



Essentials Plus Banking



Truliant is federally insured by the National Credit Union Administration

Be safer. Spend smarter. It's simple!

Keep your finances safer and take advantage of smart discounts on financial services and everyday purchases.

You've just started banking better.

**More savings and convenience you deserve.
More security you desire.**

You have access to all the great savings and security features that your checking account offers!

To take full advantage of all the benefits and features, be sure to access your perks through online or mobile banking.



Call the Benefits Service Center at 866-298-3686
Mon – Fri, 8:30 a.m. – 5:00 p.m. EST for assistance
with registration and activation.

Protect yourself from fraud

IDProtect^{®1} helps you better protect yourself against identity theft, including:

- **Identity Monitoring[†]** – Monitoring of over 1,000 databases.
- **Credit File Monitoring[†]** – Daily credit file monitoring and automated alerts of key changes to your credit report.
- **Dark Web Monitoring[†]** – Monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring.
- **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.
- **Credit Report[†]** – Ability to request a single bureau report every six months or upon opening an identity theft resolution case.
- **Cyber Recover[†]** – Access to a dedicated cyber advocate to assist with cyber issues such as ransomware, extortion, cyberbullying, phishing, virus or malicious software removal, social media cleanup, data restoration, and more.



Insure against loss

Your Essentials Plus Banking account helps protect you from the unexpected, including:

- **Cell Phone Protection²** – Receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Up to two claims and maximum of \$1,200 per eligible account, per twelve-month period. \$50 deductible applies. Covers up to four phones on a cell phone bill. (Cell phone bill must be paid with Truliant banking account, savings account, or credit card account.)
- **Roadside Assistance²** – 24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve month period.
- **Debit Advantage[®] – Buyer's Protection² & Extended Warranty²**
Buyer's Protection covers items for 90 days from the date of purchase against accidental breakage, fire or theft.
Extended Warranty 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 Essentials Plus Banking account.)

Health savings discount

- **Prescription Drug[†]** – Save an average of 24% on brand name and generic prescription drugs. Our card is welcomed at approximately 68,000 pharmacies, including a wide variety of national retail chains, as well as independent pharmacies. This is NOT insurance.
- **Vision[†]** – Receive 10% to 60% off eyeglasses, contact lenses, and other retail eyewear items through a network of over 20,000 eyecare professionals nationwide, including JCPenney, LensCrafters, Pearle Vision, and Target Optical. In addition, save 10% to 30% off eye examinations and 40% to 50% off national average on LASIK. This is NOT insurance. (Additional terms and conditions may apply.)
- **Dental[†]** – Receive significant savings on dental care expenses through one of the most recognized networks of dental providers nationwide, with access to over 58,000 providers and savings of 10% to 50% on dental services and expenses, including routine and preventive care and more extensive treatments such as crowns, fillings, dentures, and oral surgery! Even orthodontics (braces) and some cosmetic dentistry services are discounted. This is NOT insurance.
- **Telehealth^{3†}** – Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family – all with zero copays.

Save when you play

- **Travel and Leisure Discounts[†]** – Money-saving discounts from thousands of local and national businesses. Redeem and print coupons online from your mobile device. Digital access makes saving super easy and convenient, giving instant savings anywhere, and anytime. (Available via mobile or web only.)
- **Fuel Savings⁴** – Register for the Fuel Rewards[®] program and save 5¢/gal on every fill-up at participating Shell stations with Extended Gold Status. Simply enter your phone number or Alt ID at the pump to see the savings instantly.
- **\$shopping Rewards^{TM†}** – Receiving \$shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your \$shopping Rewards account to use toward future purchases or conveniently sent to you as a check. Yes, it's that easy! (Available via mobile or web only.)

Security and savings have never been this simple!

To take full advantage of all the benefits and features, be sure to access your perks through online or mobile banking.

For questions related to any of the benefits in this guide, please contact the Benefits Service Center at 866-298-3686 Mon – Fri, 8:30 a.m. – 5:00 p.m. EST.

[†] Registration/activation required. (1) Benefits are available to personal banking 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 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) 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. (4) Restrictions apply. Access this benefit through your Truilion online banking or mobile app for details.

DISCLOSURE FOR HEALTH DISCOUNT BENEFITS: This plan is NOT insurance. This plan is not a qualified health plan under the Affordable Care Act (ACA). Some services may be covered by a qualified health plan under the ACA. This plan does not meet the minimum creditable coverage required under M.G.L. c. 111M and 956 CMR 5.00. This is not a Medicare prescriptions drug plan. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. The range of discounts will vary depending on the provider type and services provided. The licensed discount medical plan organization is Coverdell & Company, Inc., at 8770 Bryn Mawr, Suite 1000, Chicago, IL 60631, 800-308-0374. To view a list of participating providers, visit Truliant online banking or mobile app or call toll free, 866-298-3686.

