

LEGACY

Protect

CHECKING ACCOUNT



LEGACY
BANK & TRUST

QUESTIONS?

Scan the code to visit our website
for details on all available checking
and savings accounts.



LEGACY
BANK & TRUST

LEGACYBANKANDTRUST.COM



Member FDIC

08.2023

Protect Checking with MyScoreBuilder®

For customers interested in added security and building a better credit score⁸

- **FREE Electronic Banking Package**
Includes Online Banking, Online Bill Payment, Estatements², Mobile Banking*, Mobile Check Deposit*, Person-to-Person payments and 24-Hour Telephone Banking
- **FREE MasterCard Debit Card with Our Debit Alerts Program³**
- **Only \$25 Deposit to Open**
- **No Minimum Balance**
- **Unlimited Check Writing**
- **IDProtect® - Identity Theft Monitoring and Resolution Service⁴**
 - **Up to \$10,000 Identity Theft Expense Reimbursement Coverage⁴** to cover expenses associated with restoring your identity. (Refer to Guide to Benefit for complete details of coverage.)
 - **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 Monitoring⁵** 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 Protection⁴**
Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of two claims per year. Covers the first three phones on cellular telephone bill paid through your checking account. (Cellular telephone bill must be paid through this account. Refer to Guide to Benefit for complete details of coverage.)
- **ATM Fee Reimbursement⁶**
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.



LEGACY
BANK & TRUST

LEGACYBANKANDTRUST.COM

*Wireless carrier fees may apply.

- 1 IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.
- 2 Paper statements are optional for \$3.00 per month.
- 3 Replacement card fee may apply. See bank for details.
- 4 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 offered through the company named in the Guide to Benefit or on the certificate of insurance.
- 5 Credit file monitoring may take several days to begin following activation.
- 6 ATM fee reimbursement limited to \$20 per statement cycle maximum. Present ATM receipts for reimbursement within 60 days of fee charge.
- 7 Fee waived for full-time students through age 22.
- 8 For educational purposes only.