

ACCESSING YOUR BENEFITS

Primary and Joint Account Owner(s):

Log in to your Truliant online or mobile banking account to access your Reserve Plus Perks. If you have not created a Truliant digital banking account – it’s easy – just visit our website or app, click ‘Sign Up,’ and fill out the registration form. You’ll create a username, set a password, and provide your member number and a few security answers.

HAVE QUESTIONS? Call the Benefits Service Center at (866) 298-3686, Monday – Friday, 8:30 a.m. to 5:00 p.m. (EST), to learn more about your benefits, or for assistance with registration and activation.

More details about perks¹ and benefits of the Essentials Plus Account:

Roadside Assistance² – 24-hour coverage for roadside assistance services to help with flat tires, dead batteries, and more. Up to \$100 per occurrence. Maximum of two occurrences per twelve-month period.

Cell Phone Protection² – Helps cover damage or theft. Receive up to \$600 of repair or replacement cost. Up to two claims per eligible account, per twelve-month period (Cell phone bill must be paid using Truliant banking, savings, or credit card account.)

Telehealth^{3†} – 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 for you and your family — all with zero copays.

Identity Monitoring[†] – Monitoring of over 1,000 databases.

Credit Monitoring[†] – Helps stay protected from fraud and theft with daily credit file monitoring and automated alerts of key changes to your credit report. Credit Monitoring will be automatically activated for the primary account holder to which this notice is addressed. Refer to the Terms & Conditions on the reverse for complete details regarding activation and access to monitoring services with IDProtect®.

\$Shopping Rewards^{™†} – Earn cash rewards when you shop online at dozens of your favorite retailers. (available via mobile or web only)

Travel & Leisure Discounts[†] – Save on top brands and experiences. (available via mobile or web only)

Debit Advantage® – Buyer’s Protection² & Extended Warranty² (Item(s) must be purchased entirely with Essentials Plus Checking account).

Terms and Conditions

IDProtect® Monitoring Services:

Credit File Monitoring – Daily credit file monitoring and automated alerts of key changes to your TransUnion credit report. **ACTIVATION: (Primary Account Owner):** Credit File Monitoring will be turned on for the Primary Account Holder only within five (5) days of account opening, provided Primary Account Holder 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA). If credit file monitoring has been activated, credit alerts will be sent to the email address provided at the time of account opening. **If you do not want Credit File Monitoring activated, please contact the Benefits Service Center at (866) 298-3686. Joint Account Owner(s):** Credit File Monitoring will not be turned on for joint account owner(s) or for trust accounts (see eligibility regarding trust accounts and access to benefits).

WRITTEN INSTRUCTIONS/DISCLOSURE: *Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; “ECC”) and a TransUnion (“CRA”) to use your personal information to activate the Credit File Monitoring (“CFM”) services. You understand that in accordance with the Fair Credit Reporting Act, you are authorizing and providing “written instructions” under the Fair Credit Reporting Act to ECC and CRA (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and you hereby authorize ECC and CRA (and each of their affiliates) to access your personal credit information in order to (i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, credit score, credit file monitoring) to you related to your use and enjoyment of the service.*

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 score rating is generated with your initial scan and monthly thereafter and can be viewed online. If your score reflects a high risk score, a Risk Specialist will follow up with you by email or phone to discuss the scan. **ACTIVATION: Identity Monitoring will not be turned on for primary or joint account owners(s).** Registration is required to activate this benefit and an active phone number must be on file to receive notice of an elevated risk score.

ADDITIONAL DISCLOSURES: *†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. For revocable grantor trusts, Benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, Benefits are available to the beneficiary, who must be the primary member (Fiduciary is not covered). 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 through your Truliant online banking or mobile app. **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) 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.*