

SAVINGS. CONVENIENCE. SECURITY.

Secure Your Peace of Mind

Peace of mind. It's one of the most important benefits a financial institution can provide.

With unrivaled security and smart savings - it's simple! With our checking accounts it's easier to protect your finances, save money on everyday purchases and enjoy your life.

That's something you can bank on.



a division of FORESIGHT BANK



Community Minded.
Customer Centered.

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For more information please call
us at 815-209-0610 or visit
www.ffgbank.com to learn more.

Member FDIC

FORESIGHT PROTECT CHECKING ACCOUNTS



Foresight Protect Checking

- No minimum balance required
- ATM Surcharge Refunds on all ATMs – up to \$20 per statement cycle
- Overdraft Privilege Program eligible
- No paper statement fee with eStatement enrollment (\$5 paper statement fee)
- Monthly statement cycle on the 5th of the month

A \$5 monthly maintenance fee applies.

Foresight Prestige Protect Checking

- Earns interest
- A maintenance fee of \$5 per month will be charged if the daily balance falls below \$1,000.
- ATM Surcharge Refunds on all ATMs – up to \$20 per statement cycle
- Overdraft Privilege Program eligible
- No paper statement fee with eStatement enrollment (\$5 paper statement fee)
- Monthly statement cycle on the 25th of the month

A \$2.50 maintenance fee applies.

Our checking accounts include the following benefits at no additional cost:

• Telehealth¹

Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with physical and mental health care. There are zero copays, plus discounts on prescriptions and lab work. **(registration/activation required)**

• Health Discount Savings

Enjoy savings on vision, prescriptions and dental services. This is NOT insurance. **(registration/activation required)**

Help Better Protect Your Identity

You can rest easy knowing that IDProtect[®], our identity theft monitoring and resolution service², can help better protect your identity.

• Identity Theft Expense Reimbursement Coverage³

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 Score⁴

Access to credit report and credit scores. **(registration/activation required)**

• Credit Score Tracker

Receive valuable insight into your credit score.^{4,5}

• Identity Monitoring

Monitoring of over 1,000 databases. **(registration/activation required)**

• CyberRecover powered by DynaRisk

Get 24/7 access to personal cyber advocates who can help defend against extortion, ransomware, online fraud, gaming security risks and more. These experts provide immediate support and guidance helping you navigate and mitigate the impact of cyber incidents. With CyberRecover, feel secure knowing that professional help is always available to protect your online life.

¹ Available for the primary account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

² 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.



Save when you play

• Travel and Leisure Discounts

Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. You can also order discounted movie and theme park tickets. **(available via mobile or web only)**

Our checking accounts help protect you from unexpected losses

• Cellular Telephone Protection³

Receive up to \$300 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 twelve month period. Covers up to four phones on a cell phone bill. **(Cellular telephone bill must be paid through using eligible account)**

• Debit Advantage[®]

Buyers Protection³ covers items for 90 days from the date of purchase against accidental breakage, fire or theft. **Extended Warranty³** 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)**

³ 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 FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

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

⁵ 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.