



# Hometown Checking

*Receive all of these benefits when you enroll in Hometown Checking!*

## FINANCIAL BENEFITS

### \$300 Minimum Balance

When you keep a \$300 minimum daily balance, you will avoid the monthly fee. Should your balance drop below \$300, a \$9 monthly fee will be charged.

### Free First Order of Personalized Checks

Your first order of special member checks will be printed with your name and address at no additional cost to you.

### Unlimited Checking

Write all the checks you want. With Hometown Checking there are no per check charges.

### Earn Interest

You can earn interest on all balances. Ask a Representative for details.

### VISA®

Receive a VISA with no annual fee. Subject to approval.

### Direct Deposit of Social Security and Payroll Checks

### Individual Retirement Account

Open your Individual Retirement Account with us, and we'll design a plan that's right for you. Ask us for a complete explanation of your IRA tax benefits.

## INSURANCE BENEFIT

### \$5,000 Accidental Death Insurance\*

Hometown Checking coverage includes \$5,000 of 24-hour Accidental Death Insurance.

*\*Benefit reduces by 50% at age 70. Coverage is divided equally among joint account holders.*

## SECURITY BENEFITS

### Credit Card Registration

Register your credit, debit and ATM cards and have the peace of mind of knowing your cards are protected and your liability is limited should your cards become lost or stolen. With one toll-free phone call you will be able to cancel your missing cards, stop unauthorized use and request replacement cards.

### Key Tag Return

A lost set of keys can cause a great deal of worry for the person who loses them. We'll help you feel secure and get your keys back. As a club member, you are entitled to one number-coded, return-postage-guaranteed key tag at no charge. Additional key tags are available for \$2.50 each.

### Family Trusted® Child ID

Every day 2,000 children are reported missing. Being prepared is the best defense against the unexpected. Protect your child with the national standard for digital child id. The Family Trusted Child ID safely secures your child's photo and identifying information for instant use by law enforcement and the National Center for Missing & Exploited Children. Child ID even works when you're away from home, at work or on vacation - it's always available to you anytime, anywhere. Two child registrations are available at no cost. Additional child registrations are available for \$2.50 each.

**PLUS, AS A VALUED HOMETOWN CHECKING MEMBER, YOU HAVE ACCESS TO THE FOLLOWING BENEFITS AND SERVICES AT NO ADDITIONAL COST:**

## TRAVEL & ENTERTAINMENT BENEFITS

### Entertainment® SaversGuide®

The SaversGuide® Directory lists thousands of hotels and restaurants where you can obtain great discounts just by showing your SaversGuide® Membership Card. The directory also contains discounts to movie theaters and money-saving coupons from top national merchants across the country. To enjoy even more savings, visit the SaversGuide® web link located within the directory. The web site allows you to search for local merchants in your hometown or hotels and merchants at your vacation destination.

### Rental Car Discounts

Receive auto rental discounts at Avis, Hertz, Alamo, National and Budget. Members are provided special discount codes and toll-free telephone access for priority service.

### TravelRewards

With TravelRewards, arranging your personal, business and group travel is a breeze. By booking with experienced travel counselors, you'll not only realize savings on airfare, hotels, car rentals, cruises, tours, and packages, but you will also gain valuable advice. Contact TravelRewards toll free phone number or online at MemberTravelSource.com for all your reservations and receive a post travel rebate on hotel stays, airfare, cruises, tours, packages and car rentals. You can't afford not to!