

Choose which checking account works best for you:

Extra Mile

- **6% APY¹**
- **.25% Loan Rebate²**
- **.25% CD Bonus²**
- **Free Electronic Statement**

All for a \$6.95 Monthly Fee.

¹ Must have E-statement, 12 plastic transactions, 1 login to itsme247.com and 1 Direct Deposit or ACH payment from bill pay to qualify. Dividend paid on balances up to \$6,000.

² Must have minimum \$600 Direct Deposit, as well as, Extra Mile Checking or Express Debit Account to qualify.

Express Debit

- **4% Cash Back²**
- **.25% Loan Rebate¹**
- **.25% CD Bonus¹**
- **.25% APY**
- **Free Electronic Statement**

All for a \$6.95 Monthly Fee.

¹ Must have minimum \$600 Direct Deposit, as well as, Extra Mile Checking or Express Debit Account to qualify.

² Up to \$10/monthly.



Extra Mile Checking and Express Debit Account include 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)

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.)

Debit Advantage[®]

- **Buyers Protection²** covers items for 90 days from the date of purchase against accidental breakage, fire or theft
- **Extended Warranty²** 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

Cell Phone Protection²

- Covers up to four phones listed on the cell phone bill
- Covers damage or theft
- Up to two claims and maximum of \$1,000 per eligible account, per twelve-month period
- Up to \$600 per claim
- \$50 deductible per claim
- Cell phone bill must be paid using eligible account

Roadside Assistance Service²

- 24-hour coverage for roadside assistance services, including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence
- Maximum of two occurrences per twelve month period

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 mobile or web only)



Fuel Savings³

- Join the Fuel Rewards[®] program and get instant savings at participating Shell stations nationwide.
- Save even more when you link a debit or credit card to your Fuel Rewards[®] account to earn discounts on fill-ups from everyday purchases.
- See your savings instantly at the pump, and keep track of everything with the Fuel Rewards[®] app.

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 mobile or web only)

Health Discount Savings

- Vision – exams, glasses, contact lenses, etc.
- Prescriptions
- Dental
- This is NOT insurance.

(registration/activation required)

Telehealth⁴

- Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors
- Urgent care or mental health for you and your family
- Zero copays, no surprise bills, plus discounts on prescriptions and lab work

(registration/activation required)

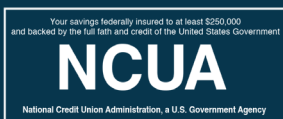
¹ Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration, and/or activation. Benefits are not available to a "signer" on the account who is not an 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 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 the NCUA or any Federal Government Agency; Not a deposit of or guaranteed by the credit union or any credit union affiliate.**

³ Restrictions apply. Go to FuelRewards.com for details. Secure Checking members who activate this offer will receive Extended Gold Status at participating Shell stations. See Route31CU.SecureChecking.com for details.

⁴ Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

Secure Checking



IDProtect^{®1} helps to better protect you and your joint account holders **from any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Route 31 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 Tracker

– Receive valuable insight into your credit score^{3,4}.

Credit Score Simulator³

– 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)**

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)**

Dark Web Monitoring

– Monitor your personal information on the dark web and receive alerts when your personal information is exposed. **(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)**

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)**

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 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 the NCUA or any Federal Government Agency; Not a deposit 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 Experian 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.