

Choosing the **Right** Alltru Checking Account.

Our checking accounts make it simple to keep your finances safer and take advantage of smart discounts on financial services and everyday purchases. Both **Premium Checking** and **Value Checking** include these fantastic benefits at no additional cost:

- **IDProtect®**: Identity theft monitoring and resolution services
- **Fuel Savings**: Save on fuel and everyday vehicle expenses
- **Roadside Assistance**: Up to \$100 coverage per incident
- **Telehealth**: 24/7 access to video or phone visits with doctors
- **Debit Advantage®**: Protection on purchases and extended warranties
- **Travel & Leisure Discounts**: Savings on hotels, restaurants, and more
- **Cell Phone Protection**: Coverage for damage or theft up to \$600 per claim



	Premium Checking	Value Checking	Basic Checking
Digital Banking	✓	✓	✓
Bill Pay	✓	✓	✓
Debit Card	✓	✓	✓
Monthly eStatements	✓	✓	✓
Direct Deposit	✓	✓	✓
Identity Theft Protection	✓	✓	
Cell Phone Protection	✓	✓	
Debit Advantage® Buyers Protection & Extended Warranty	✓	✓	
Travel & Leisure Discounts	✓	✓	
Roadside Assistance	✓	✓	
Auto Savings	✓	✓	
Telehealth	✓	✓	
Competitive Yield on Total Balance	✓		
Monthly Service Fee	\$8.00 (waived with \$15K avg balance)	\$5.00	\$0.00

Understanding Your Checking Benefits

Help Better Protect Your Identity

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

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.

Credit File Monitoring

Daily credit file monitoring and automated alerts of key changes to your credit report.
(Registration and activation required.)

Dark Web Monitoring

Monitor your personal information on the dark web and receive alerts when your personal information is exposed.
(Registration and activation required.)

Financial Wellness 360⁹

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.)

Credit Score Simulator³

Use the Score Simulator to see how actions like increasing card limits, or paying off a loan, impact your VantageScore credit score. (Registration and activation required.)

Credit Report and Score³

Access to credit report and credit scores.
(Registration and activation required.)

Credit Score Tracker⁴

Receive valuable insight into your credit score.^{3,4}

Identity Monitoring

Monitoring of over 1,000 databases.
(Registration and activation required.)

Unexpected Loss Protection

Cell Phone 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. Up to two claims and maximum of \$1,000 per eligible account, per twelve-month period. Covers up to four phones on a cell phone bill.
(Cell phone bill must be paid with eligible account.)

Debit Advantage®

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)

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. Digital Access makes saving super easy and convenient giving instant savings anytime and anywhere. (Available via mobile or web only.)

Roadside Assistance Service²

24-hour coverage for roadside assistance services including towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Max of two occurrences per 12 month period.

Automotive Savings⁵

Drive Rewards™ delivers valuable savings with fuel discounts and exclusive automotive offers. Save on oil changes, maintenance, repairs, car washes, and other car-related expenses. (Registration and activation required.)

Save on Health Care with Telehealth⁶

Enjoy 24/7 access to video or phone consultations with U.S.-based, board-certified doctors for urgent care or mental health support—for you and your family—all with zero copays. (Registration and 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. **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. You will have access to your credit report and score provided your information has been verified by the CRA. 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. 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. 5. Activation required. See alltrucu.clubchecking.com for details. 6. Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.