

Benefits Service Disclosure

Please review this document for information about some of the features of your Elevations checking account including complete details regarding access to all the benefits.¹



Your new checking account benefits and how to access them.

Welcome to Elevations Checking Perks! Whether you signed up for Peak Perks Checking or Summit Dividend Checking, you're getting plenty of benefits for your wallet and your security. Here's a reminder of what this account includes and how to access these benefits.

Loan Rate Discount

- Automatically get 0.25% APR* off your select new Elevations loans
- Available for HELOCs and auto, motorcycle, RV and personal loans

IDProtect^{®1} Identity Theft Protection

Available for you and joint accountholders

- Up to \$10,000 identity theft expense reimbursement² for identity recovery related expenses, including lost wages and legal fees
- Guide to Benefit with complete details of coverage and exclusions available online at ElevationsCU.ClubChecking.com.
- Dedicated fraud specialist guides you through fully managed identity theft restoration
- Identity monitoring: Early identity theft protection through monitoring of over 1,000 public databases (registration/activation required)
- Dark web monitoring: Proactive alerts when personal information is exposed on the dark web (registration/activation required)

CyberRecover

- Expert, 24/7 support available for ransomware, extortion, phishing, cyberbullying and more
- Immediate support and guidance to help you navigate the impact of cyber incidents

Cell Phone Protection²

- Up to \$400 for replacement or repair costs per claim for theft/damage of your cell phone
- Covers up to four phones on a cell phone bill
- \$50 deductible per claim
- Max two claims/year
- Phone bill must be paid with this checking account or Elevations-issued credit card

Guide to Benefit with complete details of coverage and exclusions available online at ElevationsCU.ClubChecking.com. Need to file a claim? Call (866) 210-0361

Shopping Rewards[™]

- Exclusive offers and discounts at top retailers
- Earn cashback via online shopping portal
- Cash back can be held in your Shopping Rewards account or sent to you via Paypal or check

Registration/activation required; available via mobile and web only

Roadside Assistance²

- 24/7 coverage up to \$100/occurrence
- Includes towing, fuel delivery, lock-out, battery, tire help
- Max two occurrences/12-month period

Guide to Benefit with complete details of coverage and exclusions available online at ElevationsCU.ClubChecking.com.

Travel and Leisure Discounts

- Save at thousands of local and national businesses
- Access via phone or print coupons online
- Available via mobile and web only

Fuel Savings³

- Save 5¢/gal at Shell stations
- Complimentary Gold Status with Fuel Rewards®
- Online registration required
- Enter phone number or Alt ID at the pump

Summit Dividend account holders get all the above, plus:

CD Rate Boost: Automatically get an extra 0.25% APY** on your new Elevations CDs

Activate your benefits

Option 1: Online banking

- Log in at ElevationsCU.com/login
- Click “Elevations Checking Perks” under Accounts
- Follow instructions

Option 2: Not enrolled in online banking

- Visit ElevationsCU.ClubChecking.com
- Click “Sign Up Here”
- Enter access code: CO754729
- Follow instructions
- Need help with registration or activation of benefits? Call (866) 210-0361

Elevations Credit Union is insured by NCUA.

Peak Perks Checking or Summit Dividend Checking account(s) must remain open with a positive balance to maintain loan discount, CD rate boost, and related checking Benefits.

¹Annual percentage rate; to receive loan rate discount, new loan must be opened with same membership as Peak Perks Checking or Summit Dividend Checking. Loan rate discount is not available for employees of Elevations Credit Union.

²Annual percentage yield; applies only to new and renewing CDs; not available on HSA, ESA or IRA CDs

³ Benefits are available to personal checking account owner(s) and their joint account owners and are 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.

² Guide to Benefit with complete details of coverage and exclusions available Online Banking and at ElevationsCU.ClubChecking.com.

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 for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. Access to Guide to Benefit is available at ElevationsCU.ClubChecking.com or through Elevations Online Banking. **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.**

³ Restrictions apply. See ElevationsCU.ClubChecking.com for details.