



Security+ Checking Benefit

Estimated Annual Value*

\$10,000 in ID Theft Protection	\$360.00
Fraud Prevention & Resolution Services	\$250.00
Credit File Monitoring*	\$145.00
Cell Phone & Tablet Protection	\$150.00
Travel & Leisure Discounts*	\$250.00
Shopping Rewards™ (available online only)*	\$125.00
Health Discount Savings*	\$120.00
5 Free Non-FirstCCU ATM Transactions per month	\$60.00
1% APY ¹ Dividends up to \$1,000	\$10.00
2 Free Boxes of Checks per year	\$30.00

Security+ Checking Estimated Annual Value Totals \$1,500.00

All of these benefits for only \$4.95 per month.
Maintain \$2,500 average balance and the monthly cost is waived.

Insurance products are not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.

*Registration and activation required. Terms and conditions apply. Refer to Guide To Benefits for complete details of coverage. Estimated annual costs are based on current market price for comparable products. Individual costs may be different. ¹Annual Percentage Yield. Refer to our Truth-in-Savings disclosure for full details on product requirements and terms.



Security + Checking Account Feature	Benefit To You
\$10,000 in ID Theft Protection	Identity Theft Expense Reimbursement Coverage means you receive up to \$10,000 to help pay expenses, clear your name, and repair damaged credit, should you become the victim of identity theft.
Fraud Prevention & Resolution Services	Comprehensive Identity Theft Resolution Services means should you suffer identity theft, your very own consumer fraud specialist will help you every step of the way until your identity is restored.
Credit File Monitoring*	Daily credit file monitoring and automated alerts of key changes to your Experian credit report. Alerts are sent via email or text message. (Registration/activation required)
Cell Phone & Tablet Protection	Covers up to \$400 of replacement or repair costs if cell phone or tablet is stolen or damaged; up to two (2) claims per year; \$50 deductible; covers first four (4) devices listed on cellular bill. (Cellular bill must be paid through the Checking Program Account)
Travel & Leisure Discounts*	Discounts from local and national businesses which you can redeem and print coupons online or access discounts from your mobile device giving you instant savings anywhere, and anytime. (Registration/enrollment required)
Shopping Rewards™ *	Access exclusive offers and discounts at thousands of leading online retailers and receive cash back to use towards future purchases or paid directly to you. (Registration/activation required. Available online only)
Health Discount Savings*	Receive savings on prescription, vision, and dental services. (Registration/activation required) This is NOT insurance.
1% APY ¹ Dividends up to \$1,000	Earn 1% APY ¹ interest with dividends paid monthly on checking account balances up to \$1,000.
Unlimited Check Writing/2 Free Boxes of Checks	Write as many checks as you want and receive two (2) free boxes of checks per year.
Overdraft Protection	Overdraft protection options available, including Overdraft Privilege Program (ODP) ² .
5 Free Non-FirstCCU ATM Transactions	Make up to five (5) Non-FirstCCU ATM transactions per month with no FirstCCU fees.
Unlimited Online Bill Pay	Pay your bills online anytime, 24/7.
Shared Branching Services	Free access to your account via over 5,600 shared branching credit union locations nationwide. www.co-opcreditunions.org

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