



Powered by
JSC FCU

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Notice of Account Change

Thank you for being a valued member of Wellby, powered by JSC FCU. In addition to refreshing our brand and upgrading our systems, we are also redesigning our products to provide you more for less. We've created new checking account options to better meet your needs, support the lifestyle you want, and improve your overall financial well-being. As a result, we're transitioning your current checking account(s) to a new checking product effective October 11, 2021.

Introducing our New Wellby Spending Accounts

Explore our new checking accounts, designed to fit your financial goals, while offering you a better banking experience.

| Features & Benefits | Wellby Spending | Wellby Secure Spending | Wellby Spending Plus |
|---|-----------------|------------------------|----------------------|
| Mobile check deposits via our free mobile app | Included | Included | Included |
| Pay unlimited bills online for free | Included | Included | Included |
| One free box of standard checks per calendar year | | Included | Included |
| Up to \$15 of out-of-network ATM fees reimbursed per statement cycle | | Included | Included |
| Professional identity theft recovery services and identity theft expense reimbursement insurance for you and your qualified family | | Included | Included |
| Mobile Phone Coverage* - Insurance coverage for your phone repair or replacement | | Included | Included |
| An entitlement to Identity Monitoring Services** : <ul style="list-style-type: none"> • Credit and Dark Web Monitoring with Alerts • Credit Score and Report • High Risk Transactions Monitoring • And more! | | Included | Included |
| High-yield dividend-earning checking with dividends paid monthly. | | | Included |

| Features & Benefits | Wellby Spending | Wellby Secure Spending | Wellby Spending Plus |
|--|-----------------|------------------------|----------------------|
| Monthly service fee | \$0 | \$6 | \$10 |
| Monthly service fee waiver based upon account activity | N/A | Included | Included |

| | | | |
|---|--|----------|----------|
| <p>Wellby Secure Spending</p> <p>Again, effective October 11, 2021, your new Wellby Secure Spending account will have a monthly service fee of \$6. You may qualify for a fee waiver if you meet each of the following criteria:</p> <ul style="list-style-type: none"> • Direct deposit (\$300 or more per month) • Registered for or an active user (log in once every three months) of online banking <p>AND one of the following</p> <ul style="list-style-type: none"> • 8 or more posted debit card transactions or posted debit card payments of bills from this account • \$40,000 or more in lending balances (not including credit card) | | Included | |
| <p>Wellby Spending Plus</p> <p>Again, effective October 11, 2021, your new Wellby Spending Plus account will have a monthly service fee of \$10. You may qualify for a fee waiver if you meet each of the following criteria:</p> <ul style="list-style-type: none"> • Direct deposit (\$4,500 or more per month) • Registered for or an active user (log in once every 3 months) of online banking <p>AND one of the following</p> <ul style="list-style-type: none"> • 8 or more posted debit card transactions or posted debit card payments of bills from this account • \$100,000 or more in lending balances (not including credit card) | | | Included |

Account Evaluation to Determine Spending Account Product Placement

Your accounts will be evaluated with the following as of October 8, 2021, to determine which Wellby Spending account(s) your checking account(s) will be transitioned into.

Wellby Spending

- Over 18 years of age
- Checking accounts opted out of Privilege Pay
- No balance requirement

Wellby Secure Spending

- Over 18 years of age
- Checking account opted into Privilege Pay
- Average balance of less than \$10,000 within the past 60 days

Wellby Spending Plus

- Over 18 years of age
- Checking account opted into Privilege Pay or a Money Market account
- Average balance of greater than \$10,000 within the past 60 days

You will receive a packet that includes all changes in terms and agreements for your new Wellby accounts. Please refer to this packet for complete details of your new Account Agreements, Term & Conditions, and Account Disclosures.

Please note: If you are part of our Wellby Secure Spending or Wellby Spending Plus checking accounts, you will also soon receive instructions to easily activate your entitlement to monitoring services. Activation is required for these identity monitoring services to go into effect.

If you have any questions regarding your new Wellby Spending account and benefits, please visit any solution center location, or contact us during regular business hours at 281-488-7070 or 800-940-0708. Thank you for being a Wellby member. We're glad to be a part of your financial life.

* The primary account holder can file a claim for any phones owned by them. For additional details about the services, including terms, conditions, and limitations, please visit <https://wellbysecure.nxgstrategies.com/>

** MONITORING SERVICES ARE PROVIDED TO THE PRIMARY ACCOUNT HOLDER ON AN ENTITLED BASIS AND REQUIRE CONSUMER ACTIVATION. For additional details about the services, including terms, conditions, and limitations, please visit <https://wellbysecure.nxgstrategies.com/>