



Simply Better Checking

Be Safer. Spend Smarter. It's Simply Better!

----- See Restrictions Below -----

A \$5.00 monthly service charge applies.

[You may opt out at any time by filling out this form.](#)

You may turn it in at any of our branch offices, fax it to (231) 332-5986 or [email your completed form to eservices@1stgeneral.com](mailto:eservices@1stgeneral.com).

* Must use eligible account to purchase and/or pay for service

¹ *Account Terms and Conditions Apply.*

² *IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a “signer” on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their 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) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.*

³ *Credit file monitoring may take several days to begin following activation.*

⁴ *Special 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.*

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