

- ▶ Enrolled in LifeLock Identity Theft Protection – 1 Year FREE.
- ▶ \$9/month per owner (up to 2 enrollees per account) or \$7/month per owner with enrollment in e-statements.
- ▶ No minimum balance.
- ▶ Not interest bearing.
- ▶ Free wallet specialty gray checks. \$10 discount on other styles/designs.

- ▶ Free cashier's checks.
- ▶ Free debit card.
- ▶ Free online banking/billpay/mobile banking.
- ▶ \$150 credit on closing costs for mortgage or refinance.
- ▶ \$50 required to open an account.

### LifeLock Coverage includes:

#### LifeLock Identity Alert System

Actionable alerts are sent in near real time as soon as LifeLock detects your Social Security number, name, address or date of birth in applications for credit and services within our extensive network. We monitor billions of data points, including those for new credit cards, wireless services, retail credit, mortgages, auto and payday loans. You can choose alerts by text, phone, email or mobile app and respond immediately to confirm if the activity is fraudulent with our proprietary Not Me verification technology.

#### Lost Wallet Protection

A lost or stolen wallet can leave you stranded. If your wallet goes missing, just call – anytime and anywhere – and LifeLock will help cancel or replace the contents, helping you stop fraudulent charges so you can get back on your way. Coverage includes: credit and debit cards, driver's licenses, Social Security cards, insurance cards, checkbooks and travelers checks (pictures, cash and cash equivalents excluded).

#### Address Change Verification

Mail containing financial information is vulnerable to identity thieves who may attempt to divert it. LifeLock patrols more than 10,000 criminal websites and notifies you if your private data is found.

#### Reduced Pre-Approved Credit Card Offers

LifeLock requests that your name be removed from any pre-approved credit card mailing lists, an important

information source for identity thieves.

#### Live Member Support 24/7/365

U.S.-based member Services Agents are available to help 24 hours a day, seven days a week, 365 days a year. If at any time you have questions, log in to your online account at LifeLock.com, email Member.Services@LifeLock.com or call 1-800-LifeLock (543-3562).

#### Certified Resolution Support

A Certified Resolution Specialist will personally handle your case and help restore your identity in case of a fraudulent event. These specialists are Fair Credit Report Act (FCRA) certified and trained on federal legislation, national credit repository guidelines and consumer rights.

#### \$1 Million Total Service Guarantee

As a LifeLock member, if you become a victim of identity theft, LifeLock will spend up to \$1 million to hire experts, lawyers, investigators, consultants and necessary professionals to help your recovery. Network does not cover all transactions and scope may vary. The benefits under the Service Guarantee are provided under a Master Insurance Policy underwritten by State National Insurance Company. As this is only a summary, please see the actual policy for applicable terms and restrictions at LifeLock.com.

LifeLock identity theft protection is not a deposit and, therefore, is not FDIC insured.

LifeLock does not monitor all transactions at all businesses. LifeLock identity theft protection is not a deposit, therefore it is not FDIC insured and not guaranteed by Availa Bank. Please see a banker for full details.

\*You must deposit at least \$50 to open an account.