



AMERICA'S CHRISTIAN
CREDIT UNION

Elite Checking

BENEFITS GUIDE

Discover the full
potential of your
checking account



Elite Checking Benefits Summary



Scan here for the latest details on the benefits, rewards, and discounts available to Elite Checking account holders

Benefit	Description	How to Access Benefit
Personal Identity Theft (IDPROTECT^{®1})	<ul style="list-style-type: none"> Identity Theft Expense Reimbursement² Fully Managed Identity Theft Resolution Services Identity Theft Recovery Case Plan Credit File Monitoring^{3*} Identity Monitoring[*] Credit Report and Score^{4**} Debit & Credit Card Registration[*] Online Identity Theft News Center[*] 	Register for eClubOnline (see page 2)
Cellular Telephone Protection²	Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad; your cellular telephone bill must be paid through this account. Need to file a claim? Call 1-866-210-0361	Register for eClubOnline (see page 2)
Debit Advantage[®] Buyer's Protection² & Extended Warranty²	Covers items for ninety days from the date of purchase against accidental breakage, fire, or theft; item(s) must be purchased entirely with this account for coverage Need to file a claim? Call 1-866-210-0361	Register for eClubOnline (see page 2)
Travel & Leisure Discount Membership	Money-saving discounts from thousands of local and national businesses; available online only**	Register for eClubOnline (see page 2)
Shopping Rewards[™]	Shop online using our customized shopping portal and receive cash back; available online only**	Register for eClubOnline (see page 2)
Accidental Death & Dismemberment Insurance^{2,5}	Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance	Automatically included
Early Pay	Get paid up to 2 days early qualifying ACH/direct deposit transactions	Automatically included
Loan Discounts	Earn up to a 0.50% rate discount when you borrow from ACCU	Automatically included
*Registration/Activation Required **Registration/activation required; available via mobile or web only.		

1 - Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. 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.

2 - 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 offered through the company named in the Guide to Benefit or on the certificate of insurance.

3 - Credit file monitoring may take several days to begin following activation.

4 - Credit Score is a VantageScore 3.0 based on single bureau credit data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

5 - If you wish to name a beneficiary, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible account holder with a participating financial institution, you and your joint account holders, and family members, if applicable, are enrolled as members of the Econocheck Association, of which your financial institution is a sponsor. Certain Benefits, including insurance coverage, take effect on the date you enrolled in your eligible account and will end the earliest of: (1) the first of the month after the month in which your eligible account fees, if applicable, were last paid, (2) termination of your eligible account, or (3) termination of the applicable policy. As a member, you may be entitled to be represented at the annual meeting of Econocheck Association. For questions regarding claims or your coverage, or for more information, you may contact us at www.eclubonline.net or 866-210-0361. Please keep a copy of this letter with your important insurance papers.

Insurance Products are not insured by NCUA or any Federal Government Agency; Not a deposit of or guaranteed by the credit union or any credit union affiliate.

How to Register for eClubOnline



Online

Visit **www.eClubOnline.net**
and follow the instructions
to register using your
access code **CA312878**



Phone

OR Call **1-866-210-0361**
for assistance with registration
and activation and provide
your access code **CA312878**

Once registered, you can access your benefits at **www.eClubOnline.net**
or with the **eClub mobile app** available for Apple and Android devices

To File a Claim

Visit
www.eClubOnline.net
using your access code
CA312878

OR

Call
1-866-210-0361
Benefits Service Center
M-F, 8:30am-5:00pm EST

Lost/Stolen Credit/Debit Cards

For after-hours assistance for Lost or Stolen Credit or Debit Cards, call **1-866-210-0361**

Download the eClub Mobile App:



Message and data rates may apply



PLATEAU INSURANCE COMPANY

2701 North Main Street, Crossville, TN 38555 Ph.(800) 752-8328

(herein referred to as the Company)

Policyholder: Econ-O-Check Association

Policy Number: 21201

BLANKET ACCIDENT INSURANCE DESCRIPTION OF COVERAGE

Who Is Eligible

The persons eligible for coverage under the Blanket Policy (herein called the Policy) issued to the Policyholder are all members of Policyholder (herein called You or Your) who have elected a membership package.

What Activities are Covered

Accident insurance is provided if You suffer an Injury while participating in a Covered Activity(ies). A Covered Activity(ies) is defined in the Policy as any activity(ies) that is not listed in Exclusions. Covered Activity(ies) are:

24 Hour Accidental Injury

Definitions

Injury shall mean bodily injury caused by an accident that: (1) occurs while the Policy is in force as to the person whose injury is the basis of claim; (2) occurs while such person is participating in a Covered Activity; and (3) results directly and independently of all other causes in a covered loss.

