

# Secure Checking

## Financial Features

- **3% APY up to \$5,000\***
- **Debit Card**
- **No minimum balance**
- **Unlimited check writing**
- **Check printing\***
- **Paper or Electronic statement**
- **Free online bill pay**

A \$5.00 monthly account fee will apply

**With Secure Checking you also receive the following benefits at no additional cost:**

### IDProtect®

- Identity theft monitoring and resolution service for you and your family<sup>1</sup>
- Includes Credit File Monitoring<sup>2</sup>, Credit Report, Identity Theft Expense Reimbursement Coverage<sup>3</sup> and Resolution Service

(See reverse for more details.)

### Cellular Telephone Protection<sup>3</sup>

- Cellular phone bill must be paid through this account
- Covers first four phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$400 per claim
- \$50 deductible per claim

## Accidental Death & Dismemberment Insurance<sup>3</sup>

- Up to \$10,000
- 24-hour coverage
- Coverage divides equally among joint account owners
- Coverage reduces by 50% at age 70

## Debit Advantage®

- **Buyers Protection<sup>3</sup>** covers items for 90 days from the date of purchase against accidental breakage, fire or theft.
- **Extended Warranty<sup>3</sup>** 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.

## Travel and Leisure Discounts

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts such as hotels, restaurants, rental cars, museums, florists, sporting events, dry cleaners and more  
**(Registration/activation required. Available online only.)**

## Shopping Rewards™

- Access to exclusive offers and discounts at thousands of leading online retailers
- Shop online using our customized shopping portal and receive cash back
- Cash back will be held in your Shopping Rewards account to use towards future purchases - or conveniently sent to you as a check  
**(Registration/activation required. Available online only.)**



## Health Discount Savings

- Prescriptions
- Vision – exams, glasses, contact lenses, corrective surgeries
- Dental  
**This is NOT insurance.  
(Registration/activation required.)**

\* Account terms & conditions apply

<sup>1</sup> Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are 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.

<sup>2</sup> Credit file monitoring may take several days to begin following activation.

<sup>3</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 offered through the company named in the Guide to Benefit or on the certificate of insurance.

**Insurance Products are not insured by NCUA or any Federal Government Agency; Not a deposit of or guaranteed by the credit union or any credit union affiliate.**

# Secure Checking



**MUSKEGON**  
CO-OP FEDERAL CREDIT UNION



**IDProtect<sup>®</sup>** helps to better protect you, your joint account holders and eligible family members **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Muskegon Co-op Federal Credit Union.

Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members. 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 households.

## Fully Managed Recovery

**Comprehensive Identity Theft Resolution Services** – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your identity is restored.

## Identity Theft Expense Reimbursement

**Up to \$10,000 Identity Theft Expense Reimbursement<sup>1</sup>** 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. **(Refer to Guide to Benefit for complete details of coverage.)**

## Monitoring (Registration/activation required to receive all of these benefits.)

**Identity Monitoring** – monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan, and if your scan reflects a high-risk score, you will be notified.

**Credit File Monitoring<sup>2</sup>** – 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.

**Credit Report and Credit 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.

## 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.)**

## 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/activation required. Available online only.)**

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<sup>2</sup> Credit file monitoring may take several days to begin following activation.

**Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.**