



## idLOCK Checking Accounts Extra Protection You Can Bank On.

idLOCK Checking accounts provide valuable financial and security features – including access to your account from almost anywhere and protection from identity theft, cell phone protection, and buyer’s protection and extended warranty – AND we make it easy for you to enjoy these benefits for a low monthly fee.

### Features



|  | idLOCK STANDARD<br>SECURE ID CHECKING | idLOCK PLUS<br>SECURE ID CHECKING |
|--|---------------------------------------|-----------------------------------|
| Minimum Balance to Open                                    | \$50                                  | \$50                              |
| Monthly Fee  | \$6.00<br>\$1 discount for those 55+  | \$8.00                            |
| Minimum Balance to Avoid Fee                               | N/A                                   | \$20,000                          |
| Unlimited Check Writing                                    | ✓                                     | ✓                                 |
| Free Basic Checks  | ✓ (age 55+)                           | ✓                                 |
| E-statement and Paper Statement                            | ✓                                     | ✓                                 |
| Online Banking and Bill Pay                                | ✓                                     | ✓                                 |
| Mobile Banking and Deposit                                 | ✓                                     | ✓                                 |
| Text Message Banking<br>(mobile rates will apply)          | ✓                                     | ✓                                 |
| Free Debit/ATM card  | ✓                                     | ✓                                 |
| 4 Free Non-JVB Transactions                                |                                       | ✓                                 |
| 2 Free External Funds and<br>Unlimited Overdraft Transfers |                                       | ✓                                 |
| No Fee Official Checks<br>and Interest*                    |                                       | ✓                                 |

\* Interest paid on the portion of balances \$25,000 or higher.

## idLOCK Checking Accounts



Member FDIC

Visit [www.jvbonline.com](http://www.jvbonline.com) or  
call 855-582-5101 to learn more.

## idLOCK Checking Accounts include the following benefits at no additional cost:

### Feel Confident with IDProtect®

You can rest easy knowing that IDProtect, our identity theft monitoring and resolution service<sup>1</sup>, can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage<sup>2</sup>**  
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.
- **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 Score<sup>3</sup>**  
Access to credit report and credit scores. (registration/activation required)
- **Credit Score Tracker**  
Receive valuable insight into your credit score<sup>3,4</sup>. (registration/activation required)
- **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)
- **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)

### Our idLOCK Checking Accounts help protect you from unexpected losses

- **Accidental Death & Dismemberment Insurance<sup>2</sup>**  
Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. (Coverage divides equally on joint accounts and reduces by 50% at age 70.)
- **Cell Phone Protection<sup>2</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 eligible account, per twelve-month period. Covers up to four phones on a cell phone bill. (Cell phone bill must be paid using your idLOCK Checking account.)
- **Debit Advantage®**  
Buyers Protection<sup>2</sup> covers items for 90 days from the date of purchase against accidental breakage, fire or theft. Extended Warranty<sup>2</sup> 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.)
- **Telehealth<sup>5</sup>**  
access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family. There are zero copays, plus discounts on prescriptions and lab work.(registration/activation required)

### Save on Health Care

<sup>1</sup> 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.  
<sup>2</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. **Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.**  
<sup>3</sup> Credit Score is a VantageScore 3.0 based on Equifax data. Third parties may use a different type of credit score to assess your creditworthiness.  
<sup>4</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>5</sup> Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.