



FIRST PREFERRED

Checking Accounts



Member
FDIC



Secure Your Peace of Mind

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

Our First Preferred Checking Accounts
help keep your money safe and offer
sound money-saving benefits,
so you can feel secure.



Be Safer. Spend Smarter. It's Simple!

Our checking accounts make it simple to keep your family finances safer and take advantage of smart discounts on financial services.



First Preferred Checking

Everyday banking benefits are yours with First Preferred Checking!

Save when you bank

- Debit Card
- Online Banking
- Bill Pay
- Mobile App
- Earns Interest

Save when you play

- **Shopping Rewards™**
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 will 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!
(Registration/activation required. Available online only.)
- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime.
(Available online only.)

Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service¹, can help better protect your identity.

- **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 IDProtect 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.)
- **Credit File Monitoring³**
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. (Registration/activation required.)
- **Credit Report and Score**
Access to triple bureau credit reports and single bureau credit score. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.
(Registration/activation required.)
- **Identity Monitoring**
Monitoring of over 1,000 databases.
(Registration/activation required.)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**

(Registration/activation required.)

First Preferred Checking also helps protect you from unexpected losses.

- **Accidental Death & Dismemberment Insurance²**
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cellular Telephone Protection²**
Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of two claims per year. Covers up to three phones on a cellular telephone bill paid through your checking account. (Cellular telephone bill must be paid using eligible account.)
- **Debit Advantage®**
Buyer's Protection² & Extended Warranty²
Buyer's Protection covers items for ninety 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 eligible account.)

Save on health care

- **Health Discount Savings**
Enjoy savings on vision, prescriptions and dental services **This is NOT insurance.**
(Registration/activation required.)

A \$5.00 Monthly Service Charge Applies.

First Preferred Plus Checking

Financial Features

- **First Order of Checks Free**
- **20% off Safe Deposit Box Rental**
- **Debit Card**
- **Online Banking**
- **Bill Pay**
- **Mobile App**
- **Earns Interest**
- **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 IDProtect fraud resolution specialist will help you every step of the way until your identity is restored.

No Monthly Service Charge. Must be 50 years of age.

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.

³ Credit file monitoring may take several days to begin following activation.