

Which Account is Right for You?

1. What features do you prefer in a checking account?
2. How do you currently monitor your credit report and/or score on a regular basis?
3. How are you protecting your family from Identity Theft?
4. How important is cell phone protection to you and your family?



Features	BEST VALUE! Enriched Spending	Savvy Spending	Everyday Spending
Monthly Fee	\$0 when you maintain a \$5,000 average daily balance, or just \$6.95 per month.	\$0 when you maintain a \$3,000 average daily balance, or just \$4.95 per month.	\$0
Earns Dividends	✓		
Telehealth ⁵	✓		
1 Box of Checks per Year	✓		
Loan/Mortgage Discounts ⁶	✓	✓	
IDProtect® Identity Theft Monitoring & Resolution Service ¹	✓	✓	
Up to \$10,000 of Accidental Death & Dismemberment Insurance ²	✓	✓	
Debit Advantage® ² Buyer's Protection and Extended Warranty	✓	✓	
Cell Phone Protection ²	✓	✓	
Shopping Rewards™	✓	✓	
Travel & Leisure Discounts	✓	✓	
Health Discount Savings (This is NOT Insurance)	✓	✓	
Early Pay	✓	✓	✓
Optional Courtesy Pay	✓	✓	✓
Surcharge-Free ATM Network	✓	✓	✓
Visa® Debit Card	✓	✓	✓
Online & Mobile Banking	✓	✓	✓
Mobile Deposit	✓	✓	✓
Bill Pay & P2P	✓	✓	✓

See reverse for benefit descriptions and disclosures.

IDProtect® our identity theft monitoring and resolution service¹

• Identity Theft Expense Reimbursement Coverage²

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.

• Debit and Credit Card Registration

Register your 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)**

• 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}. **(registration/activation required)**

• Identity Monitoring

Monitoring of over 1,000 databases. **(registration/activation required)**

Telehealth⁵

- 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)

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 your Enriched Spending and Savvy Spending Account for coverage

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.)

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 can be paid with your Enriched Spending, Savvy Spending or Georgia United Visa® Credit Card.

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, sporting events, salon services and more

(available via mobile or web only)

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)

Health Discount Savings

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

(registration/activation required)

Save money on these Georgia United products and services⁶:

- \$25 rebate on GAP protection
- \$50 rebate on Extended Warranty protection
- \$100 rebate on a HELOC
- \$250 rebate on a mortgage



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 insurance document. **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 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.

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.

⁵ 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.

⁶ Rebates: To qualify you must have an Enriched or Savvy Spending Account open for at least 6 months before the loan start date or within 8 months after. Your account must be in good standing, with no charged-off accounts, no overdrawn balances for over 30 days and no loans overdue by more than 45 days. Rebates are limited to one GAP, one warranty, one HELOC and one mortgage rebate per loan. Exceptions may apply for refinanced loans.