



BRANCH LOCATIONS

Bells Main Office
111 East Main St.
Bells, TN 38006
(731) 663-2031

Gadsden Branch
117 Quincy St.
Gadsden, TN 38337
(731) 784-1943

Cypress Church Rd/ Hwy 412 Branch
2195 Cypress Church Rd
Bells, TN
(731) 663-2031

Alamo Branch
515 South Bells St.
Alamo, TN 38001
(731) 696-4709

Gates Banking Branch
58 Wardlow St. W
Gates, TN 38037
(731) 836-7741

www.bankofcrockett.com



Checking Accounts



Secure Your Peace of Mind

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

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



Be Safer. Spend Smarter. It's Simple!

Our checking accounts make it simple to keep your family finances safer and take advantage of smart discounts on financial services.



Premium Checking

Save even more when you bank

- Tiered Interest*
*Interest is paid on daily balance
- Complimentary First Order of Basic Checks
- ATM/Debit Card
- Online Banking, Bill Pay, Mobile Banking
- Complimentary Official Checks
- Complimentary eStatements or Paper Statements
- Discounted Safe Deposit Box Fee

Monthly Maintenance Fee: \$7.00/month; Fee waived with \$1,500+ minimum daily balance

Plus Checking

Save when you bank

- Complimentary First Order of Basic Checks
- ATM/Debit Card
- Online Banking, Bill Pay, Mobile Banking
- Complimentary Official Checks
- Complimentary eStatements (Paper Statements - \$3.00)
- Discounted Safe Deposit Box Fee

Monthly Maintenance Fee: \$6.00

Basic Checking

- ATM/Debit Card
- Online Banking, Bill Pay, Mobile Banking
- Complimentary eStatements
Paper Statements - \$3.00 (Waived for Age 65+)

Monthly Maintenance Fee: \$0.00

Premium Checking and Plus Checking include the following benefits at no additional cost:

Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service¹, can help better protect you and your family's identities.

- **Identity Theft Expense Reimbursement Coverage²**
Receive up to \$10,000 to help pay expenses, clear your name and restore 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.
- **Credit File Monitoring**
Daily credit file monitoring and automated alerts of key changes to your credit reports. **(registration/activation required)**

- **Credit Report and Score³**
Access to credit report and credit scores. **(registration/activation required)**

- **Credit Score Tracker**
Receive valuable insight into your credit score^{3,4}.

- **Credit Score Simulator³**
(registration/activation required)

- **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/activation required)**

- **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 360^o**
Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. **(available online only)**

Help protect from unexpected losses

- **Cellular Telephone Protection²**
Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per twelve month period. Covers up to four phones on a cellular telephone bill. **(Cellular telephone bill must be paid using eligible account.)**
- **Debit Advantage[®]**
Buyers Protection² covers items for 90 days from the date of purchase against accidental breakage, fire or theft.
Extended Warranty² 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 this account for coverage.)**

Save on health care

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

Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. **(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 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 online only)**
- **Roadside Assistance Service²**
Up to \$100 reimbursement for roadside assistance expenses per occurrence. Maximum of two reimbursement claims per twelve month period.

¹ Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions 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. Family includes: Spouse, persons qualifying as domestic partner, and children under 20 years of age and parent(s) of the account holder who are residents of the same household.
² 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 the FDIC or any Federal Government Agency; Not a deposit or guaranteed by the Bank or any Bank Affiliate.**

³ 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. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

⁴ 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.