

# Citizens Reward Checking



## Financial Features

- Complimentary CitizensNet Banking
- Complimentary ATM/Chip-Enabled Debit Card
- Complimentary use of Citizens State Bank ATMs
- Complimentary Internet Bill-Pay Transactions

An \$8.00 minimum balance fee will be imposed every statement cycle if the balance in the account falls below \$300.00 any day of the cycle.

A \$3.00 monthly statement fee will be imposed<sup>1</sup>.

*Plus with Citizens Reward Checking you also receive the following benefits at no additional cost:*

## IDProtect<sup>®</sup>

- Identity theft protection for you<sup>2</sup>
  - Includes Credit File Monitoring, Credit Report, Identity Theft Expense Reimbursement Coverage<sup>3</sup> and Resolution Service
- (Some IDProtect features require additional registration/activation – See reverse)**

## Debit Advantage<sup>™</sup>

- **Buyers Protection<sup>3</sup>** covers items for 90 days from the date of purchase against accidental breakage, fire, or theft.
- **Extended Warranty<sup>3</sup>** 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.

## Cellular Telephone Protection<sup>3</sup>

- Cellular phone bill must be paid through this account
- Covers first three phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$300 per claim
- \$50 deductible per claim

## Accidental Death & Dismemberment Insurance<sup>3</sup>

- Up to \$10,000
- 24-hour coverage
- Coverage divides equally among joint account owners
- Coverage reduces by 50% at age 70

## Travel and Leisure Discounts

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts such as: hotels, restaurants, rental cars, museums, florists, sporting events, dry cleaners and more

**(Registration/enrollment required)**

## \$Shopping Rewards<sup>™</sup>

- Access to exclusive offers and discounts at thousands of leading online retailers
  - Shop online using our customized shopping portal and receive cash back
  - Cash back will be held in your Shopping Rewards account to use towards future purchases - or conveniently sent to you as a check
- (Registration/activation required)**

## Family Health Discounts\*

- Prescriptions
  - Vision – exams, glasses, contact lenses, corrective surgeries
  - Dental
- \*This is not insurance**  
**(Registration/activation required)**

<sup>1</sup> Monthly statement fee will be waived for accounts set up with eStatements and accounts in which the balance does not fall below \$25,000 any day of the statement cycle.

<sup>2</sup> IDProtect service is a personal identity theft protection service available to personal checking account owners and their joint account owners. The service is available to non-publicly traded businesses and their business owner(s) listed on the account (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. Citizens Reward Checking is not available to trusts.

<sup>3</sup> 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 insured by the FDIC or any Federal Government Agency; not a deposit of, or guaranteed by, the bank or any bank affiliate.**

**IDProtect®** provides protection for you and your joint account holders for any identity fraud event, financial or otherwise, anywhere in the world even if the event has nothing to do with your account at Citizens State Bank.

IDProtect service 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. Citizens Reward Checking is not available to trusts.



## Fully Managed Recovery

A dedicated fraud specialist will be assigned to manage your case. Experienced recovery professionals will handle the recovery process until your credit and identity are completely restored.

## Identity Theft Expense Reimbursement

**Up to \$10,000 Identity Theft Expense Reimbursement<sup>1</sup>** to cover 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.

## Monitoring (Registration/activation required to receive all of these benefits)

**Total Identity Monitoring** – monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised. This is also a good way to protect and preserve your child’s identity.

**Triple-Bureau Credit File Monitoring** – provides daily monitoring of your credit reports with Equifax, Experian, and TransUnion for key changes to your reports. Alerts are sent via email or text message.

**Triple-Bureau Credit Report** – request a new report at no cost every 90 days or upon receipt of a credit alert.

**Credit Score** – receive a new single bureau credit score free with every new credit report.

## Debit and Credit Card Registration

Register your credit, debit and ATM cards with us and have peace of mind knowing your cards are protected and your liability is limited should your cards become lost or stolen. **(Registration/activation required)**

## Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration/activation required)**

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**Insurance products are not a deposit; not FDIC insured; not an obligation of bank; and not guaranteed by bank or any affiliated entity.**



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