

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 BlueOx Total Checking it's easier to protect your finances, save money on everyday purchases and enjoy your life.

That's something you can bank on.



BLUEOX
CREDIT UNION
a division of ignite credit union

www.blueoxcu.org

Service Number: 800-648-8035



07/24



BlueOx Total Checking



Security and Savings.

All in One Place.



BLUEOX
CREDIT UNION
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Be Safer. Spend Smarter. It's Simple!

BlueOx Total Checking

Save when you bank

- Free MasterCard® Debit Card featuring Mobile Wallet
- Mobile Friendly – Free Mobile, Online and Text Banking
- Free Mobile App with biometric technology and enhanced security
- Free Bill Pay and Mobile Deposit
- 24-hour access to more than 30,000 CO-OP Network, Alliance One and SUM surcharge-free ATMs nationwide
- Access to more than 5,000 CO-OP Network and Xtend Shared Branch locations nationwide
- Overdraft Solutions* available
- Free online eStatements and check images
- Unlimited deposits and withdrawals

BlueOx Total Checking helps protect you from unexpected losses

- **Cellular Telephone Protection¹**
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. *(Cellular telephone bill must be paid using BlueOx Total Checking account.)*
- **Debit Advantage®**
Buyers Protection¹ covers items for 90 days from the date of purchase against accidental breakage, fire or theft. **Extended Warranty¹** 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 this account for coverage.)*
- **Roadside Assistance Service¹**
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.

Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service², can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage¹**
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 Simulator³**
Use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore. *(registration/activation required)*
- **Credit Score Tracker**
Receive valuable insight into your credit score^{3,4}.
- **Identity Monitoring**
Monitoring of over 1,000 databases. *(registration/activation required)*
- **Dark Web Monitoring**
Monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring. *(registration/activation required)*



Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. *(available via mobile or web only)*

Save on health care

- **Telehealth⁵**
Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family – all with zero copays. *(registration/activation required)*

A \$5.95 monthly fee applies but can be eliminated with a \$5,000 account balance.

*visit www.blueoxcu.org for more details

¹ 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 or guaranteed by the credit union or any credit union affiliate.**

² Benefits are available to personal checking account owner(s), and their joint account owners 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.

³ You will have access to your credit report and score provided your information has been verified by the CRA. 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.

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.

⁵ Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.