

# ISPFCU Club Benefits

Simply the safest and smartest way to bank.



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Springfield, Illinois 62703

800-255-0886

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



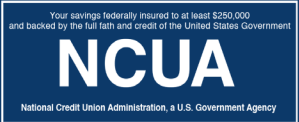
## Secure Your Peace of Mind

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 ISPFCU Club Benefits it's easier to protect your finances, save money on everyday purchases, and enjoy your life.

That's something you can bank on.



# ISPFCU CLUB BENEFITS

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

ISPFCU Club Benefits make it simple to keep your finances safer and take advantage of smart discounts on financial services and everyday purchases.

## ISPFCU Checking

- Free Cashiers and Bank Checks
- Free Standard Checks (Receive one FREE box of Standard Checks per year)
- Free Debit Card Replacement including one free expedited delivery per year

## ISPFCU Heritage Checking

ISPFCU Heritage Checking is available exclusively for members 60 years of age and over.

- Free Cashiers and Bank Checks
- Free Standard Checks (Receive one FREE box of Standard Checks per year)
- Free Debit Card Replacement including one free expedited delivery per year
- Reduced Transaction Fees

## Save when you play

- **Travel and 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 online only)
- **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)



## Save on health care

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

## Feel Confident with IDProtect®

You can rest easy knowing that IDProtect, our identity theft monitoring and resolution service<sup>1</sup>, can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage<sup>2</sup>**  
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, 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 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. (registration/activation required)
- **Credit File Monitoring**  
Daily credit file monitoring and automated alerts of key changes to your credit report. (registration/activation required)
- **Credit Report and Score<sup>3</sup>**  
Access to credit report and credit scores. (registration/activation required)
- **Credit Score Tracker**  
Receive valuable insight into your credit score<sup>3,4</sup>. (registration/activation required)
- **Identity Monitoring**  
Monitoring of over 1,000 databases. (registration/activation required)

## ISPFCU Club Benefits also help protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance<sup>2</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>2</sup>**  
Receive up to \$300 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 per eligible account, per twelve-month period. Covers up to three phones on a cellular telephone bill. (Cellular telephone bill must be paid through eligible account.)
- **Debit Advantage®**  
**Buyers Protection<sup>2</sup>** covers items for 90 days from the date of purchase against accidental breakage, fire or theft. **Extended Warranty<sup>2</sup>** 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 this account for coverage.)
- **Roadside Assistance Service<sup>2</sup>**  
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.



<sup>1</sup> 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.

<sup>2</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 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.

<sup>3</sup> Credit score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness. <sup>4</sup> 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.