



Your Interest Checking¹ account is about to work for you.
Now it's time to start taking advantage of the benefits and features your account offers:

- **Credit File Monitoring** –daily credit file monitoring and automated alerts of key changes to your single bureau credit report. **(registration/activation required)**
- **Credit Report** – ability to request a single bureau report every six months or upon opening a resolution case. **(registration/activation required)**
- **Credit Score²** – ability to request a single bureau score every month. **(registration/activation required)**
- **Credit Score Tracker** – Receive valuable insight into your credit score^{2,3}

Registration and activation are easy!



Go to fmbanktrust.clubchecking.com or download the **Club Checking** mobile app. Using Access Code **IA754012**, simply follow the step-by-step instructions to register and activate benefits.

Once you are registered, continue to access your benefits online at fmbanktrust.ClubChecking.com or with the Club Checking mobile app!



Call 1-866-210-0361 for questions related to any of the benefits, or for assistance with registration and activation.

Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your checking account, please talk with a representative with F&M Bank & Trust.

Sincerely,

F&M Bank & Trust

Disclosures:

¹ 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.

² Credit Score is a VantageScore 3.0 based on single bureau credit data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

³ Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

TIPS TO SAFEGUARD YOUR IDENTITY

- Tip 1.** Go to fmbanktrust.clubchecking.com and register and activate your credit file monitoring benefits and request your credit report, or call 1-866-210-0361. Review your credit report to ensure all information is correct. Visit the Club Checking website or call 1-866-210-0361 for assistance with disputing inaccuracies on your credit report.
- Tip 2.** Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688.
- Tip 3.** Add your telephone number(s) to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.
- Tip 4.** Remove your name from individual Direct Mail Association Member mailing lists at www.dmchoice.org.
- Tip 5.** Place an alert on your credit file if you believe you have been affected by identity theft. Go to the Club Checking website to find the link to the Equifax® Fraud Alert Website or you may call Equifax® at 1-888-766-0008 or mail to Equifax Consumer Fraud Division, PO Box 740256, Atlanta, GA 30374. If you place an alert with one of the credit reporting agencies they will in turn notify the other two agencies. Information for TransUnion® and Experian® can be found on the Club Checking website.
- Tip 6.** In addition to contacting the three national credit reporting agencies, you may request a credit report and place a fraud alert at www.innovis.com. Click on the Personal Services tab to get a credit report and place an alert on your file. Innovis offers one free copy of your Innovis Credit Report every 12 months.
- Tip 7.** For additional copies of your credit report, go to www.annualcreditreport.com or call 1-877-322-8228.
- Tip 8.** Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
- Tip 9.** Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or www.usps.gov to request a vacation hold.
- Tip 10.** Pay attention to billing cycles. If bills or financial statements are late or you fail to receive, contact the sender immediately.
- Tip 11.** Select intricate passwords – don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.
- Tip 12.** Shred your mail and important documents when disposing of bank statements, credit card bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.
- Tip 13.** Handle your personal identifying information with care. Don't give out personal information on the phone, through the mail or over the internet unless you initiated the contact.



For more information or to report a claim, call:

Benefits Service Center
1-866-210-0361, M-F, 8:30 am – 5:00 pm EST
Or visit fmbanktrust.clubchecking.com
Access Code: IA754012

After Hours Assistance:
Lost/Stolen Credit/Debit Cards – call 1-866-210-0361



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