

# Minnwest Preferred Checking



Monthly service charge of \$5.95 each statement cycle

- **\$100 to open account**
- **No required minimum balance**
- **One free box of Custom Creation Checks OR 50% discount off one box of designer checks annually**
- **Unlimited check writing**
- **First year free rent on a new small size safe deposit box - \$40 value**  
(not available at all locations)
- **Complete 15 POS debit card transactions posted and cleared each monthly statement cycle and receive:**
  - Surcharge-free ATM transactions at non-MoneyPass ATMs up to \$10 per statement cycle
- **Other available services**
  - Minnwest Mastercard ATM/Debit Card<sup>1</sup>
  - Online statements include check images<sup>2</sup>
  - Online banking<sup>2</sup>
  - Bill Pay<sup>2</sup>
  - Popmoney<sup>®</sup> transactions<sup>2,3</sup>
  - Mobile Banking with Mobile Deposit<sup>2</sup>
  - Access to tens of thousands of surcharge-free MoneyPass ATMs nationwide
  - Prime Club Membership for those age 50 or better
- **Cellular Telephone Protection<sup>4</sup>**

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder, you receive up to \$300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device.  
(Cellular telephone bill must be paid through this account.)
- **IDProtect<sup>®</sup> - Identity Theft Protection Service<sup>4</sup>**

See more information on reverse.

<sup>1</sup> Overdraft and Returned Item fees may apply. Bank fees and service charges may cause your account to become negative, which may cause additional fees. A continuous negative balance fee may be charged on any negative balance regardless if the negative balance is caused by transactions, fees or service charges.

<sup>2</sup> Third-party message, data, and/or internet service provider rates may apply.

<sup>3</sup> Popmoney<sup>®</sup> - Free standard (up to 3 business days) delivery or \$1.50 per transaction for next-day delivery.



**IDProtect**<sup>®</sup> provides protection for you and your joint account holders for any identity theft event, financial or otherwise, anywhere in the world, even if the event has nothing to do with your account at Minnwest Bank.

IDProtect service is a personal identity theft protection service available to personal checking account owner(s) and their joint account holders. Service is not available to clubs, organizations and/or churches and their members, schools and 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). For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member (Fiduciary is not covered). Minnwest Preferred Checking is not available to businesses.

## Fully Managed Recovery

**Fully managed Resolution** - A dedicated fraud specialist assigned to manage your case. Experienced recovery professionals will handle the recovery process until your credit and identity are completely restored.

## Identity Theft Expense Reimbursement

**Up to \$10,000 Identity Theft Expense Reimbursement**<sup>4</sup> to cover expenses associated with restoring your identity, such as reimbursement for costs associated with attorney fees, loan application fees, long-distance calls, certified mail and notarized fraud documents, medical record costs, costs for daycare and elder care, travel and accommodations, as well as coverage for wages lost for time taken off work to correct personal records.

## Monitoring

**Total Identity Monitoring** - monitors your Name, Address, Date of Birth, and Social Security Number in more than 1,000 databases to determine if your identity has been compromised - this is also a good way to protect and preserve your child's identity. **(Registration/activation required.)**

**Triple-Bureau Credit File Monitoring** - provides daily monitoring of your credit reports with Equifax, Experian, and TransUnion for key changes to your reports. Alerts are sent via email or text message. **(Registration/activation required.)**

**Triple-Bureau Credit Report** - request new report every 90 days or upon receipt of a credit alert. **(Registration/activation required.)**

**Credit Score** - receive a new single-bureau credit score with every new credit report. **(Registration/activation required.)**

## Debit and Credit Card Registration

Register your credit, debit and ATM cards and you can call one toll-free number to cancel and request replacement cards. **(Registration/activation required.)**

## Educational Resources/News Center

Get advice on ways to protect yourself from identity theft, read educational tips and access valuable online resources and news related to identity fraud and credit. **(Registration/activation required.)**

4 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 Guide to Benefit for complete description of coverage.