Vol$mart

- $100 minimum opening balance
- Free checks (2 boxes per year)
- Unlimited check writing
- Free debit card replacement (2 per year)
- Free cashier's checks
- Interest earned with minimum daily balance of $10,000
- Bounce protection available

A $10.00 per month service charge applies ($6.00 if enrolled in E-Statements) but can be waived by maintaining a minimum daily balance of $1,500.00.

Member FDIC EQUAL HOUSING LENDER

Our Vol$mart Checking account includes the following benefits:

Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service[1], can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage[2]**
  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 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)
- **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 Score[3]**
  Access to credit report and credit scores.
- **Credit Score Tracker**
  Receive valuable insight into your credit score[3,4]. Credit Score Tracker plots your credit score on a chart so that you can easily see changes over time, along with score factors that provide insight into what events may have caused your credit score to change at a certain point in time. Your Credit Score Tracker includes the following:
  - An intuitive graph that displays the change in your credit score over time, giving you information on your financial health.
  - A method to easily track your credit score changes for ongoing insight to help you avoid surprises.
  - The ability to view your credit score easily on a regular basis, without having to pull a full credit report.

Help Protect From Unexpected Losses

- **Cellular Telephone Protection[2]**
  Receive up to $400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Up to two claims per eligible account, per twelve-month period. Covers up to four phones on a cellular telephone bill. **(Cellular telephone bill must be paid using eligible account.)**
- **Accidental Death & Dismemberment Insurance[2]**
  Receive up to $10,000 24-hour Accidental Death & Dismemberment Insurance. **(Coverage divides equally on joint accounts and reduces by 50% at age 70.)**

Save on healthcare

- **Telehealth[5]**
  Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with physical and mental health care. There are zero copays, 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. Guide to Benefit and insurance documents can be found online at volsmart.clubchecking.com or through the Club Checking mobile app. If you wish to name a beneficiary for your accidental death and dismemberment insurance coverage, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible account holder, you are enrolled as a member of the Econocheck Association, of which your financial institution is a sponsor. For more information, please visit volsmart.clubchecking.com or call 1-866-210-0361. **Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or bank affiliate.**

[3] 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 primary account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.