

Simply the **safest** and
smartest way to bank



Family Secure Checking

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- Mobile and Online Banking
- MasterCard Debit Card
- Online Bill Pay
- E-Statements/Paper Statements
- 33,000 Surcharge Free ATM's
- No Minimum Balance Required
- No Transaction Limits
- Over 5,000 Shared Branching Locations

A monthly service fee of \$6.95 applies.

Secure Your Peace of Mind

Peace of mind. It's one of the
most important benefits a
financial institution can provide.

With unrivaled security and smart savings -
it's simple! With Family Secure Checking it's
easier to protect your finances, save money on
everyday purchases and enjoy your life.

That's something you can bank on.



For more information please call
us at 330-832-1371 or visit
www.friendsandfamilycu.com to learn more.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
 **AMERICAN SHARE INSURANCE**
By members' choice, this institution is not federally insured,
and if the institution fails, the Federal Government does not
guarantee that depositors will get back their money.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY
ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



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Enjoy Added Protections And Savings!

Family Secure Checking includes the following benefits:



Save on health care

• Health Discount Savings

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

• Telehealth¹

Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family — all with zero copays. (registration/activation required)

Help Better Protect Your Identity

You can rest easy knowing that IDProtect[®], our identity theft monitoring and resolution service², can help better protect your identity.

• Identity Theft Expense Reimbursement Coverage³

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 dedicated fraud resolution specialist will help you every step of the way until your identity is restored.

• Identity Monitoring

Monitoring of over 1,000 databases. (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 Score⁴

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^{4,5}.

• Dark Web Monitoring

Monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring. (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 mobile or web only)

Family Secure Checking helps better protect you from unexpected losses

• **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.)

• Cell Phone Protection³

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 eligible account, per twelve-month period. Covers up to four phones on a cell phone bill. (Cell Phone bill must be paid using Family Secure Checking account.)

• Debit Advantage[®]

Buyers Protection³ covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty³ 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.)

Save when you play

• Travel and Leisure Discounts

Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. You can also order discounted movie tickets. (available via mobile or web only)

• Shopping RewardsTM

Earn cash rewards when you shop online at dozens of your favorite retailers. (registration/activation required; available via mobile or web only)

¹ Available for the account owner(s) and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

² 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

³ 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 provided through the company named in the Guide to Benefit or on the certificate of insurance. **Insurance Products are not insured by any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate. By Member's choice, this Institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

⁴ 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.

⁵ 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.