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# Heritage Club

The account that gives you more...

# Heritage Club

Choose Benefits that can  
save you money.



# Heritage Checking

(Age 60 and over)

The following benefits will be yours when you choose our Heritage Checking account:

## Free Checking:

- No Minimum Balance Required
- No Monthly Fee
- No Per Check Charge

## Free Visa Debit Card

## Free Standard Checks

- Receive one free box of Standard Checks per year.

## Free Home Branch Online

## Free Bill Payment Service

## Free Debit Card Replacement

## Reduced Transaction Fees

# Upgrade to our Heritage Club Checking for only \$5 per month

(Age 60 and over)

Receive all the benefits of Heritage Checking, plus these additional benefits when you choose Heritage Club Checking:

## FINANCIAL BENEFITS

- **FREE Cashiers and Bank Checks**

## INSURANCE BENEFITS

### \$10,000 Accidental Death & Dismemberment Insurance\*

Heritage Club Checking coverage includes up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. Your Accidental Death Coverage increases to a total of up to \$100,000 when you travel as a passenger on a licensed common carrier. You will also receive \$1,000 coverage for each grandchild. ***(Coverage divides equally on joint accounts and reduces by 50% at age 70.)***

### \$5,000 Identity Theft Expense Reimbursement Coverage\*

Restoring one's name and good credit is time consuming and expensive. Identity theft victims must endure a number of costly steps to re-establish their identities and dispute fraudulent debts and accounts opened by an identity thief. You are protected with up to \$5,000 of identity theft coverage to cover expenses incurred in the recovery of a stolen identity...such as lost wages, legal fees, certified mail and long distance charges. Members who fall victim to identity theft receive an ID Theft Recovery Kit to assist in the process of restoring identity profiles and credit records.

## SECURITY BENEFITS

### Debit Advantage® – Buyer's Protection & Extended Warranty\*

**BUYER'S PROTECTION** covers items for ninety days from the date of purchase against accidental breakage, fire, 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. ***(Item(s) must be purchased entirely with eligible account.)***

### Key Tag Return

A lost set of keys can cause a great deal of worry for the person who loses them. We'll help you feel secure and get your keys back. As a club member, you are entitled to one number-coded, return-postage-guaranteed key tag at no charge. Additional key tags are available for \$2.50 each. ***(Registration/activation required.)***

### Debit and Credit Card Registration

Register your credit, debit and ATM cards and have the peace of mind of knowing your cards are protected and your liability is limited should your cards become lost or stolen. With one toll-free phone call you will be able to cancel your missing cards, stop unauthorized use and request replacement cards. ***(If unauthorized charges appear on your account and the card issuer holds you responsible, we will reimburse unauthorized charges up to the legal Maximum Liability for a total of \$2,500 for registered cards. (Registration/activation required.)***

### Child ID Kit

The Child ID kit is an easy-to-use self-contained ID kit for parents to complete and store in the privacy of their home. It includes a personal record card, a 10-finger fingerprint chart and non-toxic ink strip, instructions for collecting hair and DNA samples, a place to record dental information, Child ID shoe labels, PLUS valuable safety tips for parents. When a child is missing, the first few hours are crucial to recovery – Child ID Kit saves precious time and hastens the search! Two Child ID Kits are available at no cost. Additional kits are available for \$1.50 each. ***(Registration/activation required.)***

### Safe Deposit Journal

It's easy to locate important documents and other valuables when you use the Safe Deposit Journal to record items deposited and withdrawn from your safe deposit box. ***(Registration/activation required.)***

### Internet Access Of Benefits

## TRAVEL & ENTERTAINMENT BENEFITS

### Entertainment® SaversGuide®

The SaversGuide® Directory lists thousands of hotels and restaurants where you can obtain great discounts just by showing your SaversGuide® Membership Card. The directory also contains discounts to movie theaters and money-saving coupons from top national merchants across the country. Members can use their SaversGuide® Directory or redeem and print coupons online or access discounts from their smartphone.

***(Registration/Activation Required.)***

### Rental Car Discounts

Receive auto rental discounts at Avis, Hertz, Alamo, National and Budget. Members are provided special discount codes and toll-free telephone access for priority service.

## SHOPPING BENEFIT

### Cash Back Member Rewards

You can earn 10% cash back on your everyday purchases - such as groceries, household supplies, entertainment. Save receipts and submit quarterly for cash back rewards. You are eligible to submit receipts totaling up to \$100 each quarter for a total cash back of up to \$10/quarter or up to \$40 annually. ***(Registration/activation required. Additional terms and conditions may apply.)***

## HEALTH BENEFIT

### Emergency Medical ID

Carry vital medical information with you at all times with your EMID Card. Know that emergency medical technicians will be able to give you the best possible care with the information your card provides. Two cards are available at no cost. Additional cards are \$2.50.

***(Registration/activation required.)***

\*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.

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.