

# PREMIUM CHECKING BENEFITS

## **NO MINIMUM BALANCE REQUIRED\***

Regardless of the minimum balance each month, your Premium account will not receive any additional service charges. You pay the same premium service charge amount every month.

## **UNLIMITED CHECK WRITING**

With your Premium account, you may write as many checks as you want at no additional charge.

## **DISTINCTIVE CHECKS**

Your checks are provided with your Premium account.

## **SAFE DEPOSIT BOX CREDIT**

Receive \$5.00 credit on the annual rent of any size safe deposit box, depending on availability.

## **MONEY ORDERS**

When you need a bank money order, just ask us. We'll issue it at no charge if you have a Premium account.

## **NOTARY SERVICE**

Whenever you need the services of a notary, come to us.

## **24-HOUR BANKING - DEBIT CARD**

Banking made easy with your ATM Debit Card...24 hours a day, 7 days a week, 365 days a year. With your Premium account, there are no fees at Northview Bank ATMs.

## **MOBILE BANKING**

Download our app, and do your banking on your cell phone. Enjoy the following electronic conveniences located at northviewbank.com designed to make banking easier for you.

## **FREE Internet Banking**

## **FREE Online Bill Pay**

## **FREE E-Statements**

## **FREE Quickbooks / Quicken Downloads**

## **FREE Debit Card**

## **FREE Mobile Banking App**

\* 55+ Customers: \$6.95 of the monthly Premium Service Charge will be waived if any account holder(s) are 55 or better AND maintain a daily minimum balance of \$2,500.00 in this account per month.

## **FAX SERVICE**

Fax services to local fax numbers is available at no additional charge.

## **WIRE TRANSFERS**

Transfer funds from your account to any place in the United States at a 50% discount by Northview Bank. Some restrictions apply.

## **EARN INTEREST**

With your Premium account, you will earn our stated interest rate on all your checking dollars by keeping a daily balance of not less than \$1,000 in your account. No interest will be earned if the daily balance falls below \$1,000.

## **CD RATE COUPON**

By having a Premium account, you will receive a coupon good for a Certificate of Deposit rate .20% higher than the Bank's stated rate. The one-time coupon expires one year from opening your Premium Checking Account and can't be used with any other offers or specials.

## **LENDING AND OVERDRAFT**

### **CONSUMER NON REAL ESTATE INSTALLMENT LOANS**

By having a Premium account, you are eligible for a .25% reduced rate on approved consumer non real estate installment loans, and payments are automatically deducted from your account. Cannot be combined with other offers.

### **EXTEND A LOAN PRIVILEGE**

During any 12-month period, you may skip a consumer non real estate loan payment by simply paying the accrued interest on the loan. No additional service fee is charged. \*See your Loan Officer for details.

### **READY RESERVE LINE OF CREDIT**

With a Premium account, if you overdraw your account, we will pay your check by automatically making you a loan in increments of \$100 up to your personal line of credit. This service is available to qualified members upon separate application. By having a Premium account, the \$25.00 annual fee will be waived

*Here for you. Here with you.*

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## LIFESTYLE BENEFITS

### LIFELOCK IDENTITY THEFT PROTECTION

LifeLock is an optional feature available to account holders of the Premium account for an additional fee and requires separate enrollment.

Premium account holders are entitled to one LifeLock Standard™ membership per account for a 40% discount off the membership list price or a 15% discount off LifeLock Ultimate Plus™ membership. You can also enroll additional household members and get a 10% discount off the membership list price for LifeLock Standard™ or LifeLock Ultimate Plus™. \*Terms apply, see Member Features for further details.

### CYBERSCOUT® IDENTITY THEFT RESOLUTION

If you become a victim of identity theft, call the toll free number, and you will be assigned to a highly qualified fraud specialist who is your single source to help you resolve your problem from start to finish. You save time, avoid frustration and get your problem corrected with the unlimited, one-on-one help of an expert. Call the toll free number and provide the member ID number. Don't wait, call CyberScout for advice before you become a victim or go to the member benefit website for valuable news and resources, helping you learn how to stand up against identity theft.

### PERSONAL ESTATE GUIDE

With the Personal Estate Guide, you can easily record important documents, banking accounts, retirement and investment accounts, important contacts, funeral plans and more for you and your immediate family. The Personal Estate Guide is a secure, mobile friendly and easy to navigate website that can be accessed anytime. All information is encrypted for added security.

### ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE, COMMON CARRIER COVERAGE

Coverage is provided immediately at no additional charge. If joint account, total coverage is divided evenly among signers. Coverage includes several additional benefits related to accidental deaths or dismemberment such as coma, seat belt and airbag benefits.

Additional coverages available.

Basic - no extra charge \$10,000 AD&D and \$20,000 CC  
Plus - an additional \$1.00 per month \$20,000 AD&D and \$40,000 CC

Family - an additional \$2.00 per month \$30,000 AD&D and \$60,000 CC plus Dependent Children Coverage \$1,500 AD&D with \$3,000 CC

### TRAVEL ASSISTANCE SERVICES

Many travel assistance services are included with the above insurance plan and are accessed by simply calling a toll-free number. Also included are valuable medical and emergency assistance services such as medical evacuation and repatriation of remains benefits while traveling more than 100 miles from your home, including abroad. Simply call a toll-free number for support.

## HEALTH BENEFITS

### WELLCARD RX - HEALTH DISCOUNTS This is NOT insurance.

Members save on prescription drugs and a wide range of health services.

To use at Participating Pharmacies

- Take your card to a participating pharmacy. This card can be used for all medications; however, not all may be eligible for a discount. You'll always receive the lower cost available to you through either the pharmacy or WellCardRx.
- One Card automatically covers all family members at no cost.
- You can use the card for prescriptions not covered by your insurance or excluded from Medicare Part D.

### OUTLOOK VISION DISCOUNT BENEFIT

- To find a provider, go to [www.memberbenefitpackage.com](http://www.memberbenefitpackage.com) or call 800-342-7188.
- Present your card at a participating provider to receive your discount.

### DENTEMAX DENTAL DISCOUNT BENEFIT

- To find a provider, go to [www.memberbenefitpackage.com](http://www.memberbenefitpackage.com). Present your card at a participating provider to receive your discount.

### HEARING DISCOUNT BENEFIT

- To find a provider, go to [www.memberbenefitpackage.com](http://www.memberbenefitpackage.com). Present your card at a participating Beltone provider to receive your discount. Receive a free hearing test & discounts on over 80 hearing aid models.

This is Not Insurance. It is a discount medical program. This plan is not a Qualified Health Plan under the Affordable Care Act. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. Cardholders are responsible for paying the discounted cost at the time of service from participating providers. Savings may vary by drug and by pharmacy. A written list of participating providers is available upon request. WellCardRx has no membership fee nor is participation in any organization or purchase of any good or service required to obtain or use WellCardRx. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, [www.accessonedmpo.com](http://www.accessonedmpo.com). This program is

## SHOPPING, TRAVEL & ATTRACTIONS DISCOUNTS

Members Benefits

A dynamic program which will reward you every time you use it. Save on hundreds of products for your home, pet and lifestyle needs. Plus, find great deals while you shop in stores, restaurants or online and receive coupons & shipping offers. Log into [www.memberbenefitpackage.com](http://www.memberbenefitpackage.com) website and click on the link to access the features of this service.

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