

# First Checking Premium

Get the most out of your money with a First Checking Premium Account! When you enroll in a First Checking Premium account you not only get the same great customer service, but many value-added benefits!

- ◆ Interest Bearing with No Minimum Balance
- ◆ No Non-Proprietary ATM Fees  
(Fees waived for cards associated with premium account only)
- ◆ 120 Free Checks per calendar year (up to \$27 value per year)
- ◆ One Free Incoming Wire per calendar year (\$10 value)
- ◆ One Free Replacement VISA Debit Card per calendar year (\$10.15 Value)
- ◆ One Overdraft Fee waived per calendar year (\$34.25 Value)
- ◆ Free Bill Pay (a \$46 value)
- ◆ Free Online Banking
- ◆ Free Mobile App

\*\*A savings of over \$130.00 per calendar year!\*\*

**We are excited to announce we have teamed up with Benefits Plus® to give you even more perks with your Premium account!**



**Important Notice:** Credit Monitoring and the ULTIMATE ID™ program does not begin until you have successfully validated your Identity by completing the activation process via the email invitation supplied. **A valid email is required for Ultimate ID™. The membership covers up to two account owners.** Certain restrictions and limitations apply. Call 1.877.279.6338 for complete Terms and Conditions and program eligibility. No one can prevent all identity theft.



## Protect yourself with:

### ◆ Ultimate ID™ featuring:

#### 3 Bureau Credit Monitoring

Experian, Equifax and TransUnion Credit Bureaus

#### Internet Monitoring

Monitors the dark web and social networking websites for your personal identifiable information

#### Credential Vault

Record critical information you may need to access in the event of a lost or stolen wallet

#### Instant Inquiry Alert

Alerts you when a creditor requests your report at TransUnion

#### Score Tracker

Receive monthly alerts when a new score is available to view

#### 3G Fully Managed Identity Fraud Research, Remediation and Recovery Services

Professional recovery Advocates will manage your recovery process to help restore your name and credit to pre-event status

#### Lost Document Replacement Services

Recovery Advocates will assist you in addressing and replacing Personally Identifiable Information

### ◆ Cellular Care Coverage

\*Coverage for phones up to 2 years old. \$600 Lifetime coverage. Cell phone bill must be paid from your FNB premium account. Call 1.866.329.7587 for complete program details.

## Plus....

- ◆ Save on Travel Services: Air Travel, Cruises, Car Rentals, Hotel Reservations, Condo Vacations and More!
  - ◆ TicketXpress
  - ◆ Cash Back Rewards & Discounts
  - ◆ Major Attraction Discounts:  
Disney, Six Flags, Universal and Many More
  - ◆ Restaurant Savings
- And Much More!**



The First National Bank of Ottawa has selected Generations Gold, Inc., a fully independent third-party benefits provider, to provide travel and other discounted services on an exclusive basis directly to Benefits Plus® members. The First National Bank of Ottawa assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages, and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent service or benefits providers. Discounts received through the Program may not be used in conjunction with any other discounts. Benefits and services available through the Program are subject to change without notice. Not all plans and discounts are available in all areas. The descriptions herein are summaries only and intended for informational purposes only and do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Most products through TicketXpress are available for eRedemption. Some exclusions apply.

You can view the complete terms, conditions, exclusions and complete program details by visiting [www.benefits-plus.org](http://www.benefits-plus.org) or by calling 1.866.329.7587. Generations Gold, Inc. is not insured by any Federal Government Agency.