

# Secure Checking



## Financial Features

- Free Debit MasterCard®
- Loan rate discounts
- Interest-earning
- First check order free
- Unlimited transactions
- Unlimited check-writing
- Free Online Bill Pay
- Overdraft Protection
- Anytime Deposit allows you to deposit checks using your mobile phone

Monthly service charge is \$4.95.

**Plus, with Secure Checking you also receive the following benefits at no additional cost:**

## IDProtect®

- Identity theft monitoring and protection service for you and your family<sup>1</sup>
- Includes Credit File Monitoring<sup>2</sup>, Credit Report, Identity Theft Expense Reimbursement Coverage<sup>3</sup>, and Resolution Service

## Cellular Telephone Protection<sup>3</sup>

- Cellular phone bill must be paid through this account
- Covers first three phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$300 per claim
- \$50 deductible per claim

(See reverse)



<sup>1</sup> IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). 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.

<sup>2</sup> Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

<sup>3</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.

Insurance products are not insured by NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.



**IDProtect<sup>®</sup>** helps to better protect you, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Pacific Postal Credit Union.

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### 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/activation required to receive all of these benefits.)

**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 Equifax 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/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. Available online only.)

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[www.ppcu.org](http://www.ppcu.org)  
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