Your Effective and Termination Dates

Effective Date. Your coverage under the Policy begins, provided premiums have been paid by You or on Your behalf, on the later of: 1) the date the Policy becomes effective; or 2) the date Your written enrollment is received by us, the Program Sponsor or Policyholder.

Termination Date. Your coverage under the Policy ends on the earliest of: (1) the date the Policy is terminated, (2) the end of the period for which Your premiums have been paid; or (3) the date You cease to be a member of Policyholder as per the records of the Program Sponsor.

Schedule of Benefits - Accidental Death and Dismemberment Benefit

Covered Activity(ies):

24 Hour Coverage

Maximum Amount

\$10,000

Benefits provided under a joint membership will be divided equally among all joint members who are on file with the Policyholder. In the event of a claim, the benefit for the claimant will be the percentage of the Maximum Amount equal to his or her percentage interest in the joint membership.

The Aggregate Limit is \$5,000,000 per accident for all plans combined.

Description of Benefits

Maximum Amount. As applicable to each Benefit provided by the Policy for each Insured, Maximum Amount means the amount shown as the maximum amount for that Benefit for the Insured's eligible class, subject to the Reduction Schedule.

Reduction Schedule. The Maximum Amount for 24 Hour Accidental Injury Coverage used to determine the amount payable for a loss will be reduced if an Insured is age 70 or older on the date of the accident causing the loss with respect to the Benefit(s) provided by the Policy. The Maximum Amount for 24 Hour Accidental Injury Coverage is reduced to a percentage of the Maximum Amount that would be used if the Insured were under age 70 on the date of the accident, according to the following schedule: 50% of the benefit at Age 70.

Premium for an Insured age 70 or older is based on 100% of the coverage that would be in effect if the Insured were under age 70. "Age" as used above refers to the age of the Insured on the Insured's most recent birthday, regardless of the actual time of birth.

The Maximum Amounts as shown above in the Schedule of Benefits are used to determine amounts payable under each Benefit. Actual amounts payable will not exceed the maximums, and may be less than the maximums under circumstances specified in the Policy.

Accidental Death. If You suffer an Injury that results in death within 365 days of the date of the accident that caused the Injury, the Company will pay 100% of the Maximum Amount.

Accidental Dismemberment Benefit. If Injury to the Insured results, within 365 days of the date of the accident that caused the Injury, in any one of the Losses specified below, the Company will pay the percentage of the Maximum Amount shown below for that Loss:

Both Hands or Both Feet	100%	Speech and Hearing in Both Ears	100%
Sight of Both Eyes	100%	One Hand or One Foot	50%
One Hand and One Foot	100%	The Sight of One Eye	50%
One Hand and the Sight of One Eye	100%	Speech or Hearing in Both Ears	50%
One Foot and the Sight of One Eye	100%	Thumb and Index Finger of Same Hand	25%

'Loss' of a hand or foot means complete severance through or above the wrist or ankle joint. 'Loss' of sight of an eye means total and irrecoverable loss of the entire sight in that eye. 'Loss' of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. 'Loss' of speech means total and irrecoverable loss of the entire ability to speak. 'Loss' of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.

If more than one Loss is sustained by an Insured as a result of the same accident, only one amount, the largest, will be paid.

Exposure and Disappearance. If by reason of an accident occurring while an Insured's coverage is in force under the Policy, the Insured is unavoidably exposed to the elements and as a result of such exposure suffers a loss for which a benefit is otherwise payable under the Policy, the loss will be covered under the terms of the Policy.

If the body of an Insured has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which the person was an occupant while covered under the Policy, then it will be deemed, subject to all other terms and provisions of the Policy, that the Insured has suffered accidental death within the meaning of the Policy.

Limitation on Multiple Covered Benefits. If an Insured suffers one or more losses from the same accident for which amounts are payable under more than one of the Benefits provided by this Policy, the maximum amount payable under all of the Benefits combined will not exceed the amount payable for one of those losses, the largest.

Limitation on Multiple Covered Activities. If an Insured's Injury is caused by an accident that occurs while the Insured is participating in more than one Covered Activity applicable to that Insured, and if the same Benefit applies to that Insured with respect to more than one such Covered Activity, then for Policy purposes the Maximum Amount for that Benefit for that Insured for that accident will be determined as though the accident occurred while the Insured was participating in only one such Covered Activity, the one with the largest Maximum Amount for that Benefit for that person.

Multiple Memberships. If an Insured has two or more memberships, the maximum amount payable will be no more than two times the largest maximum amount payable for that loss.

Aggregate Limit. The maximum amount payable under this Policy may be reduced if more than one Insured suffers a loss as a result of the same accident, and if amounts are payable for those losses under one or more of the Benefits provided by this Policy. The maximum amount payable for all such losses for all Insureds under all those Benefits combined will not exceed the amount shown as the Aggregate Limit in the Benefit Schedule. If the combined maximum amount otherwise payable for all Insureds must be reduced to comply with this provision, the reduction will be taken by applying the same percentage of reduction to the individual maximum amount otherwise payable for each Insured for all such losses under all those Benefits combined. Aggregate Limit \$5,000,000 per accident for all plans combined.

