

Secure Your Peace of Mind

You work hard for your money,
and you know it makes sense
to protect it and save it.

Premier Checking
helps keep your money safe
and offers sound money-saving
benefits, so you can feel secure.

That's something you can bank on!



Corporate Office
1545 Bluff City Highway
Bristol, TN 37620
423-989-2100

Lee Highway Office
2555 Lee Highway
Bristol, VA 24201
276-466-1222

Hospital Office
1 Medical Park Boulevard
Bristol, TN 37620
423-844-3750

Abingdon Office
1060 West Main Street, Suite 1
Abingdon, VA 24210
276-676-0515

Boones Creek Office
4718 North Roan Street
Johnson City, TN 37615
423-610-1900

Lebanon Office
1672 East Main Street
Lebanon, VA 24266
276-415-9130

www.usfcu.org



08/22

Premier Checking



Be Safer. Spend Smarter. It's Simple!

Premier Checking

Save when you bank

- No Minimum Balance Required
- No Per Check Charges
- Paper Statements or eStatements
- One Box of Checks per Year
- Visa EMV Debit Card
- Mobile Access
- Internet Access
- Mobile Deposit
- Online Bill Pay

Save when your child banks

- **Debit Card for Kids and Teens**
Money sharing mobile application that provides you access to digital debit cards for your kids to help teach them financial responsibility. (registration/activation required)

Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. (available via mobile or web only)
- **\$shopping Rewards™**
Receiving \$shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your \$shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available via mobile or web only)



Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service¹, can help better protect you and your family's identities.

- **Identity Theft Expense Reimbursement Coverage²**
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 dedicated 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 reports. (registration/activation required)
- **Credit Report and Score³**
Access to credit report and credit scores. (registration/activation required)
- **Credit Score Simulator³**
Use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore. (registration/activation required)
- **Credit Score Tracker**
Receive valuable insight into your credit score^{3,4}. (registration/activation required)
- **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. (registration/activation required)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**
(registration/activation required)
- **Financial Wellness 360⁵**
Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (available via mobile or web only)

Premier Checking also helps protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance²**
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 Protection²**
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. Maximum of two claims and maximum of \$1,000 per twelve month period. Covers up to four phones on a cellular telephone bill paid through your checking account. (Cellular telephone bill must be paid using Premier Checking Account.)
- **Debit Advantage⁶**
Buyers Protection² covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty² 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 Service²**
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.

Save on health care

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

A \$5.95 monthly account fee applies.

¹ Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members 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. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account owner who are residents of the same household.
² 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 NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.**

³ Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

⁴ 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.