



# Advantage Checking

**JOIN ADVANTAGE CHECKING AND START SAVING TODAY!**

## **M E M B E R   B E N E F I T S**

### **\$10,000 Accidental Death and Dismemberment Insurance**

Members receive \$10,000 in Accidental Death and Dismemberment coverage 24 hours a day.

### **\$25,000 Scheduled Airline Accidental Death Insurance**

Members will be covered for \$25,000 in Accidental Death Insurance when traveling as a passenger on a Scheduled Airline.

### **\$10,000 Identity Theft Insurance with Fraud Assistance**

Members will receive up to \$10,000 in financial relief for qualified expenses along with Fraud Assistance, a comprehensive service designed to help with the hassle of clearing their good name. (Identity Theft Insurance is not available to residents of the state of New York.)

### **Payment Card Protection**

Members are covered for verified, unauthorized charges to their registered credit or debit cards. With this service, members' cards are cancelled within 24 hours of notice. Call toll-free, 24 hours a day, 365 days a year.

### **Luggage Protection**

Members receive registered tags to help ensure the return of lost luggage.

### **Cash Rewards<sup>1</sup>**

Members can save by using their registered credit or debit card for online purchases through the Cash Rewards website.

### **Everyday Rebate Rewards**

It's so easy! Get rewarded for everyday purchases. Members will receive quarterly rebates up to 10% when they submit their receipts and vouchers for purchases.

### **Car Rental Discounts**

Members can enjoy reduced rates on car rentals at Avis<sup>®</sup>, Budget<sup>®</sup> and Dollar<sup>®</sup> rental providers.

### **Everyday Grocery Savings<sup>™</sup>**

This benefit gives members access to more than 1,000 brand name coupons. Great family savings!

### **Hotel Savings Network**

Members receive 5% to 20% off the best available rate at over 10,000 hotels nationwide!

### **Savers Club<sup>®</sup>**

National discounts right at your fingertips! Enjoy everyday savings on hotels, theme parks, car rentals, movie tickets, dining, attractions and much more.

### **Online Local Savings**

Savings at every corner! Members can save big with thousands of online discounts from their favorite local merchants.

### **Discounted Gift Cards<sup>2</sup>**

Members enjoy savings on gift cards from some of the most popular merchants nationwide.

**ALL THESE BENEFITS CAN BE YOURS FOR A LOW MONTHLY FEE!**

### **Special Program Notes<sup>®</sup>**

Accidental Death Insurance is offered by Affinion Benefits Group and is underwritten by Hartford Life Insurance Company. A portion of the monthly membership dues, if applicable, will be used to pay the insurance premium to the plan administrator. As a member, you'll automatically receive new benefits as they are added to your program. Coverage is divided equally among co-owners of joint accounts. The 24-hour Accidental Death and Dismemberment Insurance benefit reduces by half at age 70. The Dismemberment Coverage is paid as a percentage of the 24-hour coverage. Identity Theft Insurance is offered through the insurance company named on the Benefit Summary included in the membership kit. Please refer to the Summary for complete details of coverage, limitations and exclusions.

<sup>1</sup>You must access the retailer's link through the website provided and use the credit or debit card you have registered to be eligible for rewards. Credit will be issued automatically to your registered card within 90 days from date of purchase. Participating merchants may change at any time without notice. Certain restrictions and limitations may apply.

<sup>2</sup>Gift card/gift certificate purchases limited to a total of 500 cards annually. Participating merchants may change at any time without notice. Certain restrictions and limitations may apply.

# Advantage Checking

ADD VALUABLE EXTRAS TO YOUR CREDIT UNION OF TEXAS CHECKING ACCOUNT

## PROTECTION AND INSURANCE BENEFITS

### **\$10,000 Accidental Death and Dismemberment Insurance**

Members receive \$10,000 in coverage 24 hours a day.

### **\$25,000 Scheduled Airline Accidental Death Insurance**

Members will be covered for \$25,000 in Accidental Death Insurance when traveling as a passenger on a Scheduled Airline.

### **\$10,000 Identity Theft Insurance with Fraud Assistance**

Members receive **up to \$10,000** in protection against identity theft and fraud. (Identity Theft Insurance is not available to residents of the state of New York.)

### **Payment Card Protection**

Members make one toll-free phone call and all registered payment cards are immediately protected from verified, unauthorized charges.

## SAVINGS BENEFITS

*Health, Travel, Entertainment and Everyday Use*

### **Everyday Rebate Rewards**

Members will receive **up to \$40** in rewards per year just by submitting receipts for everyday purchases!

### **Hotel Savings Network**

Members can save an average of **\$78** for a three-night stay!

### **Cash Rewards<sup>1</sup>**

Earn money back by making purchases through the Cash Rewards website. See how savings can add up to **\$155 and more!**

National office supplies retailer purchase (of \$300) = \$12  
National pet company purchase (of \$100) = \$7  
Global hotel chain purchase (of \$500) = \$25  
Global clothing retailer purchase (of \$50) = \$2  
National furniture store purchase (of \$1,000) = \$50  
Global electronics/appliance store purchase (of \$800) = \$16  
National toy company purchase (of \$400) = \$20  
National department store purchase (of \$200) = \$8  
National jewelry retailer purchase (of \$500) = \$15  
**Savings add up! Total = \$155**

### **Savers Club<sup>®</sup>**

Savings average over **\$700** per year when members use Savers Club<sup>®</sup>! Here is a sample of the savings:

#### **Car Rental Discounts**

Members can enjoy an average savings of **\$18** on a 3-day rental.

#### **Everyday Grocery Savings<sup>™</sup>**

Members can save up to **\$500** annually by using all of the available coupons.

#### **Luggage Protection**

Save time and money with registered luggage tags.

#### **Savers Club<sup>®</sup> Book**

Savings average **over \$200** when you use your Savers Club<sup>®</sup> book or log online!

1-800-FLOWERS.com purchase =	\$10 average savings
Sample fitness membership =	\$49 average savings
OfficeMax <sup>®</sup> purchase =	\$51 average savings
Sample cruise package =	\$80 average savings
Sample theme park visit (family of 4) =	\$34 average savings
Sample hotel one-night stay =	\$15 average savings
	<b>\$239 total average savings!</b>

### **Online Local Savings**

Local savings average over \$90 when members take advantage of this savings benefit. Just see the savings add up:

Electronics store purchase (of \$199 or more) =	\$30 average savings
Oil change =	\$5 average savings
Pizza eatery =	\$4 average savings
Office supplies store purchase =	\$7 average savings
Carpet cleaning =	\$20 average savings
Tax service =	\$20 average savings
Health and beauty store purchase =	\$10 average savings
	<b>\$96 total average savings!</b>

### **Discounted Gift Cards<sup>2</sup>**

Members will save between 5% and 15% off each gift card's face value!

THESE VALUABLE EXTRAS CAN SAVE YOU **\$1,126** AND MORE!

