

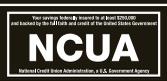
**FRONTWAVE**  
credit union

# Checking Accounts

***Dream big.  
We got you.***

[www.frontwavecu.com](http://www.frontwavecu.com)  
800-736-8700

Federally  
insured  
by NCUA



**FRONTWAVE**  
credit union

## Secure Your Peace of Mind

You work hard for your money,  
and you know it makes sense to  
protect it and save it.

Elite Checking & Elite Plus  
Checking accounts help keep  
your money safe and offer  
sound money-saving benefits,  
so you can feel secure.

That's something you  
can bank on.



# Elite Checking

## Save when you bank

- Complimentary Bill Pay
- Complimentary Debit Card
- eStatements
- Access to 30,000+ Co-op ATMS
- Access to 5,000 Shared Branches
- Early Direct Deposits
- Overdraft Coverage and More.

**\$6.00 monthly maintenance fee. However, the monthly fee may be waived by maintaining an average monthly balance of at least \$2,500.**

## Help Protect From Unexpected Losses

- **Debit Advantage<sup>®</sup>**  
Buyers Protection<sup>1</sup> covers items for 90 days from the date of purchase against accidental breakage, fire or theft.  
Extended Warranty<sup>1</sup> 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 this account.)**
- **Cell Phone Protection<sup>1</sup>**  
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 and maximum of \$800 per eligible account, per twelve-month period. Covers up to four phones on a Cell phone bill. **(Cell phone bill must be paid through Elite Checking account.)**

## Save on health care

- **Health Discount Savings<sup>\*</sup>**  
Enjoy savings on vision, prescriptions and dental services. **This is NOT insurance.**



- **Telehealth<sup>2\*</sup>**  
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.

## Help Better Protect Your Identity

You can rest easy knowing that IDProtect<sup>®</sup>, our identity theft monitoring and resolution service<sup>3</sup>, can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage<sup>1</sup>**  
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 File Monitoring<sup>\*</sup>**  
Daily credit file monitoring and automated alerts of key changes to your credit report.
- **Credit Report and Score<sup>4\*</sup>**  
Access to credit report and credit scores.
- **Credit Score Tracker<sup>\*</sup>**  
Receive valuable insight into your credit score<sup>4,5</sup>.
- **Identity Monitoring<sup>\*</sup>**  
Monitoring of over 1,000 databases.
- **Dark Web Monitoring<sup>\*</sup>**  
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.
- **High Risk Transactions Monitoring<sup>\*</sup>**  
Receive alerts to warn you if someone is using your identity to conduct a high risk transaction at hundreds of participating banks, brokerages, payment services, cellular providers, insurance companies, retailers and more. Alerts may include new accounts, password resets, name and address changes, plus fund transfers. Get notified by email and optional SMS text.
- **Private WiFi**  
Protect sensitive data from cybercriminals by encrypting your internet communication. Hackers can easily intercept sensitive data like login credentials and credit card information. Private WiFi is there to help protect you from identity theft and privacy breaches. Securely connect to public Wi-Fi on up to 10 devices, ensuring your data remains safe and private no matter where you are.
- **Financial Wellness 360<sup>°</sup>**  
Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. **(available via mobile or web only)**

# Elite Plus Checking

*Elite Plus Checking includes all the benefits of Elite Checking, **Plus** these additional benefits:*

## Save even more when you bank

- Complimentary Debit Card
- Complimentary Online and Mobile Banking
- Complimentary Mobile Deposits
- Complimentary eStatement
- No Frontwave CU Foreign ATM Fees
- .25 Discounted Vehicle Loan Rates
- .125 Discounted Equity Closed End Loan Rates
- Dividend Checking

**\$10.00 monthly maintenance fee. However, the monthly fee may be waived by maintaining an average monthly balance of at least \$5,000.**

## Elite Plus Checking includes increased Cell Phone, Identity Theft Expense Reimbursement Coverage, and more:

## Help Protect From Unexpected Losses

- **Cell Phone Protection<sup>1</sup>**  
Receive up to **\$600** of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims \$1,200 per eligible account, per twelve-month period. Covers up to four phones on a cell phone bill. **(Cell phone bill must be paid through Elite Plus Checking account.)**

## Help Better Protect Your Identity

- **Identity Theft Expense Reimbursement Coverage<sup>1</sup>**  
Receive up to **\$25,000** to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.
- **Credit Score Simulator<sup>3\*</sup>**  
Use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore.

## Save on health care

- **Telehealth<sup>6\*</sup>**  
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.

## 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 savings super easy and convenient, giving instant savings anywhere, and anytime. **(available via mobile or web only)**
- **Shopping Rewards<sup>TM\*</sup>**  
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 towards future purchases or conveniently sent to you as a check. Yes, it's that easy! **(available via mobile or web only)**



\* (registration/activation required)

<sup>1</sup> 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. **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.**

<sup>2</sup> Available for the primary and one joint account holder. This is not insurance.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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.