

# LEGACY Protect Checking with MyScoreBuilder®

*For customers interested in added security<sup>1</sup> and building a better credit score<sup>9</sup>*

▶ **FREE Electronic Banking Package**

Includes Online Banking, Online Bill Payment, Estatements<sup>2</sup>, Mobile Banking, Mobile Check Deposit, Person-to-Person payments and 24-Hour Telephone Banking

▶ **FREE MasterCard Debit Card with Our Debit Alerts Program<sup>3</sup>**

▶ **Only \$25 Deposit to Open**

▶ **No Minimum Balance**

▶ **Unlimited Check Writing**

▶ **Security and Value Features**

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage<sup>4</sup>** to cover expenses associated with restoring your identity. (Guide to Benefit with complete details or coverage attached.) Need to file a claim? Call 1-866-210-0361
- **Fully Managed Identity Theft Resolution Services** access to a dedicated fraud specialist assigned to manage your case who will work with you until your identity is restored
- **Identity Theft Recovery Case Plan** to inform you of the recovery process
- **Credit File Monitoring<sup>5</sup>** daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports. (Registration/activation required.)
- **Total 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 may be required.)
- **3-in-1 Credit Report** IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. (Registration/activation required.)

- **Credit Score** receive a new single bureau credit score with every new credit report. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. (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 (Registration/activation required.)

▶ **Cellular Telephone Protection<sup>6</sup>**

Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. (Cellular telephone bill must be paid through this account. Guide to Benefit with complete details or coverage attached.) Need to file a claim? Call 1-866-210-0361

▶ **ATM Fee Reimbursement<sup>7</sup>**

Use any ATM, anywhere. Bring us the receipt and we'll pay you back for non-network ATM fees – \$20 Per Statement Cycle Maximum Fee

- ▶ **MyScoreBuilder®** - We help you build a better credit score by reviewing your credit report and score. Print out your credit file, make an appointment with a MyScoreBuilder® Representative and start down the path to a better credit score.



1 IDProtect® service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect® benefits are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

2 Paper statements are optional for \$3.00 per month.

3 Replacement card fee may apply. See bank for details.

4 Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

5 Credit file monitoring may take several days to begin following activation.

6 Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

7 ATM fee reimbursement limited to \$20 per statement cycle maximum. Present ATM receipts for reimbursement within 60 days of fee charge.

8 Fee waived for full-time students through age 22.

9 For educational purposes only.