

# Elite Checking Quick Guide

## Your Elite Checking Upgrade Starts April 1

You're getting more from your account. More perks, more protection, and more ways to save. **Elite Checking** is built to protect your money and simplify your everyday banking. With 24/7 monitoring alerts, cell phone protection, and savings on everyday essentials, Elite Checking helps you keep more and stress less. Here's what you need to know:

- **Your new benefits go live on April 1, 2026.**
- **To keep your account fee-free, maintain a \$2,500 average daily balance.** Otherwise, a \$6 monthly fee will apply\*.
- **You'll be able to explore and activate your upgraded benefits** through online and mobile banking.

## How to Access Your Benefits

Once your benefits go live on April 1, here's how to activate and start using them:

### IF YOU ALREADY USE ONLINE OR MOBILE BANKING:

1. Log in and go to your account dashboard. Select Manage Accounts, and then select Elite Checking.
2. Follow the prompts to activate Credit File Monitoring<sup>†</sup> (*Primary account owners will have Credit File Monitoring auto-activated.*)
3. *Explore and enjoy your new benefits!*

### IF YOU'RE NOT ENROLLED IN ONLINE OR MOBILE BANKING YET:

- Visit [frontwavecu.com](https://frontwavecu.com), select **Login**, then **Enroll** to sign up.

### IF YOU DO NOT HAVE ACCESS TO ONLINE OR MOBILE BANKING:

- Go to [elitechecking.frontwavecu.com](https://elitechecking.frontwavecu.com), enter **Access Code CA154682**, and follow the step by step instructions.

## → IDProtect<sup>®1</sup>: Real Protection You Can Count On

**Identity Monitoring<sup>†</sup>, Expense Reimbursement<sup>2</sup> & Resolution Services** – Your identity stays under watch with monitoring across 1,000+ databases and public records. If fraud is detected, a dedicated specialist will guide you through recovery, and you can be reimbursed with up to \$10,000 for identity theft related expenses.

**Credit Score<sup>†3</sup>, Report<sup>†</sup> & Planning Tools** – Help stay on top of your credit with monthly score updates, a single-bureau credit report every six months, and track changes over time with the Score Tracker<sup>4</sup>.

**Digital Security & Alerts** – Help stay protected online and off with:

- **Dark Web Monitoring<sup>†</sup>** – Get alerts if your personal info is found where it shouldn't be.
- **High Risk Transactions Monitoring<sup>†</sup>** – Be informed if your identity is used for suspicious account activity.
- **Private WiFi** – Encrypt your connection and stay secure on up to three devices, wherever you go.

## → Everyday Protections

**Cell Phone Protection<sup>2</sup>** – Covers up to four devices with up to \$400 per claim and \$800 per year for theft or damage (\$50 deductible applies). Your wireless bill must be paid with your Elite Checking account.

**Debit Advantage<sup>®</sup> - Buyer's Protection<sup>2</sup> & Extended Warranty<sup>2</sup>** – Eligible purchases made with your account can be protected against accidental damage or theft, plus enjoy extended warranty coverage for added peace of mind (items must be purchases entirely with your Elite Checking account for coverage).

## → Wellness Tools That Actually Help

**24/7 Telehealth<sup>†5</sup>** – Get around-the-clock access to U.S.-based doctors for physical and mental health care by phone or video—with no copays. Includes prescription and lab discounts, too.

**Health Discount Savings<sup>†</sup>** – Save on prescriptions, vision, and dental services for you and your family. These discounts are not insurance, but they can still help you cut everyday health costs.

**Financial Wellness 360<sup>°</sup>** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness (available via mobile and web only).

### Need Help? We've Got You.

Call the Benefits Service Center at **866-210-0361**, Monday–Friday, 5:30 a.m. to 4:00 p.m. PT. They can walk you through registration or answer any questions about your new benefits.

Terms & Conditions are provided on the back of this Quick Guide.

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## Terms and Conditions

### Credit File Monitoring

Daily credit file monitoring and automated alerts of key changes to your TransUnion credit report.

**ACTIVATION (Primary Account Owner):** Effective April 1, 2026, Credit File Monitoring will be turned on for the primary account owner to which this notice is addressed, provided primary account owner is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA) *and* primary account owner has not previously activated credit file monitoring. **A unique email address must be on file to receive alerts. To verify activation and to confirm information on file, you will need to complete registration by going to your Frontwave online banking, mobile app or to elitechecking.frontwavecu.com. Mobile credit alerts may be activated at that time.** Mobile fees may apply. If you do not want Credit File Monitoring activated, please contact the Benefits Service Center at 866-210-0361.

**Joint Account Owners:** Credit File Monitoring will not be automatically activated for joint account owners. **Go to your Frontwave online banking, mobile app or to elitechecking.frontwavecu.com.** Credit File Monitoring may take several days to begin following activation. A unique email address must be on file to receive alerts.

**WRITTEN INSTRUCTIONS/DISCLOSURE:** Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; "ECC") and TransUnion ("CRA") to use your personal information to activate the Credit File Monitoring ("CFM") services. You understand that, in accordance with the Fair Credit Reporting Act, you are authorizing and providing "written instructions" under the Fair Credit Reporting Act to ECC and CRA (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and you hereby authorize ECC and CRA (and each of their affiliates) to access your personal credit information in order to (i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, credit score, credit file monitoring) to you related to your use and enjoyment of the service.

### Identity Monitoring

Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records and more. A risk score rating is generated with your initial scan and monthly thereafter, and can be viewed online. If your score indicates a high-risk result, a Risk Specialist will contact you by phone or email to discuss the scan.

**ACTIVATION: Identity Monitoring will not be automatically enabled for primary or joint account owners.** Registration is required to activate this benefit, and an active phone number must be on file to receive notice of an elevated risk score. Primary account owners and joint account owners may activate by going to your Frontwave online banking, mobile app or to elitechecking.frontwavecu.com. Please see the reverse of this guide for additional instructions.

\* You will get your first three months free to explore all the perks of Elite Checking. Beginning in July 2026, a \$6 monthly fee will be charged on the last day of each month. This fee will be automatically waived when you maintain a \$2,500 average daily balance during that calendar month.

† Registration/activation required.

<sup>1</sup> Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Benefits are available to non-publicly traded businesses and their business owner(s) listed 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).

<sup>2</sup> 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 insurance document. Guide to Benefit and insurance documents can be found online through Frontwave online banking, mobile app, or at elitechecking.frontwavecu.com. **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.**

<sup>3</sup> You will have access to your credit report and score, provided TransUnion verified your information. The credit score is a single bureau based on TransUnion data. Third parties may use a different type of credit score to assess your creditworthiness.

<sup>4</sup> 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.

<sup>5</sup> Available for the primary account holder and their joint account owner(s). This is not insurance.

