

Ultimate Checking

Financial Features

- Earn 0.5% cash back on all signature-based debit card transactions with no caps or minimums. Rewards are paid automatically, every month.
- Online Banking
- Online Bill Pay
- Instant Issue Debit Mastercard®
- Apple Pay, Google Pay or Samsung Pay Mobile Wallets
- Real-Time Card Fraud Protection
- Qualifying members have up to \$750 of Overdraft Privilege
- Overdraft Protection via a Savings, Line of Credit, or Mastercard credit card
- E-Statements
- Mobile Banking app with Mobile Check Deposit
- Access to over 5,500 shared branches and surcharge-free access to almost 30,000 ATMs nationwide through the CO-OP Network

Ruby Level - \$6 Monthly Fee

Every member with Ultimate Checking qualifies for the Ruby level.

Sapphire Level - \$4 Monthly Fee

To reach the Sapphire level, the member must have an “Active” Checking Account with 15 or more signature-based debit card transactions each month OR at least \$15,000 in combined loan and/or deposit balances. The member must also meet **one** of the qualifications listed below:

- Minimum \$500 Direct Deposit, ACH, or Mobile Check Deposits per month
- Debit Card or Credit Card with at least one transaction per month (signature-based for debit)
- E-Statements

Diamond Level – No Monthly Fee

The member must qualify for the Sapphire level and have **all** of the items listed below:

- Minimum \$500 Direct Deposit, ACH, or Mobile Check Deposits per month
- Debit Card or Credit Card with at least one transaction per month (signature-based for debit)
- E-Statements



Ultimate Checking also includes the following benefits at no additional cost:

IDProtect®

- Identity theft monitoring and resolution service¹ for you
- Includes Credit File Monitoring, Credit Report, Identity Theft Expense Reimbursement Coverage² and Resolution Service (See reverse for details)

Accidental Death & Dismemberment Insurance²

- Up to \$10,000 AD&D coverage

(Coverage divides equally among joint account owners and reduces by 50% at age 70.)

Cellular Telephone Protection²

- Covers up to four phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per twelve month period
- Up to \$400 per claim
- \$50 deductible per claim
- Cellular telephone bill can be paid through this account or by a credit card issued by United Texas Credit Union

Debit Advantage®

- **Buyers 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 for coverage

Rideshare Protection²

- 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 for through eligible checking account or a credit card issued by your financial institution.)

Travel and Leisure Discounts

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts on hotels, restaurants, rental cars, auto care, museums, sporting events, salon services and more

(available online only)

Roadside Assistance Service²

- 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 reimbursement claims per twelve month period

\$shopping 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 can be held in your \$shopping Rewards account to use towards future purchases - or conveniently sent to you as a check

(registration/activation required; available online only)

Health Discount Savings

- Vision – exams, glasses, contact lenses, etc.
- Prescriptions
- Dental

This is NOT insurance. (registration/activation required)

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 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 any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate. This Institution is not federally insured. MEMBERS’ ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

Ultimate Checking



AMERICAN SHARE INSURANCE
This institution is not federally insured. Members' accounts are not insured or guaranteed by any government or government sponsored agency.



IDProtect^{®1} helps to better protect you and your joint account holders **for any identity fraud event, financial or otherwise, anywhere in the world** even if the event has nothing to do with your account at United Texas Credit Union.

Fully Managed Recovery
Comprehensive Identity Theft Resolution Services – Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.

Identity Theft Expense Reimbursement
Up to \$10,000 Identity Theft Expense Reimbursement² – 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.)**

Credit File Monitoring – Daily credit file monitoring and automated alerts of key changes to your credit reports. **(registration/activation required)**

Credit Report and Score^{3,4} – Access to credit reports and credit scores. **(registration/activation required)**

Credit Score Tracker⁴ – Receive valuable insight into your credit score³.

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)**

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)**

Online Identity Theft News Center and Valuable Phone and Web Resources – 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)**

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³ Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

⁴ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.