



## Great news regarding your checking account!

As a SLO Credit Union account holder, you deserve our best each day. It's why we strive to deliver the best service and best banking experience possible. We are delighted to announce the August 1, 2025, transition of your Checking Account.

In addition to all the convenient banking features you've come to expect from SLO Credit Union, you'll enjoy vital new protection for you and your finances, helpful ways to save, and big rewards on everyday purchases. It all begins on **August 1, 2025, with your transition to SLO Lifestyle Checking.**

Your new SLO Lifestyle Checking delivers all these important benefits and services:

- **Unlimited Check Writing**
- **No Per Check Charges**
- **Free Online Banking Access**
- **Identity theft protection with credit file monitoring:** Help better protect yourself, and your joint account holder with IDProtect® identity theft monitoring and resolution service<sup>1</sup>, that includes credit file monitoring, access to your credit report and credit score<sup>2</sup>, credit score tracker<sup>2,3</sup>, CyberRecover, monitoring of over a 1,000 public databases, identity theft expense reimbursement<sup>4</sup>, fully managed resolution services, and more.
- **Protection from the unexpected:** Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance.<sup>4</sup>
- **Cellular Telephone Protection<sup>4</sup>:** Receive up to \$400 of replacement or repair cost. (**Cellular telephone bill must be paid using SLO Lifestyle Checking account.**)
- **Debit Advantage®:** Receive Buyer's Protection<sup>4</sup> & Extended Warranty<sup>4</sup> for items purchased with this account. (**Item(s) must be purchased entirely with this account for coverage.**)
- **Shopping Rewards™:** Earn cash rewards when you shop online at dozens of your favorite retailers. (**registration/activation required; available via mobile and web only**)
- **Travel and Leisure Discounts:** Save big with deep discounts at thousands of local and national businesses. (**available via mobile and web only**)
- **Health Discount Savings:** Enjoy savings on vision, prescriptions, and dental services. **This is NOT insurance. (registration/activation required)**
- **Roadside Assistance<sup>4</sup>:** 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.

The account transition is completely seamless, and all account information remains the same – absolutely no changes to your account numbers, debit cards, direct deposit/withdrawal arrangements, or mobile & online access.

**A \$7.00 monthly fee applies.**

If you feel you would be better suited for a different account, or to learn more about your new SLO Lifestyle Checking account and the August 1, 2025 transition, please call us at 805-543-5839. Thank you for the opportunity to serve your financial needs.

Sincerely,

SLO Credit Union

**SEE REVERSE FOR REGISTRATION/ACTIVATION INSTRUCTIONS AND DISCLOSURES**

Beginning August 1, 2025, your SLO Lifestyle Checking account will include the following benefits:

**IDProtect® Identity theft monitoring and resolution services<sup>1</sup> for you, and your joint account holder:**

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage<sup>4</sup>** – To cover expenses associated with restoring your identity.
- **Fully Managed Identity Theft Resolution Services** - Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.
- **Identity Monitoring** – Monitoring of over 1,000 databases. **(registration/activation required)**
- **Credit File Monitoring** – Daily credit file monitoring and automated alerts of key changes to your credit report. **(registration/activation required)**
- **Credit Report** – Ability to request a single bureau credit report every six months or upon opening a resolution case. **(registration/activation required)**
- **Credit Score<sup>2</sup>** – Ability to request a single bureau score every month. **(registration/activation required)**
- **Credit Score Tracker** – Receive valuable insight into your credit score<sup>2,3</sup>
- **CyberRecover** – Get 24/7 access to personal cyber advocates who can help defend against extortion, ransomware, online fraud, gaming security risks and more. These experts provide immediate support and guidance helping you navigate and mitigate the impact of cyber incidents. With CyberRecover, feel secure knowing that professional help is always available to protect your online life.

**Accidental Death & Dismemberment Insurance<sup>3</sup>** – Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance. **(Coverage divides equally on joint accounts and reduces by 50% at age 70.) (Insurance document with complete details of coverage enclosed.) Need to file a claim? Call 1-866-210-0361**

**Cellular Telephone Protection<sup>4</sup>** – Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per twelve month period. Covers up to four phones on a cellular telephone bill. **(Cellular telephone bill must be paid using SLO Lifestyle Checking account.)**  
**Need to file a claim? Call 1-866-210-0361**

**Debit Advantage® - Buyer's Protection<sup>4</sup> & Extended Warranty<sup>4</sup>** – Buyer's Protection covers items for 90 days from the date of purchase against accidental breakage, fire, or theft. Extended Warranty 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 eligible account.)**

**Shopping Rewards™** – Receiving Shopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! **(registration/activation required; available via mobile and web only)**

**Travel and Leisure Discounts** – Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from a mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime. **(available via mobile and web only)**

**Health Discount Savings** – Enjoy savings on vision, prescriptions and dental services. **This is NOT insurance. (registration/activation required)**

**Roadside Assistance<sup>4</sup>** – 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.

**All of these benefits are yours with SLO Lifestyle Checking. Some do require no-fee registration and must be requested or activated. Registration and activation are easy!**



Go to **SLOCU.ClubChecking.com** or download the **Club Checking** mobile app. Using Access Code **CA254687**, simply follow the step-by-step instructions to register and activate benefits.

Once you are registered, continue to access your benefits online at SLOCU.ClubChecking.com or with the Club Checking mobile app!



Call 1-866-210-0361 for questions related to any of the benefits, or for assistance with registration and activation.

**Disclosures:**

<sup>1</sup> Benefits are available to personal checking account holder(s), and their joint account holders 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 holder or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

<sup>2</sup> 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. 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.

<sup>3</sup> 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.

<sup>4</sup> 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. Accidental Death & Dismemberment (AD&D) insurance document is enclosed. All other Guides to Benefits and insurance documents can be found online at SLOCU.ClubChecking.com or through the Club Checking mobile app. If you wish to name a beneficiary for your AD&D Insurance coverage, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible account holder, you are enrolled as a member of the Econocheck Association, of which your financial institution is a sponsor. For more information, please visit SLOCU.ClubChecking.com or call 866-210-0361. **Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit or guaranteed by the credit union or any credit union affiliate.**