

# THE VALUE OF SECURITY PREMIUM AND PLUS CHECKING

## Protection and Savings with Security Checking

## Marketplace Comparison



### Identity Theft Benefits

Single bureau credit file monitoring  
Single bureau credit report and single bureau credit score  
Fully managed recovery and \$10,000 identity theft expense reimbursement coverage

Identity Theft Plans – average \$12 - \$30/month (Individual plans)



### Cell Phone Protection

Up to 4 lines covered  
Maximum of 2 claims per 12-month period  
Up to \$400 for each claim/per 12-month period

Phone Protection Plans – average \$4.25 - \$17/per line/month



### Travel & Leisure Discounts

Mobile couponing at over 1.4M in-store retailers  
Thousands of locations in Tennessee alone

Entertainment Book/Mobile App Program – \$2.99/month



### Roadside Assistance Service

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.

Roadside Assistance Plans – \$5/month



### Security Premium/Security Plus

Security Premium: \$7.00/month; Fee waived with \$1,500+ minimum daily balance  
Security Plus: \$6.00/month  
Benefit access for primary account holder + joint account holder(s) + family

Average of \$35/month for these benefits  
outside of Security Premium/Security Plus



**You can save even more with Health Discount Savings and Debit Advantage®**

*Product features vary by provider. Price estimates are approximations of the monthly costs for the products described and are subject to change.*

# Choose the Account That's Right for You!

	Security Premium Checking	Security Plus Checking	Security Basic Checking
<b>Financial Features</b>			
Tiered Interest Interest is paid on available balance	✓		
Complimentary First Order of Basic Checks ATM/Debit Card Online Banking, Bill Pay, Mobile Banking Complimentary Official Checks	✓	✓	ATM/Debit Card Online Banking, Bill Pay, Mobile Banking
Complimentary eStatements or Paper Statements		Complimentary eStatements (Paper Statements - \$3.00)	Complimentary eStatements Paper Statements - \$3.00 (Waived for Age 65+)
<b>Value-Added Benefits</b>			
IDProtect® Identity theft monitoring and resolution service <sup>1</sup> for you and your family	✓	✓	
Cell Phone Protection <sup>2</sup>	✓	✓	
Roadside Assistance <sup>2</sup>	✓	✓	
Health Discount Savings* This is NOT Insurance	✓	✓	
Travel and Leisure Discounts*	✓	✓	
Debit Advantage® <sup>2</sup>	✓	✓	
<b>Monthly Maintenance Fee</b>	\$7.00/month Fee waived with \$1,500+ minimum daily balance	\$6.00/month	\$0.00

\* Registration/activation required.

<sup>1</sup> 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 25 years of age and parent(s) of the account owner who are residents of the same household.

<sup>2</sup> 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 of or guaranteed by the Bank or any Bank Affiliate.**