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www.dayspring.bank

Secure Checking Accounts



Secure Your Peace of Mind

You work hard for your money, and you know it makes sense to protect it and save it.

Our checking accounts help keep your money safe and offer sound money-saving benefits, so you can feel secure.



Simply the safest and smartest way to bank



Member FDIC



06/23

Be Safer. Spend Smarter. It's Simple!

Our checking accounts make it simple to keep your family finances safer and take advantage of smart discounts on financial services and everyday purchases.



Secure Checking

Everyday banking, security and entertainment benefits are yours with Secure Checking!

Save when you bank

- Online & Mobile Banking
- Debit Card
- First box of checks free
- No minimum balance

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®, 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 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**
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur. (registration/activation required)
- **Credit Report and Score**
Access to credit reports and credit scores. 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 and Valuable Phone and Web Resources**
(registration/activation required)

Save when you play

- **Travel and Leisure Discount Membership**
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime. (registration/activation required; available via mobile or web only)
- **Shopping Rewards™**
Receiving Shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back will be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! (registration/activation required; available via mobile or web only)

Secure Checking also helps 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 \$300 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 per eligible account, per twelve-month period. Covers up to three phones on a cellular telephone bill. (Cellular telephone bill must be paid using eligible account.)
- **Debit Advantage®**
Buyer's Protection² covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty² 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.)

Secure Checking Plus

Receive all of the great benefits of Secure Checking, PLUS these additional benefits:

- Earns interest
- ½ price money orders & cashier checks

A \$7.00 Monthly Service Charge will apply (no Monthly Service Charge if you maintain a minimum daily balance of \$10,000.00 or more).



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. Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

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

For a low Monthly Service Charge of just \$7.00