

RIGHT CHOICE CHECKING

Secure Your Peace of Mind

You work hard for your money, and you know it makes sense to protect it and save it.

Our Right Choice Checking accounts help keep your money safe and offer sound money-saving benefits, so you can feel secure.

Right Choice Plus Checking

Enjoy all of the benefits of Right Choice Checking, plus:

- 50 Free Checks at account opening
- Waived Annual Fee on 121 Financial Visa Signature Card
- Interest Earned with balance of \$2500 or more⁶

A \$6.95 monthly service fee applies and you will receive all the benefits mentioned above. This fee is waived if you have an average daily balance of \$8000 or more or if you are over the age of 62. Additionally, with a monthly direct deposit of \$500 or more, a discount of \$1.00 off the monthly service fee will apply.

¹ \$2 paper statement fee. Waived if you are 62 or older or under 18.

² 6 free withdrawals at non-121 Financial ATMS per month; fee applies on excessive withdrawal.

³ Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. 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 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.

⁵ Credit file monitoring from Experian and TransUnion may take several days to begin following activation.

⁶ See credit union website for details on earning interest, www.121fcu.org/personal/checking/.

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

RIGHT CHOICE CHECKING



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Right Choice Checking



Be Safer.
Spend Smarter.
It's Simple!

gettyimages
iStock/Szewczyk

NCUA
Federally insured by NCUA



Our Right Choice Checking accounts make 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

- Minimum \$25 to open
- Online Banking
- Mobile Banking and alerts
- Mobile check deposit
- Unlimited Bill Pay
- 121 Financial Visa Debit Card
- Overdraft Protection (available)
- e-Statements¹
- CardValet
- Unlimited use of 121 Financial ATMs
- Free withdrawals at Publix Presto! ATMs
- Access to 30,000+ nationwide, surcharge-free ATMs²
- Free access to more than 5,600 shared branches
- 6 Free withdrawals at non-121 Financial ATMs per month

Save when you play

- **Travel and Leisure Discount Membership**
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime. (Registration/enrollment required. Available online only.)
- **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/enrollment required. Available online only.)

Feel Confident with IDProtect®

You can rest easy knowing that IDProtect³, our identity theft monitoring and resolution service, can help better protect your identity.



IDProtect includes:

- **Identity Theft Expense Reimbursement Coverage⁴**
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, 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/enrollment required.)
- **Credit File Monitoring⁵**
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur.
(Registration/enrollment required.)
- **Credit Report**
Access to triple bureau credit reports and 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/enrollment required.)
- **Identity Monitoring**
Monitoring of over 1,000 databases
(Registration/enrollment required.)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**
(Registration/enrollment required.)

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Right Choice Checking also helps protect you from unexpected losses.

- **Accidental Death & Dismemberment Insurance⁴**
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 Protection⁴**
Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. 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®**
 - 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 eligible account.)

Save on health care

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

A \$4.95 monthly service fee applies and you will receive all the benefits mentioned above. This fee is waived if you have an average daily balance of \$4,000 or more or if you are over the age of 62. Additionally, with a monthly direct deposit of \$500 or more, a discount of \$1.00 off the monthly service fee will apply.

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