Smart Benefits for Your Everyday Life

Perks+ Checking[1] is packed with access to valuable benefits designed to support your financial wellness and daily needs. Explore this guide to learn about your benefits, activation steps, eligibility rules, and key terms.



Roadside Assistance[2]

24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to $100 per occurrence. Maximum of two occurrences per twelve month period.



Travel & Leisure Discounts[4]

Money-saving discounts from thousands of local and national businesses. Eligible account holders can redeem and print coupons online or access discounts from a mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime.



Cell Phone Protection[2]

Protect up to four eligible phones against damage or theft worldwide just by paying your cell bill with Perks+ Checking. Get up to $600 per claim for repairs or replacement, up to two times ($1,000 max) per 12-month period. A $50 deductible applies. Complete the online claim form or call 866.210.0361 to begin the claims process.



Telehealth (For Family)[3,5]

Access to 24/7 video or phone visits with U.S.-based board-certified, licensed, and credentialed doctors ready to care for you and your family. Enjoy no copays for covered telehealth visits and no surprise bills associated with the telehealth service, plus discounts on prescriptions and lab work. Telehealth visits are available for a wide range of common health concerns including allergies, sinus infections, flu, strep throat, bronchitis, hypertension, rashes, acne and more. Licensed therapists and counselors are also available to provide support for mental and behavioral health concerns, including depression, relationship challenges, grief, loss and addiction-related issues.



IDProtect® Benefit - Credit File Monitoring (Single Bureau)[3]

IDProtect® will monitor your Equifax credit files daily and provide alerts regarding certain key changes detected through the monitoring service. Registration and activation is required to access benefit.



IDProtect® Benefit - Credit Report & Score (Single Bureau)[3,6]

Once you have registered and activated your credit services, you can access your single-bureau credit score each month, which may help you stay informed of changes to your credit profile. You can also request your single-bureau credit report every six months or upon opening an identity theft resolution case.



IDProtect® Benefit - Credit Score Tracker[6,7]

Receive valuable insights into factors that may affect your credit score. IDProtect Score Tracker plots your credit score on a chart so that you can easily see changes over time, along with score factors that may help explain changes in your credit score. Your IDProtect Score Tracker includes the following:

- An intuitive graph that displays the change in your credit score over time, giving you information on your financial health.
- A method to easily track your credit score changes over time.
- The ability to review your credit score easily on a regular basis, without obtaining a full credit report.



IDProtect® Benefit - Credit Score Coach[3,8]

Credit Score Coach provides pathways and educational insights that may help you work toward your target credit score over time.

IDProtect® Benefit - Dark Web Monitoring[3]

Monitor your personal information on the dark web and receive alerts when your personal information is detected online with our Dark Web Monitoring service, also known as cyber monitoring.

IDProtect® Benefit - Fully Managed Identity Theft Resolution Services

Should you become a victim of identity theft, enjoy greater peace of mind knowing you will have the support of a dedicated resolution specialist who will work closely with you to help guide you through the process of reclaiming your identity. Your resolution specialist will review your credit report with you to see if any new accounts have been established in your name, contact creditors regarding suspicious accounts, assist you in placing fraud alerts, provide assistance with correspondence related to your identity theft incident, and document findings made during the recovery process.

IDProtect® Benefit - Identity Theft Expense Reimbursement[2]

Up to $10,000 Identity Theft Expense Reimbursement Coverage for eligible 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.

Need to file a claim or learn more about your coverage? Call 866.210.0361.

[1]Benefits are available to Perks+ Checking primary and joint account owner(s), subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Some Benefits require authentication, registration and/or activation. 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. Eligibility and availability may vary and are subject to verification and program limits.

[2]**Special Program Notes:** The descriptions herein are summaries only and do not include all terms, conditions, limitations, 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. Insurance coverage, where applicable, is provided through the company identified in the applicable Guide to Benefit or certificate of insurance. Guide to Benefit and insurance documents are available through your Online or Mobile Banking account within the applicable benefits portal.

[3]Registration/activation required.

[4]Available via mobile or web only.

[5]Available for the account holder(s) and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is NOT insurance.

[6]Credit Score is a VantageScore 3.0 score based on data from a single credit bureau. Third parties may use a different credit scoring model or score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. After requesting your initial score, you will be able access to an updated credit score each month.

[7]Once this benefit has been activated and you have requested your initial credit score, you may request a new credit score each month for display on your Credit Score Tracker graph. Monthly email notifications will notify you when a new score is available.

[8]Credit Score Coach is for educational purposes only and is not based on your personal credit profile. The Score Pathways provided are based on the VantageScore® 3.0 model using Equifax data. VantageScore 3.0 is one of many scoring models, and the score provided may differ from scores used by lenders, including FICO® scores. The score provided may differ from the scores used by lenders when making credit decisions. Score Pathways reflect common actions taken by consumers in similar situations that may influence credit scores over time. These pathways are based on statistically common behaviors and time horizons but are not tailored to your specific credit profile or circumstances.

The information in this benefits reference guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions outlined in the applicable Guide to Benefits or on perksplus.checking.com, the full terms and conditions will control in all respects.

Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY.

V2.0_08.2026