

IDProtect® with Cell Phone Protection

Peace of Mind

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

IDProtect® with Cell Phone Protection makes it easier to protect your finances and enjoy your life.

That's something you can count on.

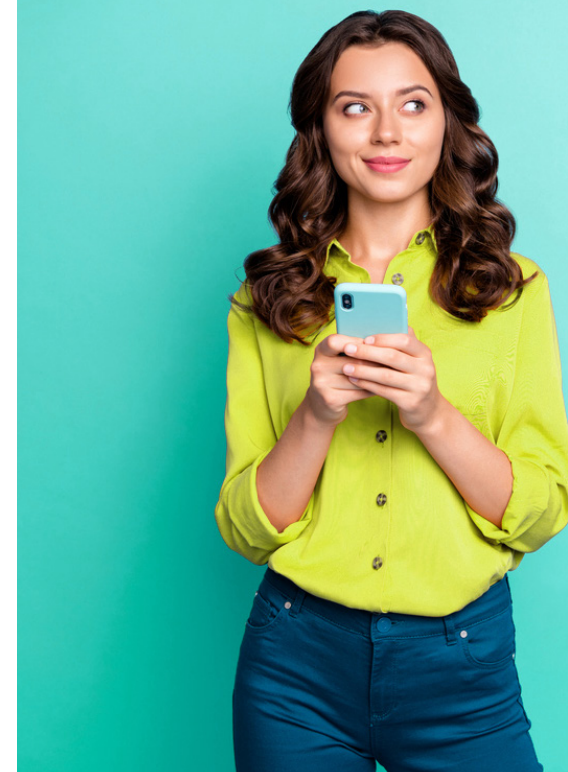


Frankenmuth Credit Union

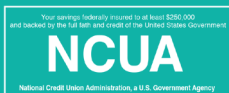
800-221-8880

www.frankenmuthcu.org

IDProtect® with Cell Phone Protection



Frankenmuth Credit Union



Be Safer. Spend Smarter. It's Simple!

IDProtect® with Cell Phone Protection

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.

- **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)

- **Credit File Monitoring**
Daily credit file monitoring and automated alerts of key changes to your credit report. (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}.

- **Dark Web Monitoring**
Monitor your personal information on the dark web and receive alerts when your personal information is exposed. (registration/activation required)

- **Identity Monitoring**
Monitoring of over 1,000 databases. (registration/activation required)

- **Financial Wellness 360°**
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)

Help Protect From Unexpected Loss

- **Cell Phone Protection²**
Receive up to \$600 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 and maximum of \$1,000 per eligible account, per twelve-month period. Covers up to four phones on a cell phone bill. (Cell phone bill must be paid by a Frankenmuth Credit Union checking, savings, or credit card account.)

All for a \$3.00 monthly security fee.



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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. Benefits are available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members 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) and their eligible family members. For all other fiduciary accounts, Benefits are available to the beneficiary, who must be the primary member, and his or her eligible family members (Fiduciary is not covered). 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.

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 NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.**

³ Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or 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.