



Only One Rewards Terms of Agreement and Disclosure

Checking account rewards are available to checking account holders aged 18 or older. Deposit accounts are federally insured by NCUA. To qualify for Only One Rewards you must have an Only One Checking Account with debit card. The program is free of charge if you make a minimum of 15 debit card purchase transactions per month or maintain a minimum average monthly checking account balance of \$2,500. If you do not meet the requirements, you may still have access to Only One Rewards if you choose to pay a \$5 monthly fee.

You may enroll into, or de-enroll from the Only One Rewards Program twice per calendar year. If you no longer wish to be enrolled in the Only One Rewards Program, your de-enrollment will be effective on the first day of the following month in which you notified us in writing of your request to de-enroll.

Any subsequent enrollments following a de-enrollment of this program will not be eligible for the waiver of any maintenance fees for the first two statement cycles.

You are responsible for keeping your personal information up to date with the Only One Rewards Program providers.

First Source may discontinue and/or change the terms of this agreement at any time and will provide you with written notice of any such change.

Rewards Include:

Up to \$5 out-of-network ATM fee reimbursement/month

If you incur foreign ATM fees, up to \$5 will be credited to your account at the end of each monthly statement cycle. You will need to accept the ATM fee and pay it at the time of transaction. Reimbursement will occur at the end of each monthly statement cycle.

Tiered Dividends

If you maintain an average monthly checking account balance of \$2,500 or higher, you will earn dividends. The dividend rate will increase at each of these minimum monthly balance levels: \$2,500, \$7,500, and \$10,000. Dividend rates are subject to change without notice.

ID Protect Identity Theft Monitoring and Resolution Services

Up to \$10,000 identity theft reimbursement coverage for expenses associated with restoring your identity. Access to a dedicated fraud specialist assigned to manage your case until your identity is restored. Identity monitoring of over 1,000 databases (registrations/activation required). Dark Web Monitoring: Monitor your personal information on the dark web and receive alerts when your personal information is exposed (registration/activation required).

Benefits are available to personal checking account owner(s) and their joint account owner(s) subject to the terms and conditions for the applicable Benefits. Benefits are not available for business checking accounts, however, they are available to non-publicly traded businesses and their business owner(s) listed on a personal checking account. Benefits are not available to employees or authorized signers who are not owners on the account. Benefits are not available to a "signer" on the account who is not an account owner or to clubs, organizations and/or churches and their members, schools and their employees/students. For revocable grantor trusts, Benefits are available only when a grantor is serving as a trustee and covers the grantor trustee(s). For all other fiduciary accounts, Benefits are available to the beneficiary, who must be the primary member. (Fiduciary is not covered).

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. All Guide to Benefits can be found online at OnlyOneRewards.ClubChecking.com or through the Only One Rewards mobile app. As an eligible account holder, you are enrolled as a member of the Econocheck Association, of which your financial institution is a sponsor. For more information, please visit OnlyOneRewards.ClubChecking.com or call 866-210-0361. Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.

Cellular Telephone Protection

Receive up to \$600 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 and maximum of \$1,000 per eligible account, per twelve month period. Covers up to four phones on a cellular telephone bill. (Cellular telephone bill must be paid using any First Source checking, savings, or credit card account.)

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Telehealth

Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family, all with zero copays (registration/activation required). Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

Registration and Activation

Contact First Source at 315-735-8571 to receive your access code. Then log onto OnlyOneRewards.ClubChecking.com or download the Only One Rewards mobile app. Use your access code and follow the enrollment instructions to register and activate benefits. Once you are registered, continue to access your benefits online at OnlyOneRewards.ClubChecking.com or with the Only One Rewards mobile app. Call 1-866-210-0361 for questions related to any of the benefits, or for assistance with registration and activation. Please note, both primary and joint account holders are eligible for the Only One Rewards Program and can have their own separate rewards login credentials.