

## SECURE Your Peace of Mind

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Peace of mind. It's one of the **MOST IMPORTANT** benefits a financial institution can provide.

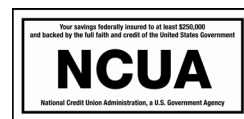
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With **SECURE CHECKING** it's easier to **protect** your finances, **save** money on everyday purchases and **ENJOY YOUR LIFE**. That's something you can count on.



[www.spccu.org](http://www.spccu.org)

843-332-4506



FEDERALLY INSURED BY NCUA



03/23

## SECURE CHECKING

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Savings.  
Convenience.  
Security.



# 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.



## Spend Smarter with Exclusive Savings

Everyday banking and entertainment benefits are yours with Secure Checking!

### Save when you bank

- 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

### Save when you play

- **Travel and Leisure Discounts**  
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from a mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime. (available via Online Banking and SPCCU.ClubChecking.com only)
- **Shopping Rewards™**  
Receiving Shopping 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 can be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available via Online Banking and SPCCU.ClubChecking.com only)

### Save on health care

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



## Feel Confident with IDProtect®

You can rest easy knowing that IDProtect, our identity theft monitoring and resolution service<sup>1</sup>, can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage<sup>2</sup>**  
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)
- **Credit File Monitoring**  
Daily credit file monitoring and automated alerts of key changes to your credit report. (registration/activation required)
- **Credit Report and Score<sup>3</sup>**  
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<sup>3,4</sup>. (registration/activation required)
- **Identity Monitoring**  
Monitoring of over 1,000 databases. (registration/activation required)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**  
(registration/activation required)
- **Financial Wellness 360°**  
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 via Online Banking and SPCCU.ClubChecking.com only)

## Secure Checking also helps protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance<sup>2</sup>**  
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 Protection<sup>2</sup>**  
Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per twelve month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid through this account.)
- **Debit Advantage<sup>®</sup>**  
Buyers Protection<sup>1</sup> covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty<sup>1</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.)

All for the monthly service charge of \$6.95.

<sup>1</sup> 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.

<sup>2</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 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.

<sup>3</sup> 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.

<sup>4</sup> 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.