

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 Protection¹:** Receive up to \$600 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 with our identity theft monitoring and resolution service² that includes credit file monitoring³, monitoring of more than 1,000 databases and public records to identify suspicious activity, identity theft expense reimbursement¹, 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 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 the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the Bank or any Bank affiliate.**

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.

³ Daily credit file monitoring and automated alerts of key changes to your Equifax credit report.

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

**Source: identitytheft.org/statistics/*

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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