

More than just a checking account.

Enjoy added protection and benefits with your ProtectPlus™ account.



Start taking advantage of all the great savings and security features your ProtectPlus™ account offers today!

View your benefits in digital banking or call our Benefits Service Center.



Easily access in digital banking or the mobile app. (Trust accounts: Visit protectplus.kinecta.org and enter your Access Code.)



Call the Benefits Service Center at 866.210.0361, Mon – Fri, 5:30 a.m. – 4 p.m. PT for help with registration and activation.

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banking done different

kinecta.org/protectplus

General Benefits
866.210.0361

Banking Benefits
800.854.9846

ProtectPlus™



A guide to your benefits, including information on registration and activation.

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 EQUAL HOUSING LENDER • FEDERALLY INSURED BY NCUA

Insure Against Loss

Your ProtectPlus™ account helps protect you from the unexpected, including:

- **Cell Phone Protection**¹ – Receive up to \$600 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. 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. **(Cell phone bill must be paid using your ProtectPlus™ account.)**
- **Roadside Assistance**¹ – 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.
- **RideShare Protection**¹ – Up to \$100,000 of accidental death and dismemberment coverage and \$10,000 of accident medical expense benefit if injured while traveling in a vehicle operated by a Transportation Network Company, as defined in the insurance certificate. Coverage also includes up to \$250 personal property benefits for replacement of property stolen, damaged, or destroyed due to an accident while traveling in a vehicle operated by a Transportation Network Company. Not Available to Residents of MO, NY and WA. **(Travel costs for rideshare must be paid using your ProtectPlus™ account or through a credit card issued by Kinecta.)**

Save When You Play

- **Travel and Leisure Discounts** – Money-saving discounts from thousands of local and national businesses. Redeem and print coupons online from your mobile device. Digital access makes savings super easy and convenient, giving instant savings anywhere and anytime. **(Registration/activation required; available via mobile or web only.)**
- **Fuel Savings**² – Register for the Fuel Rewards® program and save 5¢/gal on every fill-up at participating Shell stations with Extended Gold Status. Simply enter your phone number or Alt ID at the pump to see the savings instantly.

Save on Health Care

- **Telehealth**³ – Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to care for you and your family. There are zero copays and no surprise bills, plus discounts on prescriptions and lab work. Telehealth covers non-emergency, urgent care for things like allergies, sinus infections, flu, strep throat, bronchitis, hypertension, rashes, acne and more. Therapists and counselors are also there to help work through all kinds of mental and behavioral health, including depression, divorce, grief, loss and addictions. **(Registration/activation required.)**

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 for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit. Guide to Benefit can be found online through your Kinecta Online Banking or Mobile Banking app for general personal checking accounts, or at protectplus.kinecta.org for trust accounts. **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.**

² Restrictions apply. See Kinecta Online Banking or Mobile App for details, or visit protectplus.kinecta.org for trusts.

³ 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.

Protect Yourself From Fraud

IDProtect®⁴ helps you better protect yourself against identity theft, including:

- **Identity Theft Expense Reimbursement Coverage**¹ – Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud. Coverage is available to you in the event you suffer an identity theft incident.
- **Fully Managed 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. Services are available to you in the event you suffer an identity theft incident.
- **Debit and Credit Card Registration** – Register your credit and debit 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.)**
- **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. **(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.)**
- **High Risk Transactions Monitoring** – Receive alerts to warn you if someone is using your identity to conduct a high risk transaction at hundreds of participating banks, brokerages, payment services, cellular providers, insurance companies, retailers and more. Alerts may include new accounts, password resets, name and address changes, plus fund transfers. Get notified by email and optional SMS text. **(Registration/activation required.)**
- **Social Media Monitoring** – Safeguard your online presence, alerting you to any signs of hacked accounts, online threats or reputational damage, allowing you to take prompt action. **(Registration/activation required.)**

⁴ 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 available to non-publicly traded businesses and their business owner(s) listed on the account but are not available to employees or authorized signers who are not owners. Benefits are not available to a “signer” on the account who is not an account owner or to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, Benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, Benefits are available to the beneficiary, who must be the primary member (Fiduciary is not covered).

⁵ ProtectPlus benefits are available only under the same membership. All benefits are included for a low monthly fee of \$9.95, which can be waived by maintaining a \$10,000 average monthly balance in your ProtectPlus Checking account. ProtectPlus Checking accounts are dividend-bearing accounts. For the current dividends and corresponding APY, refer to the Dividend Rate Sheet. Only one (1) Non-Sufficient Funds fee and one (1) Domestic Wire Transfer fee may be waived monthly. An NSF fee is assessed for item(s) returned unpaid due to insufficient/uncollected funds including, but not limited to checks and ACH transactions (per presentation). New or renewing certificates are eligible for a rate increase, excluding all other promotions including, but not limited to, promotional certificates. ProtectPlus benefits cannot be combined with any other relationship benefits and benefits to not roll over. Refer to Kinecta Federal Credit Union's Agreements and Disclosures booklet and Consumer Schedule of Fees and Charges for additional terms and conditions such as fees, payment of dividends and other details applicable to your specific account. Terms and conditions subject to change.

Experience Better Banking

Your ProtectPlus™ account provides added benefits to everyday banking⁵:

- **Checking Dividends** – Earn dividends on your checking account.
- **Certificate Boost** – Earn an additional ten basis points on an eligible certificate.
- **Digital Investing** – One automated and self-directed transaction fee waived monthly.
- **Wire Transfer** – One domestic wire transfer fee waived per month.
- **Cashier's Checks** – Unlimited cashier's checks.
- **Notary** – Up to three notary fees waived per month (non-mortgage related).
- **ATM Fees** – Kinecta's \$2 out-of-network ATM fee will be waived.
- **Non-Sufficient Funds (NSF) Fee** – One NSF fee waived per month.

All benefits are included for a low monthly fee of \$9.95, which can be waived by maintaining a \$10,000 average monthly balance in your ProtectPlus™ account.

Enjoy the benefits of ProtectPlus™!

To take full advantage of all the benefits and features your checking account comes with, complete your registration in Kinecta's digital banking or mobile app. (For trust accounts, visit protectplus.kinecta.org and enter your Access Code.)

General benefit questions?

Call 866.210.0361, Mon - Fri, 5:30 a.m. - 4 p.m. PT.

Banking benefit questions?

Call 800.854.9846, Mon - Fri, 5 a.m. - 6 p.m. PT or Sat, 6 a.m. - 3 p.m. PT.

