



Features & Benefits	Freedom Plus Checking	Super Checking
Checking Account Overview	A FREE and easy way to manage your day-to-day expenses all while earning high-dividends.	A fully-loaded checking account with a comprehensive identity theft program, high-dividend earnings and ATM fee refunds.
Monthly service fee	\$0	\$5.95
Minimum opening balance ¹	\$50	\$50
Earn 0.50% APY for qualifying balances ^{1,2}	✓	✓
Earn 0.10% APY for every \$100 over the cap or non-qualifying balances ^{1,2}	✓	✓
ATM fee reimbursement up to \$10 per month ³		✓
ID Protect Program ⁴		✓
Cell Phone Protection ⁴		✓

Also included with all CoastHills Credit Union Checking Accounts:

- > Visa® Debit Card
- > Debit card compatible for use with Apple Pay and Google Pay
- > 30,000+ fee-free ATMs nationwide
- > Visa® Zero Liability Policy⁵
- > FREE Online & Mobile Banking
- > FREE Web BillPay
- > FREE eStatements

¹ Criteria required each month to receive high dividend APY and to receive ATM refunds (ATM refunds only available on Super Checking accounts): receive a minimum of one direct deposit of at least \$100 to the checking account, or complete a check or cash deposit of at least \$500 each month, perform a minimum of 10 debit card transactions (ATM and BillPay transactions not included), sign up to receive eStatements only, and maintain a valid email address on file with CoastHills. Minimum balance to open is \$50. There are no minimum daily balance requirements.

² APY = Annual Percentage Yield. Rate effective October 1, 2020. High dividend of 0.50% APY will be paid on qualifying balances up to and including \$25,000. Base dividend of 0.10% APY will be paid on balances that do not qualify for high dividend, and for all qualifying balances over \$25,000.

³ For Super Checking only: Foreign ATM fees will be reimbursed up to \$10 per month (domestic charges reimbursed up to \$4.75 per transaction; international charges reimbursed \$2.00 per transaction; POS fees will not be reimbursed).

⁴ IDProtect® Service and Cellular Telephone Protection

Identity theft protection for Super Checking account holders and eligible family members with our comprehensive identity theft protection service includes credit file monitoring, 3-in-1 credit report, continuous monitoring of more than 1,000 public databases, identity fraud expense reimbursement, fully managed identity theft resolution services, and more. Registration and activation is required to receive some of these benefits. Cellular telephone protection is available for Super Checking account holders to receive up to \$400 per claim of replacement or repair costs for damage or theft for the first four cellular telephones listed on a bill paid through a Super Checking account for the billing cycle preceding the month in which damage or theft occurred. Cellular Telephone Protection is subject to a \$50 co-payment per claim and a maximum of two cellular telephone protection claims per year. IDProtect® service is a personal identity theft protection service available to Super 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 the 25 years of age and parents(s) of the account holder who are residents in the same household. 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 a deposit; not NCUA insured; not an obligation of the Credit Union; and not guaranteed by the Credit Union or any affiliated entity.

** Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American Insurance Group (AIG) Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

⁵ If there is an unauthorized use of your VISA Debit Card or a Plus network or Interlink transaction, and the transaction takes place on the VISA network, then your liability will be zero (\$0.00). This provision limiting your liability does not apply to VISA Corporate Card or VISA Purchasing Card Transactions, ATM cash disbursements processed on non-VISA or non-Plus networks, or non-VISA PIN-less debit transactions. Additionally, your liability with respect to unauthorized transactions may be greater than the above zero (\$0.00) liability limit, to the extent allowed under applicable law. If the credit union reasonably determines, based on substantial evidence, that you were grossly negligent or fraudulent in the handling of your account or card. In any case, to minimize your potential liability, you should notify us of any unauthorized use no later than 60 days after your statement was mailed to you.

All account openings subject to verification by ChexSystem, a consumer reporting agency, and Credit Union approval.