Checking care packages for your financial health.

### TotalCare Checking
*Our most popular option loaded with financial wellness benefits.*

<table>
<thead>
<tr>
<th>Standard Benefits</th>
<th>TotalCare Benefits</th>
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<tr>
<td>No minimum balance requirements</td>
<td>Earn dividends on balance</td>
</tr>
<tr>
<td>No annual fee debit card with rewards</td>
<td>Cellular Telephone Protection <em>(see reverse)</em></td>
</tr>
<tr>
<td>No fee NIHFCU ATM transactions</td>
<td>Identity Theft Monitoring &amp; Resolution Services <em>(see reverse)</em></td>
</tr>
<tr>
<td>No fee at over 30,000 network ATMs</td>
<td>No NIHFCU fee at non-network ATMs(^a)</td>
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<tr>
<td>No fee online &amp; mobile banking</td>
<td>Free standard checks(^b) <em>(1 box every 12 months)</em></td>
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<td>Overdraft protection options</td>
<td>No NIHFCU fee on domestic outgoing wires</td>
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<tr>
<td>Complimentary cashier’s checks <em>(1 per month)</em></td>
<td>No NIHFCU fee for incoming wires</td>
</tr>
<tr>
<td>0.25% bonus rate reduction on select NIHFCU loans(^c)</td>
<td>An extra 0.25% reduction on select loans</td>
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No monthly fee with direct deposit and an NIHFCU loan or line.\(^d\)

Requires a monthly direct deposit of $500 or more and certain qualifying NIHFCU credit products.\(^d\)
Otherwise $4.95 per month after your ‘First Look’ period expires without direct deposit and credit product.

*Try TotalCare Checking with your two month ‘First look’ period – switch any time!*\(^e\)

### CareFree Checking
*Always free with just the basics!*

**Includes the Standard Benefits listed above only**

CareFree Checking monthly fee: $0

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\(^a\) NIHFCU will waive its $1.50 foreign ATM fee on the first 3 non-network ATM transactions per month (i.e., withdrawals, balance inquiries). Unused monthly allotment will not transfer to subsequent months. ATM fees and surcharges from the ATM owner apply and will not be waived.\(^b\) Additional cost for premium/custom checks as well as for additional orders outside the complimentary allotment applies.\(^c\) On CareFree checking, get 0.25% discount off approved signature and auto rate (a total of 0.50% off) for automatic-debit of loan payment from any financial institution. On TotalCare checking, get an additional 0.25% discount off approved signature and auto rate (a total of 0.50% off) for automatic-debit of loan payment from your TotalCare checking account. Cannot be combined with any other offer and total discount cannot fall below lowest rate available at time of the loan’s origination.\(^d\) Excludes mortgages sold with servicing released.\(^e\) After the two month no fee period is over, TotalCare Checking’s monthly $4.95 fee will be waived if member has a monthly direct deposit of at least $500 into the TotalCare Checking account and has an NIHFCU credit card, loan or line (excluding mortgages sold with servicing released).

Features and benefits as of 9/5/19 and subject to change without notice. Visit nihfcu.org/Checking for additional terms, conditions and certain restrictions.
TotalCare Protection

Cellular Telephone Protection¹

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder you can receive up to $300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

Cellular telephone bill must be paid through your TotalCare Checking account.

Feel Confident with IDProtect®

You can rest easy knowing that IDProtect⁵, our identity theft monitoring and resolution service, can help better protect you and your family’s identities. IDProtect includes:

- **Identity Theft Expense Reimbursement Coverage¹**
  Receive up to $10,000 to help pay expenses, clear your name and help recover your identity, should you become the victim of identity theft.

- **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. *(Registration/activation required.)*

- **3-in-1 Credit File Monitoring³**
  IDProtect will monitor your Equifax®, Experian® and TransUnion® credit files daily, and alert you if key changes occur. *(Registration/activation required.)*

- **3-in-1 Credit Report**
  Request an updated credit report every 90 days or upon receipt of credit alert. Each new report includes an updated single bureau credit score. Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different type of credit score to assess your creditworthiness. *(Registration/activation required.)*

- **Total Identity Monitoring**
  Monitoring of over 1,000 databases. *(Registration/activation required.)*

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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.

² IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a “signer” on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (fiduciary is not covered). 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.

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

4 Federally insured by NCUA.

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