

IDProtect® Plus

**Be Safer.
Spend Smarter.
It's Simple!**



Secure Your Peace of Mind

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

With unrivaled security and smart savings – it's simple! With our IDProtect® Plus it's easier to protect your finances, save money on everyday purchases, and enjoy your life. That's something you can count on.

Main Branch
115 Riverside Drive
Battle Creek, MI 49015

Albion Branch
200 W. Cass Street
Albion, MI 49224

Coldwater Branch
415 N. Willowbrook Road
Coldwater, MI 49036

Jackson Branch
408 E. Ganson Street
Jackson, MI 49201

Portage Branch
3070 W. Centre Avenue
Portage, MI 49024

Sterling Heights Branch
8045 Constitution Boulevard
Sterling Heights, MI 48313

(800) 648-8035

BlueOXcu.org



FEDERALLY INSURED BY NCUA
EQUAL HOUSING OPPORTUNITY



Be Safer. Spend Smarter. It's Simple!

IDProtect® Plus makes it simple to keep your family finances safer.



IDProtect® Plus

Save when you play

• Travel and Leisure Discounts

Take advantage of travel and entertainment discounts year-round and save at thousands of hotels and restaurants, theme parks and movie theaters, all across the country. As a member, you have access to car rental discounts and special discounts from local merchants in your hometown. Members can redeem and print coupons online or access discounts from their mobile device. Business or leisure – enjoy the savings! (Available online only.)

• Shopping Rewards™

Shop online using our customized shopping portal and receive cash back. Your cash back will be held in your Shopping Rewards account to use toward future purchases or conveniently sent to you as a check. (Registration/activation required. Available online only.)

Save on health care

• Health Discount Savings

Enjoy savings on vision, prescriptions and dental services. This is NOT insurance. (Registration/activation required.)



Help Better Protect Your Identity

You can rest easy knowing that IDProtect® Plus, 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 IDProtect® Plus 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 Monitoring³

Daily credit file monitoring and automated alerts of key changes to your single bureau credit report. (Registration/activation required.)

• Credit Report and Score

Receive a new single bureau credit score with every new credit report. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness (Registration/activation required.)

• Identity Monitoring

Monitoring of over 1,000 databases. (Registration/activation required.)

• Online Identity Theft News Center with valuable phone and web resources

(Registration/activation required.)

IDProtect® Plus also help protect you from unexpected losses.

• Accidental Death & Dismemberment Insurance²

Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)

• 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. Maximum of two claims per year. Covers up to four phones on a cellular telephone bill paid through your checking account. (Cellular telephone bill must be paid through eligible BlueOx Credit Union checking account.)

• Debit Advantage[®]

Buyer's Protection² & Extended Warranty²

Buyer's Protection covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty 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 BlueOx Credit Union checking account.)

All for a low monthly security fee⁴ of \$3.95.

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 25 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.

³ Credit file monitoring may take several days to begin following activation.

⁴ Fee will be charged the 4th day of each month and will apply to coverage for the current month.

Insurance Products are not insured by the NCUA or any Federal Government Agency; Not a deposit of or guaranteed by the credit union or any credit union affiliate.