

# Premier Checking

## 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 Premier Checking it's easier to protect your finances, save money on everyday purchases and enjoy your life. That's something you can bank on.



### CORPORATE OFFICE

1545 Bluff City Highway  
Bristol, TN 37620  
423.989.2100 or 888.202.1212

### ABINGDON BRANCH

1060 West Main Street, Suite 1  
Abingdon, VA 24210  
276.676.0515

### LEE HIGHWAY BRANCH

2035 Lee Highway  
Bristol, VA 24201  
276.466.1222

### LEBANON BRANCH

1672 East Main Street  
Lebanon, VA 24266  
276.415.9130

### JOHNSON CITY BRANCH

4100 North Roan Street, Suite 1  
Johnson City, TN 37601  
423.610.1900

### HOSPITAL BRANCH

1 Medical Park Boulevard  
Bristol, TN 37620  
423.844.3750

### LOST OR STOLEN NUMBERS

USFCU Platinum Visa Credit Card: 1.800.325.3678

USFCU Visa Debit or ATM Card: 1.800.449.7728

[usfcu.org](http://usfcu.org)



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

Premier Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases.



## Spend Smarter with Exclusive Savings

### 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 you play

- **Travel and Leisure Discount Membership**  
Money-saving discounts from thousands of local and national businesses. You can redeem and print coupons online or access discounts from your 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.) Available online only.)

### Save on health care

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

## Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service, can help better protect you and your family's identities¹:

- **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 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.)
- **3-in-1 Credit File Monitoring³**  
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 an updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score. Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. (Registration/activation required.)
- **Total Identity Monitoring**  
Monitoring of over 1,000 databases. (Registration/activation required.)
- **IDProtect StealthType™ Anti-Keylogging Tool**  
Downloadable software that helps to provide a safe and secure browsing environment while isolating online activity from crimeware. (Registration/activation required.)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**  
(Registration/activation required.)

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 \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of two claims per year. Covers the first three phones on a cellular telephone bill paid through your checking account. (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.)

All for a \$5.95 monthly account fee.

1 IDProtect is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, person qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. Premier Checking is not available to businesses, clubs, organizations and/or churches and their members, schools and their employees/students.

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.

3 Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

Insurance Products are not insured by NCUA or any Federal Government Agency; Not a deposit or guaranteed by the credit union or any credit union affiliate.