online Bill Pay
- E-statements/Paper Statements
- 23,000 Surcharge Free ATMs
- No minimum balance required
- No transaction limits
- 5,000 Shared Branching Locations
- Cellular Telephone Protection
- IDProtect® - includes credit file monitoring and alerts of changes with Equifax, Experian and TransUnion, ability to request a 3-in-1 credit report every 90 days or upon receipt of a credit alert, secure internet browser, and more.

All for a \$4.95 monthly service charge!

If you have any questions, call (330) 832 - 1371, option 4.



IDProtect[®] provides protection for you, joint account holders, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Friends & Family Credit Union.

IDProtect service is not available to a “signer” or “beneficiary” of the account who is not an account owner. IDProtect service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

Fully Managed Recovery

Fully-managed Resolution – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your credit and identity is completely restored.

Identity Fraud Expense Reimbursement

Up to \$10,000 Identity Fraud Expense Reimbursement* to cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.

Monitoring

Total Identity Monitoring – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised – this is also a good way to protect and preserve your child’s identity. **(Registration and activation required.)**

Triple-Bureau Credit File Monitoring – provides daily monitoring of your credit reports with Equifax, Experian, and TransUnion for key changes to your reports. Alerts are sent via email or text message. **(Registration and activation required.)**

Triple-Bureau Credit Report – request new report every 90 days or upon receipt of a credit alert. **(Registration and activation required.)**

Credit Score – receive a new single bureau credit score with every new credit report. **(Registration and activation required.)**

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. **(Registration and activation required.)**

Secure Internet Browser – downloadable software and mobile application that provides you with a secure and private internet connection isolating you from crimeware on your desktop or mobile devices **(Registration and activation required.)**

Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration and activation required.)**

* Insurance product is not a deposit; not American Share Insurance (ASI) insured; not an obligation of Credit Union; and not guaranteed by Credit Union or any affiliated entity. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group 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.



Cellular Telephone Protection

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder you receive up to \$300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

DISCLOSURE: Please refer to Guide to Benefit for additional details regarding eligibility, terms and exclusions.

