

Advantage Checking



Financial Features



- Receive your direct deposit up to two days early¹ with Advantage Pay
- One free personal loan Skip-A-Pay per year
- Complimentary safe deposit box rental for the 1st year
- Unlimited ATM foreign fee waivers²
- ATM surcharge refunds²
- Free Photocopies

All for only a \$6.00 monthly maintenance fee.

With Advantage Checking you also receive the following benefits at no additional cost:

IDProtect^{®3}

- Identity theft monitoring and resolution service for you
- Includes Credit File Monitoring⁴, Credit Report, Identity Theft Expense Reimbursement Coverage⁵ and Resolution Service
(See reverse for details)

Debit Advantage[®]

- **Buyers Protection⁴** covers items for 90 days from the date of purchase against accidental breakage, fire or theft
- **Extended Warranty⁴** 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

Cellular Telephone Protection⁵

- Cellular phone bill must be paid through this account
- Covers first three phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$300 per claim
- \$50 deductible per claim

Accidental Death & Dismemberment Insurance⁵

- Up to \$10,000 AD&D coverage

(Coverage divides equally among joint account owners and reduces by 50% at age 70.)

Travel and Leisure Discount Membership

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts on hotels, restaurants, rental cars, auto care, museums, sporting events, salon services and more

(registration/activation required; available via mobile or web only)

Health Discount Savings

- Vision – exams, glasses, contact lenses, etc.
- Prescriptions
- Dental

**This is NOT insurance.
(registration/activation required)**



\$shopping Rewards[™]

- Access to exclusive offers and discounts at thousands of leading online retailers
- Shop online using our customized shopping portal and receive cash back
- Cash back can be held in your \$shopping Rewards account to use towards future purchases - or conveniently sent to you as a check

(registration/activation required; available via mobile or web only)

¹ You may receive a direct deposit up to two days early with Advantage Pay if 1) you have an Advantage Checking account with us, 2) a recurring qualifying direct deposit, and 3) provide us a valid email address. It is at our discretion to identify which recurring direct deposits are eligible for Advantage Pay and it may take up to 90 days to identify those deposits that qualify. We cannot guarantee that you will receive the Advantage Pay service due to unanticipated circumstances. The bank receives direct deposit files throughout the day and you will receive an email once the direct deposit has been credited to your account. Alternatively, you can sign up for email or text alerts through Online Banking. Enrollment is required. You can opt in to Advantage Pay at any time, by phone at 1-888-422-2280, email at contactus@hcb.us or by stopping by any branch.

² Advantage and High Yield foreign fees are waived at the time of transaction. ATM surcharges up to \$15 per statement cycle are refunded upon customer request. Please call or email HCB with your request.

³ 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.

⁴ Credit file monitoring may take several days to begin following activation.

⁵ 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 FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the Bank or any Bank Affiliate.

Advantage Checking



IDProtect^{®1} helps to better protect you and your joint account holders for any identity fraud event, financial or otherwise, anywhere in the world even if the event has nothing to do with your account at Highpoint Community Bank.

Fully Managed Recovery

Comprehensive Identity Theft Resolution Services – Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.

Identity Theft Expense Reimbursement

Up to \$10,000 Identity Theft Expense Reimbursement² – To cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records. **(Refer to Guide to Benefit for complete details of coverage.)**

Credit File Monitoring³ – Daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports. **(registration/activation required)**

Credit Report and Score – Access to credit reports and credit scores. 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. **(registration/activation required)**

Identity Monitoring – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. **(registration/activation required)**

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)**

Online Identity Theft News Center and Valuable Phone and Web Resources

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(registration/activation required)**

¹ 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.

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 offered through the company named in the Guide to Benefit or on the certificate of insurance.

³ Credit file monitoring may take several days to begin following activation.

Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the Bank or any Bank Affiliate.