

BE SAFER. SPEND SMARTER. **IT'S SIMPLE!**

Twin Oaks Club Checking

FINANCIAL FEATURES

- Free Club member personalized checks
- Earn Interest* on your Twin Oaks Club Checking account
- Online & Mobile Banking
- Mobile Deposit
- Online Bill Pay
- Telephone Banking
- Debit Cards
- Card Valet

All for a low Monthly Service Fee of \$5.00.

PLUS, WITH TWIN OAKS CLUB CHECKING YOU ALSO RECEIVE THE FOLLOWING BENEFITS AT NO ADDITIONAL COST:

IDProtect®

- Identity theft monitoring and protection service¹ for you and your joint account owners
- Includes Credit File Monitoring², Credit Report, Identity Theft Expense Reimbursement Coverage³ and Resolution Service
(See reverse for details)

Financial Wellness 360°

- Increase your financial expertise, create budgets, improve retirement planning or work on improving your credit – all at your own computer
- Plus, you can enjoy unlimited one-on-one coaching

(Available online only)

Cellular Telephone Protection³

- Cellular telephone bill must be paid through eligible account
- Covers up to four phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to \$400 per claim
- \$50 deductible per claim

Accidental Death & Dismemberment Insurance³

- Up to \$10,000
- 24-hour coverage
- Coverage divides equally among joint account owners
- Coverage reduces by 50% at age 70

\$hopping Rewards™

- Access to exclusive offers and discounts at thousands of leading online retailers
- Shop online using our customized shopping portal and receive cash back
- Cash back will be held in your \$hopping Rewards account to use towards future purchases - or conveniently sent to you as a check

**(Registration/activation required;
Available online only)**

Twin Oaks Club Checking makes it simple to keep your family finances safer and take advantage of smart discounts on financial services.

Travel and Leisure Discounts

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts such as hotels, restaurants, rental cars, museums, florists, sporting events, dry cleaners and more

(Available online only)



* Tiered interest rate amounts included in TIS.

¹ 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.

² Credit file monitoring may take several days to begin following activation.

³ 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 the FDIC or any Federal Government Agency; not a deposit or guaranteed by the bank or any bank affiliate.

TWIN OAKS CLUB CHECKING



Community Banking. Community Caring.

Member
FDIC



IDProtect[®] helps to better protect you and your joint account owners, **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at Carroll Bank and Trust.

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.

Fully Managed Recovery

Comprehensive Identity Theft Resolution Services – A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your identity is restored.

Identity Theft Expense Reimbursement

Up to \$10,000 Identity Theft Expense Reimbursement¹ to cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.

(Refer to Guide to Benefit for complete details of coverage.)

Monitoring (Registration/activation required to receive all of these benefits.)

Identity Monitoring – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan, and if your scan reflects a high-risk score, you will be notified.

Credit File Monitoring² – Daily credit file monitoring and automated alerts of key changes to your single bureau credit report. Alerts are sent via email or text message.

Credit Report and Score³ – Request an updated credit report every six months or upon opening a resolution case. Request a new single bureau credit score every month.

Credit Score Tracker⁴ – Receive valuable insight into your credit score³. Score Tracker plots your credit score each month on a chart so that you can easily see changes over time, along with score factors that provide insight into what events may have caused your credit score to change at a certain point in time.

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)**

Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration/activation required; Available online only)**

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² Credit file monitoring may take several days to begin following activation.

³ 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 After your first credit score request, your credit score will automatically be refreshed each month and plotted on your Credit Score Tracker graph. You will receive monthly email notifications letting you know when your new score is ready.