

Opportunity Plus Checking

Simply the safest and smartest way to bank



illiana financial
your door to opportunity.



Financial Features

- Online Banking
- Online Bill Payment
- Mobile Banking
- Mobile Deposit (qualification required)
- No Minimum Balance
- ATM/Debit Card
- Automatic overdraft transfer service

Plus, with Opportunity Plus Checking you also receive the following benefits at no additional cost:

IDProtect®

- Identity theft monitoring and protection service for you and your family¹
- Includes Credit File Monitoring, Credit Report, Identity Theft Expense Reimbursement Coverage² and Resolution Service
(See reverse)

Debit Advantage™

- **Buyers Protection**² covers items for ninety days from the date of purchase against accidental breakage, fire, or theft.
- **Extended Warranty**² 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.

Cellular Telephone Protection²

- 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 Insurance²

- Up to \$10,000
- 24-hour coverage
- Coverage divides equally among joint account owners
- Coverage reduces by 50% at age 70

Travel and Leisure Discounts

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts such as: hotels, restaurants, rental car, museums, florist, sporting events, dry cleaners and more

(Registration/enrollment required)

Family Health Discounts*

- Prescriptions
- Vision – exams, glasses, contact lenses, corrective surgeries
- 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 will be held in your Shopping Rewards account to use towards future purchases - or conveniently sent to you as a check

(Registration/activation required. Available online only.)

1 IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (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) 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, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

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 insured by NCUA or any Federal Government Agency;
Not a deposit of or guaranteed by the credit union or any credit union affiliate.**



IDProtect[®] helps to better protect you, your spouse, dependent children up to age 25 and parents living in the same household as the account owner, **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Illiana Financial Credit Union.

IDProtect service 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).

Fully Managed Recovery

Comprehensive Identity Theft Resolution Services – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your identity is restored.

Identity Theft Expense Reimbursement

Up to \$10,000 Identity Theft Expense Reimbursement¹ 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 Insurance Document for complete details of coverage.)**

Monitoring (Registration/activation required to receive all of these benefits.)

Total Identity Monitoring – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised – this is also a good way to protect and preserve your child’s identity.

3-in-1 Credit File Monitoring – provides daily monitoring of your credit reports with Equifax[®], Experian[®], and TransUnion[®] for key changes to your reports. Alerts are sent via email or text message.

3-in-1 Credit Report – request a new report every 90 days or upon receipt of a credit alert.

Credit Score – receive a new single bureau credit score with every new credit report.

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.)**

Educational Resources/News Center

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. Available online only.)**

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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.



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