

SECURE CHECKING

Be Safer. Spend Smarter. It's Simple!

Financial Features

- Free Personalized SPC MyStyle Debit Card
- Paper or Electronic statements*, including up to 18 months history
- No Minimum Balance Requirement
- 24-Hour Access via Online Banking or SPC Mobile
- Overdraft Protection

All for the monthly service charge of \$6.95.

Secure Checking also includes the following benefits at no additional cost:

IDProtect*

- Identity theft monitoring and resolution service¹ for you
- Includes Credit File Monitoring, Credit Report, Identity Theft Expense Reimbursement Coverage² and Resolution Service (See reverse for details)

Debit Advantage*

- **Buyers Protection**² covers items for 90 days from the date of purchase against accidental breakage, fire or theft
- **Extended Warranty**² 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 for coverage

Accidental Death & Dismemberment Insurance²

- Up to \$10,000 AD&D coverage

(Coverage divides equally among joint account owners and reduces by 50% at age 70.)

Cellular Telephone Protection²

- Covers up to four phones listed on the cell phone bill
- Covers damage or theft
- Up to two claims per twelve month period
- Up to \$400 per claim
- \$50 deductible per claim
- Cell phone bill must be paid using eligible account

Travel and Leisure Discounts

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts on hotels, restaurants, rental cars, auto care, museums, sporting events, salon services and more

(available via Online Banking and SPCCU.ClubChecking.com 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 can be held in your Shopping Rewards account to use towards future purchases - or conveniently sent to you as a check

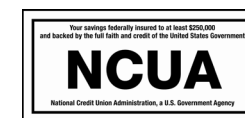
(registration/activation required; available via Online Banking and SPCCU.ClubChecking.com only)



Health Discount Savings

- Vision – exams, glasses, contact lenses, etc.
- Prescriptions
- Dental

This is NOT insurance. (registration/activation required)



FEDERALLY INSURED BY NCUA

03/23

¹ Benefits are available to personal checking account owner(s), and their joint account owners 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. 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 Benefits and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named on the actual Guide to Benefits and/or insurance document. The Guide to Benefits and/or insurance documents can be found online at SPCCU.ClubChecking.com. **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.**

SECURE CHECKING

Savings.

Convenience.

Security.



IDProtect^{®1} helps to better protect you and your joint account holders for any identity fraud event, financial or otherwise, anywhere in the world even if the event has nothing to do with your account at SPC Credit Union.

Fully Managed Recovery

Comprehensive Identity Theft Resolution Services - Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.

Identity Theft Expense Reimbursement

Up to \$10,000 Identity Theft Expense Reimbursement² - 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.)**

Credit File Monitoring - Daily credit file monitoring and automated alerts of key changes to your credit report. **(registration/activation required)**

Credit Report and Score³ - Access to credit report and credit scores. **(registration/activation required)**

Credit Score Simulator - Use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore. **(registration/activation required)**

Credit Score Tracker - Receive valuable insight into your credit score^{3,4}.

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. **(registration/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 should your cards become lost or stolen. **(registration/activation required)**

Online Identity Theft News Center and Valuable Phone and Web Resources - 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)**

Financial Wellness 360^o - Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. **(available via Online Banking and SPCCU.ClubChecking.com only)**

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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 Benefits and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named on the actual Guide to Benefits and/or insurance document. The Guide to Benefits and/or insurance documents can be found online at SPCCU.ClubChecking.com. **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.**

³ You will have access to your credit report and score provided your information has been verified by the CRA. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness.

⁴ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.