

# UCCU Elevated Checking Disclosure

Subject to \$6 monthly maintenance fee. Members 25 years of age and younger will not be charged the maintenance fee. Members ages 26 and older can waive the maintenance fee with any of the following monthly actions on the associated Elevated Checking account: (a) direct deposit of \$500 or more, (b) 15 debit and/or credit card purchase transactions or more, or (c) maintain an average daily balance of \$1,500 or more. Benefits are subject to change at any time and without notice.

## Lifestyle Benefits<sup>1</sup>

**Cellular Telephone Protection and Roadside Assistance Service:** 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 for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. Guide to Benefit can be found by accessing the Elevated Checking benefits portal located inside UCCU online banking. 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. **Cellular Telephone Protection** – Receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims and maximum of \$1,000 per twelve month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid using your Elevated Checking account. Guide to Benefit with complete details of coverage and exclusions can be found by accessing the Elevated Checking Benefits Portal located inside UCCU Online Banking.) Need to file a claim? Call 1-866-210-0361. **Roadside Assistance Service** – 24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve month period. (Guide to Benefit with complete details of coverage and exclusions can be found by accessing the Elevated Checking Benefits Portal located inside UCCU Online Banking.)

**Telehealth:** Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family—all with zero copays. Available for the account holder and their spouse/domestic partner and up to six (6) dependent children aged 2 and older. This is not insurance. (Registration/activation required.)

**Travel & Leisure Discounts:** Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from a mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime. (Available via mobile or web only.)

## Security Benefits<sup>2</sup>

**IDProtect® Identity Theft Monitoring and Resolution Services:** 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. **Identify Theft Resolution:** Up to \$10,000 Identity Theft Expense Reimbursement Coverage to cover expenses associated with restoring your identity. (Guide to Benefit with complete details of coverage and exclusions can be found by accessing the Elevated Checking Benefits Portal located inside UCCU Online Banking.) Fully Managed Identity Theft Resolution Services – Access to a dedicated fraud specialist assigned to manage your case until your identity is restored. **Identity Monitoring:** Monitoring of over 1,000 databases. (Registration/activation required.)

**Dark Web Monitoring:** Monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring. Available via mobile or web only. (Registration/activation required.)

## Financial Benefits<sup>3</sup>

Federally insured by NCUA.

**Free ATMs Nationwide:** The Co-op ATM network is a nationwide network of credit union ATMs with over 30,000 ATMs covering all 50 states and 10 countries. When you use your UCCU debit or credit card at any Co-op ATM location you will never pay a surcharge fee and UCCU will automatically reimburse the \$1.50 non-UCCU ATM fee.

**0.25% Loan Discount:** Available only on new loans: auto, RV, and personal. Elevated Checking account required to maintain loan discount. Financing is subject to loan approval. Not every applicant will qualify. Does not apply to existing loans.

**Credit Card Cash Back Boost:** Receive an additional 10% on your UCCU cash back rewards credit card payout (e.g. on a \$300 rewards payout, the boost would increase the payout to \$330).

**Credit Score Monitoring & Toolbox:** Powered by SavvyMoney. (Registration/activation required.)

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If you have any questions about any of the lifestyle or security benefits, please call **866-210-0361**.

If you have any questions regarding the financial benefits or credit monitoring please call **800-453-8188**.