Exclusions: The Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from: 1) suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury; 2) sickness, disease or infections of any kind; except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning; 3) declared or undeclared war, or any act of declared or undeclared war (Note: This policy covers Armed Services Personnel only for loss resulting from non-military or non-combat activities within the United States of America); 4) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if You are: a. riding as a passenger in any aircraft not licensed for the transportation of passengers; b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; 5) Your being under the influence of drugs or intoxicants, unless taken under the advice of a physician.

Claims Procedures: All claims should be reported to the Policyholder as soon as possible at the following phone number: Econ-O-Check Association – Insurance Service Center/Claims Department, 3 Gresham Landing, Stockbridge, GA 30281, ph: (866) 210-0361.

The Company will send claim forms to the claimant upon receipt of a written notice of claim. If such forms are not sent within 15 days after the giving of notice, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. The written proof should include the Insured's name, the Policyholder's name and the Policy number. Written proof of loss must be furnished to the Company within 90 days after the date of the loss. Failure to furnish proof within the time required neither invalidates nor reduces any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity of the claimant, later than one year from the time proof is otherwise required. Upon receipt of due written proof of loss, payment for a covered loss of life of an Insured will be made to the beneficiary or beneficiaries designated by the Insured and filed with Company. If there is no designated beneficiary or no designated beneficiary is living after Insured's death, the benefits will be paid in equal shares, to the survivors in the first surviving class of those that follow: the Insured's (1) spouse; (2) children; (3) parents; or (4) brothers and sisters. If no class has a survivor, the beneficiary is the Insured's estate. Any payment the Company makes in good faith fully discharges the company's liability to the extent of the payment made. Benefits payable under this Policy for any covered loss will be paid within 30 days of the Company's receipt of due written proof of the loss.

IMPORTANT: If any conflict should arise between the contents of this Description of Coverage and the Master Policy (underwritten by Plateau Insurance Company of Crossville, Tennessee, referred to as the Company), or if any point is not covered herein, the terms and conditions of the Master Policy will govern in all cases.

Additional Benefits Details

Accidental Death & Dismemberment Insurance^{1,2}

Nothing can really prepare your loved ones should the unexpected happen to you. However, you can be protected with Accidental Death coverage made available to you by Americas Christian Credit Union. As the name “accident” suggests, they are unplanned and often they occur without warning. As a member, you can receive up to \$10,000 24-hour Accidental Death & Dismemberment (AD&D) Insurance. Coverage divides equally on joint accounts and reduces by 50% at age 70.

Insurance Product is not a deposit; not NCUA insured; not an obligation of the credit union; and not guaranteed by the credit union or any affiliated entity.



**SCAN TO
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OUR AD&D
INSURANCE
BENEFICIARY
FORM**

Travel & Leisure Discount Membership

As an ACCU member, you have the opportunity to enroll in a complimentary Travel & Entertainment membership program - where you can take advantage of travel and entertainment discounts year-round! Enroll today, and your Travel & Entertainment membership will be activated. Membership information, including travel & entertainment access code and membership cards will be made available to you online. You can immediately start saving at thousands of hotels and restaurants, theme parks and movie theaters across the country. You will have access to car rental discounts and special discounts from local merchants in your hometown. Members can redeem and print coupons online or access discounts from their mobile device. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. Registration/activation required; 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 will be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Registration/activation required; available via mobile or web only.

Early Pay

At America's Christian Credit Union, we believe your hard-earned money should work for you—sooner. That's why we offer early pay, a powerful feature that gives you access to your paycheck up to two days early when you set up direct deposit with your employer. When your employer or benefits provider sends us notice of an upcoming deposit, we make those funds available to you as soon as we receive the notification—often up to two days before your scheduled payday. No waiting. No hassle. Just early access to your money.



**SCAN TO
LEARN
MORE
ABOUT
EARLY PAY**

Loan Discounts

Think of having an ACCU checking account as becoming a ‘VIP member’ and gaining access to all kinds of additional benefits – the biggest of which is discounts on your borrowing rates earn up to a 0.50% discount when setting up automatic payments from your Elite Checking account.

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Insurance Products are not insured by NCUA or any Federal Government Agency; Not a deposit of or guaranteed by the credit union or any credit union affiliate.



AMERICA'S CHRISTIAN
CREDIT UNION

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Glendora, CA 91740
800.343.6328



This credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance (ASI) on qualifying member's accounts in excess of that provided by NCUA. ASI is a credit union owned-share guaranty corporation. See a credit union representative for details. Equal housing opportunity.