











# Start your journey ▶▶

**Q** Do you have a cell phone or look for deals when you shop?

**Q** Do you want a low cost account with basic benefits?

## Advantage Checking powered by

## Essential Checking

 <b>Anywhere Banking Tools</b> Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓
 <b>ATM Rebates</b> ATM fees reimbursed up to \$15/month for ATM charges from other financial institutions.	✓	✓
 <b>Cashback</b> Earn Cashback with qualifying behaviors. <sup>4</sup>	<b>Earn up to \$15 Cashback with qualifying behaviors.<sup>4</sup></b> <i>1% on debit card transactions up to \$15.</i>	<b>Earn up to \$15 Cashback with qualifying behaviors.<sup>4</sup></b> <i>1% on debit card transactions up to \$15.</i>
 <b>ID Theft Aid<sup>1,2</sup></b> Includes identity restoration and payment card resolution and personal identity theft benefit.	✓	
 <b>Roadside Assistance</b> Available 24/7 and free to use, up to \$80 in covered service charges.	✓	
 <b>Health Savings Card</b> Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	
 <b>Cell Phone Protection<sup>1,2</sup></b> Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.	✓	
 <b>Shop Local, Save Local with BaZing Savings</b> Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	
 <b>Buyer's Protection and Extended Warranty<sup>1,2</sup></b> Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account.	✓	
 <b>BaZing Fuel<sup>3</sup></b> Earn 10¢/gal for up to 20 gallons each month with just 15 debit card swipes.	✓	

**\$6 monthly fee**

**Free with eStatement \***

\*\$2 paper statement fee is waived by signing up for electronic statements

<sup>1</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>2</sup> Insurance products are: NOT A DEPOSIT. NOT FEDERALLY INSURED. NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY. <sup>3</sup> You'll receive a one-time activation reward of \$0.10 per gallon when you activate BaZing Fuel. You'll earn a monthly reward of \$0.10 per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Only transactions posted during the MQC will count towards the monthly reward for that MQC. The following activities do not count toward earning BaZing Fuel: ATM withdrawals, transfers between accounts, deposit or refund transactions. Transactions posted during the MQC greater than the monthly reward requirement will be stored to count towards a bonus reward of \$0.10 per gallon. When you have 50 stored bonus transactions you will earn the bonus reward. You will continue to earn bonus rewards for every 50 stored bonus transactions accrued. If the required monthly reward transaction count is not met during the MQC, no transactions are counted for any reward during that MQC or the bonus reward. BaZing Fuel is limited to 20 gallons of fuel per purchase, per vehicle, or fraud limits placed by Shell and/or limits placed on your payment card by your financial institution, each of which may be lower. To activate, you will need to have online banking with your financial institution. Refer to the BaZing Fuel Terms and Conditions for full disclosures. BaZing Fuel offer may be changed at any time and without notice. <sup>4</sup> Direct deposit of at least \$500 each month. A minimum of 10 point-of-sale (POS) transactions each month. Enrollment in eStatements