



Secure Checking

FEATURES AND BENEFITS

- Free Internet Banking
- Free Mobile Banking
- Free Online Bill Pay
- Free Text and Email Alerts
- Free Debit Card
- Unlimited Check Writing
- Paper Statements*
- Cellular Telephone Protection
- IDProtect® - Identity Theft Monitoring and Resolution Service

A \$4.95 monthly maintenance fee will apply
(*you can receive a \$2.00 credit each month if
enrolled in eStatements).



IDProtect[®] provides protection for you and your joint account holders. **For any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Central Bank.

IDProtect service is not available to a “signer” or “beneficiary” of the account who is not an account owner. IDProtect service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

Fully Managed Identity Theft Resolution Services

Fully Managed Identity Theft Resolution Service – access to a dedicated fraud specialist assigned to manage your case who will work with you until your identity is restored.

Identity Theft Expense Reimbursement

Up to \$10,000 Identity Fraud Expense Reimbursement¹ to cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.

Monitoring

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 File Monitoring² – provides daily monitoring of your credit reports with Equifax[®], Experian[®], and TransUnion[®] for key changes to your reports. Alerts are sent via email or text message. **(Registration/activation 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 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. **(Registration and activation required.)**

Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration/activation required.)**

¹ 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.

² Credit file monitoring may take several days to begin following activation

Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.



Cellular Telephone Protection¹

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder you receive up to \$300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad. (Cellular telephone bill must be paid using eligible account)

