

Checking with Identity Theft Monitoring & Resolution Service

The number of identity theft victims is increasing every year!

Feel Confident - You can rest easy knowing that IDProtect® is helping you to better protect your identity.

All of these benefits are yours for only a \$5.95 monthly maintenance fee:

- **Online & Mobile Banking Services**
- **Online Bill Pay**
- **Mobile Deposit**
- **Debit/ATM Card**

No charge for transactions at ATMs with a Blackhawk Bank logo; 4 transactions per calendar month are allowed at foreign ATMs (not owned by Blackhawk Bank) without a fee. Foreign transactions exceeding 4 per calendar month are \$2 each.

- **eStatements & Notices**
- **Cell Phone Protection³:** Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. or abroad.
- **Identity Theft Monitoring and Resolution Service**

Help better protect yourself, your family and your joint account owners with our identity theft monitoring and resolution service¹ that includes credit file monitoring², 3-in-1 credit report, monitoring of over 1,000 public databases, identity theft expense reimbursement³, fully managed resolution services, and more.



Fee Waived for Students & Active Military Members

The monthly maintenance fee of \$5.95 will be waived for Students until June 15th of the year following their 18th birthday, or while pursuing studies at a post-secondary school. The monthly maintenance fee will be waived for active-duty Military members. Please contact us after age 18 with your Student ID or Military Service Papers. Fee waiver will expire on June 15th of the year after a student reaches his/her 18th birthday. We will extend the waiver annually for clients presenting proof of Student or Active Military status.

¹ IDProtect is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, person qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household.

² Credit file monitoring from Experian and TransUnion will take several days to begin following activation.

³ Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance. Refer to Insurance Documents for complete details of coverage.

Insurance products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the Bank or any Bank affiliate.

There is no minimum balance needed to open a Watchdog Checking Account.

Payment Order of Items - The order in which items are presented may affect the total fees to your account. These transaction types are generally paid in the following order: Zelle debits, ATM and debit card transactions, on-us checks cashed at the bank or written to us, ACH items and other electronic transfers, including preauthorized, telephone-initiated, or other electronic transfers, and checks. Multiple items posting on the same business day for the same type will be paid by low to high dollar amount, with the exception of checks, which are paid by check number, low to high.


Blackhawk Bank
The advice you need for the life you want.

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