ESSENTIAL CHECKING

ID Theft Aid

Personal Identity Theft*

The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed for the product enrolled, as a result of a Covered Stolen Identity Event. Covered Stolen Identity Event means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number or any other method of identifying you. Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period. Damages or loss of money from your checking account are not eligible for coverage. Refer to the Personal Identity Theft Guide to Benefits for a complete list of terms and conditions. The $1,000 lifetime benefit is divided equally among joint account holders.

Payment Card Fraud Resolution

If your payment cards are lost or stolen, you have a personal fraud specialist ready to assist you in canceling and reissuing your cards as well as guidance and next steps in protecting your finances. No monetary reimbursement is provided in the event of a loss.

Identity Restoration

Unlimited access to personal fraud specialists who provide identity recovery and restoration assistance. Identity theft and other related crimes are devastating to consumers. This all-inclusive service fills a void by providing legal, financial and identity theft resolution services. No monetary reimbursement is provided in the event of a loss.

Buyer's Protection and Extended Warranty*

Buyer's Protection and Extended Warranty will replace, repair or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of items such as TVs, tablets, laptops, computers, Wi-Fi routers, printers, scanners and other computer peripherals, digital and video cameras, home theater systems, electronics, appliances, DVD and DVR players, mobile electronics, video game consoles, etc.

This protection is up to a maximum of $2,500 per occurrence and $50,000 per year for the first 90 days after purchase of the protected product, when purchased using your Essential Checking account. It also doubles the product warranty period up to one year if the item was purchased from your Essential Checking account. For additional terms and conditions about Buyer's Protection and Extended Warranty, view the Guide to Benefits.

To file a claim or learn more about any of the benefits listed here, please call BaZing Customer Service at (855) 822-9464.

The information in this reference guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions, the full terms and conditions will control in all respects.

*Insurance products are NOT A DEPOSIT, NOT FEDERALLY INSURED, NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY.