

Be Safer. Spend Smarter. It's Simple!



Secure Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases. Even better, all of these security and savings benefits are included with your account for a low monthly account fee.

Spend Smarter with Exclusive Savings

Everyday banking and entertainment benefits are yours with Secure Checking!

Save when you bank

- No minimum balance
- Debit card access to your account
- Online banking
- Bill Pay
- TUMCU Cashback-\$10/per quarter¹
- Dividends on average balances over \$500
- Mobile banking
- \$50 Opening deposit required
- Discount(.25%)-auto and personal loans¹

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.)

Save on health care

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

Keep Yourself Safe from Fraud and Loss

You can rest easy knowing that you are protected by our comprehensive IDProtect[®] service², which includes:

- **Identity Theft Expense Reimbursement Coverage³**
Receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity theft.
- **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 credit and identity are completely 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. (Registration/activation required.)
- **3-in-1 Credit File Monitoring**
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 a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score. (Registration/activation required.)
- **Total Identity Monitoring**
Monitoring of over 1,000 databases (Registration and activation required.)

Secure Checking also protects you from unexpected losses.

- **Cellular Telephone Protection³**
Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. (Cellular telephone bill must be paid through this account.)
- **Debit Advantage^{TM3}**
Buyer's Protection & Extended Warranty
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.
- **Accidental Death & Dismemberment Insurance³**
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

All for a low monthly account fee of just \$5.00.

¹ Terms and conditions apply.

² IDProtect service is a personal identity theft protection service available to personal checking account owners and their joint account owners. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

³ Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Guide to Benefit for complete details of coverage.

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.