

Wellby Checking Account Benefits Update

At Wellby Financial, we're committed to continually enhancing the value and experience we offer to our members.

Last year, we removed monthly service fees from our checking accounts. Now, we're thrilled to share exciting news regarding the benefits we're adding to your free checking account. These free enhancements are available to you easily through Wellby digital banking beginning April 1, 2024.

Introducing Enhanced Member Benefits

Protecting your identity is an important part of your financial well-being, and with your Wellby checking account, you have access to identity theft protection and recovery benefits, including credit file monitoring*, dark web*, social media*, and high-risk transactions monitoring*, and more!

Beginning in April, you'll have access to new features and an upgraded experience that not only protects your financial well-being but also empowers you with tools for smart financial management.

What's New?

- **Track Your Credit Score¹ from Your Wellby Digital Banking Dashboard:** Keep an eye on your credit health daily with our new credit score widget accessible in your Wellby Mobile App or online banking.
- **A Faster and Easier Way to Access Your Benefits:** Access all your identity theft protection and recovery benefits with one click through the credit score widget on your dashboard.
- **Identity Theft Protection with IDProtect®:** Beginning April 1, 2024, your identity theft monitoring and resolution services² will transition to a new provider and include the following benefits:
 - Access to your single-bureau credit report and credit score¹
 - Identity monitoring* of over 1,000 databases
 - Up to \$25,000 identity theft expense reimbursement³
 - Fully-managed resolution services, including IRS tax fraud refund advance and freeze assistance
 - Dark web*, social media*, and high-risk transactions monitoring*
- **Cellular Telephone Protection³:** Receive up to \$600 (previously \$500) of replacement or repair cost for damaged or stolen phones. (Cellular telephone bill must be paid using your Wellby checking account.)
- **Expanded Account Benefits for Joint Owners:** Joint account owners now have access to these great identity theft protection and recovery benefits too! If you have a joint account owner on your Wellby checking account, see the joint owner benefit activation steps on the following page.

Your Next Steps

Great news! The transition to these enhanced features will be seamless with no changes to your account. Take advantage of your expanded checking account benefits through Wellby digital banking beginning April 1, 2024.

Step 1 | How to Enroll in Wellby Digital Banking

Get ready to access your new benefits by setting up your Wellby digital banking profile. Enroll on a desktop computer (secure.wellbyfinancial.com/enroll) or mobile device by downloading the Wellby Mobile App in the Apple App Store (wellby.info/appstore) or Google Play Store (wellby.info/googleplay). If needed, you can view a step-by-step Wellby digital banking enrollment tutorial online (wellby.info/digital-banking).



Step 2 | How to Activate Your Benefits

After your benefits are updated on April 1, simply log into your your Wellby digital banking profile online or in our mobile app, navigate to the credit score widget on your dashboard, and click "Get Started" to access your benefits.

Some of your new and existing benefits including, credit file monitoring, credit report, credit score, identity monitoring, social media, high-risk transactions, and dark web monitoring, require no-fee registration and must be activated through the link in the credit score widget.

Please see page three (3) for additional disclosures.

How to Activate Joint Account Owner Benefits

Beginning April 1, 2024, joint account owners will have access to these same great checking account benefits! You will receive an email on April 1, with your joint account owner instructions and access code.

You can also call us at (281) 488-7070, visit a branch near you, or send a secure message in Wellby digital banking to request your joint account owner benefit access code.

Our members are at the center of all we do, and delivering these added member benefits is just another step in our commitment to improve your experience and help you prosper. We hope you enjoy your upgraded experience and these new features that can help you take control of your financial prosperity.

Questions About These Changes?

If you have any questions about your new benefits, or to learn more about your Wellby checking account, give us a call at (281) 488-7070. We're happy to help!

Thank you for your membership!





ADDITIONAL DISCLOSURES:

*Registration/activation required

¹ You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Transunion data. Third parties may use a different type of credit score to assess your creditworthiness.

² 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 covered.

³ 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 insurance document. Guide to Benefit and insurance documents can be accessed through the Wellby Mobile app or online banking. **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.**