



Welcome to CW Checking!

Benefits Service Disclosure

Please review this document for information about some of the features of **CW Checking**, including complete details regarding access to all the benefits¹.

- **IDPROTECT® – Identity Theft Monitoring and Resolution Service¹ for you and your joint account holders includes:**
 - **Single Bureau Credit File Monitoring*** – daily credit file monitoring and automated alerts of key changes to your Equifax credit report.
 - **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.
 - **Credit Report*** – ability to request a single bureau report every six months or upon opening an identity theft resolution case.
 - **Credit Score^{2*}** – ability to request a single bureau score every month.
 - **Credit Score Tracker** – receive valuable insight into your credit score^{2,3}
 - **Credit Score Simulator^{2*}** – use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore.
 - **Up to \$10,000 Identity Theft Expense Reimbursement Coverage⁴** – to cover expenses associated with restoring your identity.
 - **Fully Managed Identity Theft Resolution Services** – access to a fraud specialist assigned to manage your case 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.
 - **Dark Web Monitoring*** – monitor your personal information on the dark web and receive alerts when your personal information is exposed.

Accessing Your Benefits!



Within five (5) days of account opening, the primary account holder will receive an email from Support@ClubChecking.com confirming activation of the credit file monitoring service provided with CW Checking along with **instructions on how to go online to complete registration and access all the benefits and features of CW Checking. Joint Account Holder(s) see reverse for instructions on how to access to benefits.**



Once registration is complete, accessing your benefits will be easy – online at comwide.clubchecking.com or with the **Club Checking Mobile App!** Mobile app instructions will be available online.



Call the Benefits Service Center at 1-866-210-0361 for questions related to any of the benefits and services listed above.

Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your CW Checking account or the benefits listed above, please speak with a representative at CommunityWide Federal Credit Union.

Please refer to the Terms & Conditions of CW Checking on the next page for complete details regarding activation and access to the benefits and services, including important disclosures.



Benefits Service Disclosure – Member Copy

TERMS AND CONDITIONS:

¹ **Eligibility:** 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.**

Access to Benefits:

Primary Account Holder: Within five (5) days of account opening date, you will receive an email from Support@ClubChecking.com confirming activation of the credit file monitoring features along with instructions on how to go online and complete registration and access all the benefits and features. To receive notifications regarding your benefits, an active and unique email address must be on file.

Joint Account Holder(s): Go to comwide.clubchecking.com using Access Code: **IN854588** to register and access benefits.

Features:

• IDProtect® - Identity Theft Monitoring and Resolution Service¹:

Monitoring Services:

o **Credit File Monitoring** – Daily credit file monitoring and automated alerts of key changes to your Equifax credit report.

ACTIVATION: (Primary Account Holder) Credit file monitoring will be turned on for Primary Account Holder only within five (5) days of account opening, provided Primary Account Holder is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA). If credit file monitoring has been activated, credit alerts will be sent to the email address provided at the time of account opening. **A unique email address must be on file to receive alerts.** Primary Account Holder will need to go online and complete registration and to view credit alert details. Mobile credit alerts may be activated at that time. **Mobile fees may apply. If you do not want Credit File Monitoring activated, please contact the Benefits Service Center at 1-866-210-0361. Credit File Monitoring will not be turned on for Joint Account Holder(s). Joint Account Holder(s) will go to comwide.clubchecking.com using Access Code: IN854588 to register and activate monitoring.**

WRITTEN INSTRUCTIONS/DISCLOSURE: Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; "ECC") and Equifax ("EFX"), to use your personal information to activate the Credit File Monitoring ("CFM") services. You understand that in accordance with the Fair Credit Reporting Act, you are authorizing and providing "written instructions" under the Fair Credit Reporting Act to ECC and EFX (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and you hereby authorize ECC and EFX (and each of their affiliates) to access your personal credit information in order to (i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, credit score, credit file monitoring) to you related to your use and enjoyment of the service.

o **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 Score rating is generated with your initial scan and if your scan reflects a high-risk score, you will be notified.

ACTIVATION: Registration is required to activate this benefit and a phone number must be on file to receive notice of elevated Risk Score. You will need to go online to activate and view your Risk Score.

o **Single Bureau Credit Report*** – Ability to request a single bureau report with Equifax data every six months or upon opening an identity theft resolution case.

o **Single Bureau Credit Score^{2,3,*}** – Ability to request a single bureau score with Equifax every month.

o **Credit Score Tracker^{2,3*}** – Receive valuable insight into your credit score

o **Credit Score Simulator*** – use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore.

o Up to **\$10,000 Identity Theft Expense Reimbursement⁴** – Helps to cover expenses associated with restoring your identity. (You do not have to activate this benefit. It goes into effect as of the account opening date and it is available to you in the event you suffer an identity theft incident. **Need to file a claim? Call 1-866-210-0361.**

o **Fully Managed Identity Theft Resolution Services** – Access to a fraud specialist assigned to manage your case until your identity is restored. (You do not have to activate this service. It goes into effect as of the account opening date and it is available to you in the event you suffer an identity theft incident.)

o **Debit and Credit Card Registration***

o **Dark Web Monitoring***

* Registration/activation required

² You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Equifax data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

³ 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.

⁴ 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. Guide to Benefit and Insurance documents can be found online at comwide.clubchecking.com or through the Club Checking mobile app. **Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.**