

Family Secure Checking

Secure Your Peace of Mind

Peace of mind. It's one of the most important benefits a financial institution can provide.

With unrivaled security and smart savings – it's simple! With our Family Secure Checking account, it's easier to protect your finances, save money on everyday purchases and enjoy your life. That's something you can count on.



LOCATIONS

Erie Street (Main Office)

3920 Erie St. South
Massillon, OH 44646

Acme Fresh Market

2905 Whipple Ave. N.W.
Canton, OH 44708

Downtown Massillon Office

46 Federal Ave. N.W.
Massillon, OH 44647

www.friendsandfamilycu.com

330-832-1371

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 AMERICAN SHARE INSURANCE

By members' choice, this institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



Be Safer. Spend Smarter. It's Simple!

Our Family Secure Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases.



Spend Smarter with Exclusive Savings

Save when you bank

- **Mobile and Online Banking**
- **MasterCard Debit Card**
- **Online Bill Pay**
- **E-Statements/Paper Statements**
- **33,000 Surcharge Free ATM's**
- **No Minimum Balance Required**
- **No Transaction Limits**
- **Over 5,000 Shared Branching Locations**

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/enrollment required. Available online only.)**
- **\$hopping Rewards™**
Receiving \$hopping 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 \$hopping 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.)**

Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities¹:

- **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 Equifax 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 may be required.)**
- **IDProtect StealthType™ Anti-Keylogging Tool**
Downloadable software that helps to provide a safe and secure browsing environment while isolating online activity from crimeware. **(Registration/activation may be required.)**
- **Online Identity Theft News Center and Valuable Phone and Web Resources**
(Registration/activation required.)

Family Secure Checking also helps protect you from unexpected losses.

- **Accidental Death & Dismemberment Insurance²**
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. **(Coverage divides equally on joint accounts and reduces by 50% at age 70.)**
- **Cellular Telephone Protection²**
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 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.)**

Save on health care

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

A \$5.95 monthly service charge will apply.

¹ IDProtect service is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. The service is 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. 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.

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 the certificate of insurance.

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

Insurance Products are not insured by any Federal Government Agency; not a deposit or guaranteed by the credit union or any credit union affiliate. By Member's choice, this Institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.