

Secure Your Peace of Mind

Peace of mind. It's one of the most important benefits a financial institution can provide.

With unrivaled security and smart savings – it's simple! With Shield Checking it's easier to protect your finances, save money on everyday purchases and enjoy your life. That's something you can bank on.

WE'RE IN YOUR NEIGHBORHOOD!

INDIANA

Elkhart- Corporate

358 S Elkhart Ave
Elkhart, IN 46516

Elkhart - CR 6

619 CR 6 East
Elkhart, IN 46514

Elkhart - CR 17

661 CR 17
Elkhart, IN 46516

Granger

605 East University Dr
Granger, IN 46530

Mishawaka

602 N. Main Street
Mishawaka, IN 46545

Michigan City

1025 S Carroll Ave
Michigan City, IN 46360

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branch today!

SHIELD CHECKING



INOVA
FEDERAL

Be Safer. Spend Smarter. It's Simple!

Shield Checking makes it simple to keep your finances safer and take advantage of smart discounts on financial services and everyday purchases.



Spend Smarter with Exclusive Savings

Save when you bank

- Earn Dividends*
- Earn Rewards
- Digital Banking
- Telephone Banking
- Bill Pay
- ATM/Debit Card
- Account Alerts
- Free eStatements

* A Premium dividend rate can be earned on balances up to \$15,000 for accounts that meet the following criteria:

- Maintain an average daily balance greater than \$3,500
- Make 8 debit card transactions each statement period

This is a tiered rate account¹. See disclosure for full details.

Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses. Members 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. **(available via mobile or web 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 can 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/activation required; available via mobile or web only)**

Save on health care

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

Feel Confident with IDProtect®

You can rest easy knowing that IDProtect, our identity theft monitoring and resolution service², can help better protect your identity.

IDProtect includes:

- **Identity Theft Expense Reimbursement Coverage³**
Receive up to \$10,000 to help pay expenses, clear your name and help recover your identity, should you become the victim of identity fraud.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own dedicated 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. **(registration/activation required)**
- **Credit File Monitoring**
Daily credit file monitoring and automated alerts of key changes to your credit report. **(registration/activation required)**
- **Credit Report and Score⁴**
Access to credit report and credit scores. **(registration/activation required)**
- **Credit Score Tracker**
Receive valuable insight into your credit score.^{4,5}
- **Identity Monitoring**
Monitoring of over 1,000 databases. **(registration/activation required)**
- **Online Identity Theft News Center and Valuable Phone and Web Resources (registration/activation required)**
- **Financial Wellness 360⁶**
Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. **(available via mobile or web only)**

Shield Checking also helps protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance³**
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 Protection³**
Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. Maximum of two claims per twelve month period. Covers up to three phones on a cellular telephone bill paid through your checking account. **(Cellular telephone bill must be paid through this account.)**
- **Debit Advantage⁸**
Buyers Protection³ covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty³ 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.)**

All for a low monthly account charge of just \$5.00

¹ The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid based on the Dividend Rate and frequency of compounding for an annual period. Shield Checking account is a tiered rate account. If your average daily balance is \$15,000.00 or below and you meet all of the following requirements, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply: 1) you complete at least 8 debit card transactions each statement period; and 2) maintain an average daily balance greater than \$3,500.00. The second dividend rate and range of annual percentage yield listed for this account will apply to any balances above the initial \$15,000.00. Each rate will apply only to that portion of the account balance within each balance range. For example: if you have a balance of \$16,000.00, you will earn the first dividend rate on \$15,000.00 and the second dividend rate on \$1,000.00. If you do not meet the requirements to earn the premium dividend rate, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account. Rates are subject to change without notice. There is a \$5 per month service fee for Shield Checking account. Fees could reduce the earnings on the account.

² Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Benefits are available to non-publicly traded businesses and their business owner(s) listed on the account but are not available to employees or authorized signers who are not owners. Benefits are not available to a "signer" on the account who is not an account owner or to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, Benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, Benefits are available to the beneficiary, who must be the primary member (Fiduciary is not covered).

³ 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. **Insurance products are not insured by NCUA or any Federal Government Agency; not a deposit or guaranteed by the credit union or any credit union affiliate.**

⁴ You will have access to your credit report and score provided your information has been verified by the CRA. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness.

⁵ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.