

# Be Safer. Spend Smarter. It's Simple!



Secure Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases. Even better, all of these security and savings benefits are included with your account for a low monthly service charge.

## Spend Smarter with Exclusive Savings

Everyday banking and entertainment benefits are yours with Secure Checking!

### Save when you bank

- \$100.00 Minimum Deposit to Open
- No Minimum Balance Requirement
- Unlimited Check Writing
- Tiered Interest Rate Structure
- Interest Compounded Daily
- \$1,000 Minimum Collected Balance Needed To Earn Interest
- Free Online Banking & Bill Pay
- FREE Debit MasterCard
- FREE Personalized "Select" Check (2 boxes per year)
- FREE Cashiers Checks
- FREE 3x5 Safe Deposit Box (subject to availability)
- Check Imaged Paper Statement or E Statement Available

### Save when you play

- **Travel and Entertainment Discount Membership**  
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their smartphone. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime. (Registration and enrollment is required.)

### Save on health care

- **Health Discount Savings**  
Enjoy savings on vision, prescriptions and dental services. (Registration and activation required.)  
This is NOT insurance.

## Keep Yourself and Your Family Safe from Fraud and Loss

You can rest easy knowing that you and your family are protected by our comprehensive IDProtect® service<sup>1</sup>, which includes:

- **Identity Fraud Expense Reimbursement Coverage<sup>2</sup>**  
Receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity fraud.
- **Comprehensive Identity Theft Resolution Services**  
Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your credit and identity are completely 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. (Registration and activation required.)
- **3-in-1 Credit File Monitoring**  
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. (Registration and activation required.)
- **3-in-1 Credit Report**  
Request a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score. (Registration and activation required.)
- **Total Identity Monitoring**  
Continuous monitoring of over 1,000 databases (Registration and activation required.)

Secure Checking also protects you from unexpected losses.

- **Accidental Death & Dismemberment Insurance<sup>3</sup>**  
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cellular Telephone Protection<sup>4</sup>**  
Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad.
- **Debit Advantage™<sup>4</sup>**  
**Buyer's Protection & Extended Warranty**  
Buyer's Protection covers items for ninety days from the date of purchase against accidental breakage, fire, loss, or theft.  
Extended Warranty extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years.

For a low monthly service charge of just \$4.95 per month

See reverse for footnote references and additional disclosures.

## Security and Savings have never been this Simple!

With the great financial benefits, added security of identity theft protection, and everyday ways to save – it's an easy choice! To learn more about Secure Checking talk to a bank representative.

**It's that simple!**



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29750 US Hwy 19 North  
Clearwater, FL 33761  
(727) 451-2020

**Oldsmar**  
4095 Tampa Road  
Oldsmar, FL 34677  
(813) 925-8000



## Secure Your Peace of Mind

Peace of mind. It's one of the most important benefits a financial institution can provide. With unrivaled security and smart savings – it's simple! With Secure Checking it's easier to protect your finances, save money on everyday purchases and enjoy your life. That's something you can bank on.

## Secure Checking

Simply the safest and smartest way to bank

1 IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect benefits are available to joint account holders. Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/students.

2 Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

3 Plateau Insurance Company of Crossville, TN. will be our Accidental Death & Dismemberment Insurance underwriter.

4 Refer to Guide To Benefit for complete details of coverage.

**Special Insurance Program Notes:** The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

**Insurance product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

