



January 4, 2021

Account (Last 3 numbers): XXX

Dear MEMBER NAME,

Notice of Account Change

We are upgrading your current checking account to our new Smarter Checking effective February 8, 2021. Smarter Checking comes with expanded financial benefits and enhanced security features listed below:

- Debit Rewards – earn points for using your debit card, redeem for gift cards, merchandise or travel
- Loan rate discounts
- Professional identity theft recovery services and identity theft expense reimbursement insurance
- Mobile Phone Coverage* - Provides insurance coverage up to \$500 after a \$50 deductible for your device's repairs or replacement due to accidental damage, mechanical failure or theft
- An entitlement to powerful, proactive Identity Monitoring Services with Alerts**:
 - Credit Monitoring - Provides email and SMS text alerts for credit inquiries, new credit lines, address change and more.
 - Credit Report and Score - Helps to benchmark your credit standing and uncover pre-existing credit issues; your score is tracked on a timeline to help you see unexpected changes that might indicate identity theft.
 - Dark Web Monitoring - Alerts you if your personal information or registered credentials have been compromised on the Dark Web.
 - Social Media Monitoring - Monitors your Facebook, Instagram, LinkedIn, and Twitter accounts.
 - High Risk Transactions Monitoring - Provides alerts to password resets, money transfers and more at participating companies.

Smarter Checking, packed with great benefits, has a small monthly account fee of only \$8 per month. In February, you will receive an email communication with simple instructions to activate your entitlement to Monitoring Services. Activation is required for monitoring services. **It is important that we have your current email on file, please update your email online in myMcCoy or contact us during regular business hours.**

The change to Smarter Checking will not affect your account number, online banking access, checks or debit card. Any automatic payments or scheduled bill payments will continue to be processed as they do today.

If you have any questions regarding your new account, please contact us during regular business hours.

Thank you for being a McCoy Federal Credit Union member.

Sincerely,

TEAM McCOY

Notice of Account Change

We are upgrading our current checking accounts as follows:

Easy Checking and Classic Checking will be discontinued. Everyone currently in these accounts will be moved to Smarter Checking on February 8, 2021.

In addition to Smarter Checking, we will offer Smart Checking and Simply Checking accounts. The following comparison outlines the benefits and features of the new accounts:

Checking Accounts	Smarter	Smart	Simply
Monthly Maintenance Fee	\$8	\$5	\$0
Included Benefits			
Visa Debit Rewards	✓	✓	
Fully Managed Identity Theft Recovery	✓	✓	
Identity Theft Expense Reimbursement	✓	✓	
Identity Monitoring Services with Alerts**	✓	✓	
Mobile Phone Coverage*	✓		
Loan Discount - Consumer Loans***	0.50%	0.25%	
ATM Surcharge Reimbursement****	✓	✓	
Official Checks/Money Orders	FREE	FREE	\$1
Notary Services	FREE	FREE	\$5
Draft Stop Payment	FREE	FREE	\$25
Spend-2-Save	FREE	FREE	FREE
Paper Statement Option	FREE	\$3/month	\$3/month

*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 mccoy.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 mccoy.nxgstrategies.com.

*** Loan Discounts do not apply to promotional rates, credit cards and mortgage loans.

**** ATM Surcharge Reimbursement limited to 1 per month. Reimbursement restricted to McCoy's foreign ATM surcharge only - \$1 for balance inquiry or \$2 ATM use.