

# Checking Accounts



Member FDIC – Equal Housing Lender

## FEATURES AND BENEFITS

### Classic Secure Checking

- 50% check order discount\*
- FREE - No fee - Cashier's Checks
- Discounted Safe Deposit Box\*\*
- Nationwide ATM fee refunds\*\*\*
- Unlimited check writing
- No minimum balance
- Free online banking
- Free bill pay
- IDProtect® – Identity Theft Monitoring and Resolution Service  
See more information on reverse
- Cellular Telephone Protection  
See more information on reverse
- Gas and Gift Cards  
See more information on reverse

All for a low monthly service charge of just \$5.00 (if enrolled in eStatements) or \$7.00 includes a paper statement.

No minimum balance required. Minimum deposit to open is \$100. \*Applies to all basic check orders and does not include shipping and tax. \*\*While supplies last. \$10 discount on a 3x10 or 5x5 Safe Deposit Box, located at our Shorewood facility. A key deposit must be paid in full upon opening. Fees and expenses are subject to change. Your Safe Deposit Box contents are not covered by FDIC Insurance. \*\*\* Up to \$5 ATM fee refund if you have 2 direct deposits or automatic payments post to your account. All standard rules and regulations apply. Available on personal accounts only.

### Target Secure Checking

- Competitive interest rates\*
- Nationwide ATM fee refunds\*
- Optional automatic savings tool
- Unlimited check writing
- No minimum balance
- Free online banking
- Free bill pay
- IDProtect® – Identity Theft Monitoring and Resolution Service  
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All for a low monthly service charge of just \$5.00 (if enrolled in eStatements) or \$7.00 includes a paper statement.

\*ATM fees refunded per cycle up to \$25 when account qualifications are met. Minimum deposit to open is \$100. ATM and reward rate qualification per cycle: 10 posted debit card transactions per cycle (excluding ATM transactions), and have 2 direct deposits or automatic payments post to your account. All standard rules and regulations apply. Available on personal accounts only.



**IDProtect**<sup>®</sup> helps to better protect you, your joint account holders and eligible family members for an identity fraud event, financial or otherwise, even if the event has nothing to do with your account at PeopleFirstBank.

IDProtect service is not available to a “signer” on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.



## Fully Managed Recovery

**Comprehensive Identity Theft Resolution Services** – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your identity is restored.

## Identity Theft Expense Reimbursement

**Up to \$10,000 Identity Theft Expense Reimbursement**<sup>1</sup> 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.

(Refer to Insurance Document for complete details of coverage.)

## Monitoring (Registration and activation required.)

**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.

**3-in-1 Credit File Monitoring**<sup>2</sup> – provides daily monitoring of your credit reports with Equifax<sup>®</sup>, Experian<sup>®</sup>, and TransUnion<sup>®</sup> for key changes to your reports. Alerts are sent via email or text message.

**3-in-1 Credit Report** – request a new report every 90 days or upon receipt of a credit alert.

**Credit Score** – receive a new single bureau credit score with every new credit report. *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.*

## 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 and activation required. Available online only.)

<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 offered through the company named in the Guide to Benefit or on the certificate of insurance.

<sup>2</sup> Credit file monitoring may take several days to begin following activation.

**Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the Bank or any Bank Affiliate.**

## Cellular Telephone Protection<sup>1</sup>

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 can 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.)

## Gas and Gift Cards

For life on the move - members receive 20% savings on Gas and Gift Cards. These cards are convenient to purchase, easy to use and have no hidden fees or expiration dates. (Registration/activation requested. Additional terms and conditions may apply.)

