

Access Rewards Checking

Big rewards. Big protection.

Access Rewards Checking serves up a big share of both.

Help protect your identity, your purchases, and your phone. Plus, enjoy big savings when you bank, shop, and play.

Access it all — conveniently with Access Rewards Checking.



**Savings. Convenience.
Security.**



This is who we are

afbank.com



Member
FDIC



10/2023



**Access Rewards
Checking**



Everyday Savings. Everyday Protection.

Access Rewards Checking

Armed Forces Bank offers:

- **Early Pay (up to 1 day)¹**
- **Access to 30,000 surcharge-free ATMs in the MoneyPass[®] network²**
- **Cashier's Checks, Money Orders and Standard Checks at no additional charge**
- **Digital Banking³ - Account Alerts, Bill Pay, Card Controls, Mobile Deposits⁴, Person-to-Person Payments & more**

\$6 monthly service charge. \$100 opening balance required.

¹ Direct deposit required.

² MoneyPass logo must be on the debit card. MoneyPass is only in the U.S.

³ Mobile carrier fees may apply.

⁴ All deposits are subject to verification and are not available for immediate withdrawal. Deposit limits and restrictions apply.

Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. **[available via mobile or web only]**
- **\$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 or web only]**
- **Fuel Savings⁵**
Register for the Fuel Rewards[®] program and save 5¢/gal on every fill-up at participating Shell stations with Extended Gold Status.

Save on health care

- **Health Discount Savings**
Enjoy savings on vision, prescriptions and dental services. **This is NOT insurance. [registration/activation required]**

Save when your child banks

- **Debit Card for Kids and Teens**
Money sharing mobile application that provides you access to digital debit cards for your kids to help teach them financial responsibility. **[registration/activation required]**

Help protect your credit and your identity

You can rest easy knowing that IDProtect[®], our identity theft monitoring and resolution service⁶, can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage[†]**
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud. **[see Insurance disclosure]**
- **Comprehensive 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.
- **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]**
- **Credit File Monitoring**
Daily credit file monitoring and automated alerts of key changes to your credit report. **[registration/activation required]**
- **Credit Report and Score⁷**
Access to credit report and credit scores. **[registration/activation required]**
- **Credit Score Simulator**
See how different actions will impact your VantageScore. **[registration/activation required]**
- **Credit Score Tracker**
Receive valuable insight into your credit score^{7,8}.
- **Identity Monitoring**
Monitoring of over 1,000 databases. **[registration/activation required]**
- **Dark Web Monitoring**
Monitor your personal information on the dark web and receive alerts when your personal information is exposed. **[registration/activation required]**
- **Online Identity Theft News Center and Valuable Phone and Web Resources**
[registration/activation required]
- **Financial Wellness 360[®]**
Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. **[available via mobile or web only]**

Access Rewards Checking helps protect you from unexpected losses

- **Travel Accidental Death & Dismemberment Insurance[†]**
Receive up to \$10,000 of Travel Accidental Death & Dismemberment Insurance. **(Coverage divides equally on joint accounts.) [see Insurance disclosure]**
- **Cell Phone Protection[†]**
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 cell phone bill. **[Cell phone bill must be paid using eligible account.]**
- **Debit Advantage[®]**
Buyers 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 this account for coverage.) [see Insurance disclosure]**
- **Rideshare Protection[†]**
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 NY. **[Travel costs for rideshare must be paid for through eligible checking account or a credit card issued by Armed Forces Bank.] [see Insurance disclosure]**
- **Roadside Assistance Service[†]**
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.

[†] 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.

⁵ Restrictions apply. See AFBank.ClubChecking.com for details.

⁶ Benefits are available to personal checking accounts and their primary account owner and joint account owner(s) subject to the terms and conditions set forth 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.

⁷ 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.

⁸ 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.

INSURANCE DISCLOSURE: Insurance products are NOT insured by FDIC or any Federal Government Agency; NOT a deposit of or guaranteed by the bank or any bank affiliate. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance.