

Checking with ID Theft Protection

Every two seconds, someone becomes a victim of identity fraud.¹
Here's protection you can count on.

IDProtect® safeguards your identity and helps you recover should you become a victim of identity fraud.

All these benefits are yours for only \$5.95 per month:

■ **NetTeller Online & Mobile Banking Services**

■ **Online Bill Pay**

■ **Mobile Deposit**

■ **Debit/ATM Card**

No charge for transactions at ATMs with a Blackhawk Bank logo; 4 transactions per statement cycle are allowed at foreign ATMs (not owned by Blackhawk Bank) without a fee. Foreign transactions exceeding 4 per statement cycle are \$2 each.

■ **eStatements & Notices**

■ **Cell Phone Protection***: Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. or abroad.

■ **IDProtect® Identity Theft Protection Service**

Protect yourself and your eligible family members** with our comprehensive identity theft protection service that includes credit file monitoring, 3-in-1 credit report, continuous monitoring of over 1,000 public databases, identity fraud expense reimbursement***, fully managed resolution services and more. (Registration and activation required.)



Fee Waived for Students & Active Military Members

The monthly maintenance fee of \$5.95 will be waived for Students until June 15th of the year following their 18th birthday, or while pursuing studies at a post-secondary school. The monthly maintenance fee will be waived for active-duty Military members. Please contact us after age 18 with your Student ID or Military Service Papers. Fee waiver will expire on June 15th of the year after a student reaches his/her 18th birthday. We will extend the waiver annually for clients presenting proof of Student or Active Military status.

IDProtect 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).

*Refer to: Guide to Benefit for complete details of coverage

**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.

***Special Insurance Program Notes The descriptions above are summaries only, and don't include all terms, conditions and exclusions of the policies. Please read 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 the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the Bank or any Bank affiliate.

¹ Javelin Strategy and Research, Identity Fraud Report, March 2015