

Be Safer. Spend Smarter. It's Simple!

Advantage 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 fee.



Spend Smarter with Exclusive Savings

Everyday banking and entertainment benefits are yours with Advantage Checking!

Save when you bank

- First Box of Checks Free (Wallet Club Checks only)
- HCB Foreign ATM Waivers
- ATM Surcharge Refunds*
- Free Photocopies
- 20% discount on Safe Deposit Box
- Paper Statements or Estatements Available
- Waived Fee on 1 Personal Loan Skip-a-Payment per year
- Free Online Banking with Bill Payment
- Free Overdraft Transfers from a HCB Deposit Account

*Up to \$15 per statement cycle

Save when you play

- **Travel and Leisure 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/enrollment required.)
- **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 will 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.)

Keep Yourself Safe from Fraud and Loss

You can rest easy knowing that you are protected by our comprehensive IDProtect® service¹, which includes:

- **Identity Theft Expense Reimbursement Coverage²**
Receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity theft.
- **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/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/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/activation required.)
- **Total Identity Monitoring**
Monitoring of over 1,000 databases (Registration and activation required.)

Save on health care

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

Advantage 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 \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. (Cellular telephone bill must be paid through this account.)
- **Debit Advantage™**
Buyer's Protection & Extended Warranty²
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.)

A \$6.00 monthly service fee will apply.

¹ IDProtect service is a personal identity theft protection service available to personal checking account owners and their joint account owners. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered).

² 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 products are not a deposit; not FDIC insured; not an obligation of bank; and not guaranteed by bank or any affiliated entity.