



1278 Rocky Point Drive Oceanside, CA 92056
800.736.4500 | frontwavecu.com

Your Checking Just Got a Serious Upgrade

[Name] (Primary Account Owner)
[Address]
[City, State Zip]

NAME,

Starting April 1, 2026, **we're upgrading you to Elite Checking**. This account protects your money and your identity around the clock, even during long duty days. With **24/7 monitoring alerts**, essential security tools, and everyday savings, Elite Checking keeps you covered when it matters most.

You will get **your first three months free** to explore all the perks of Elite Checking. These perks include **identity and credit monitoring**, coverage when the things you value get damaged or stolen, and **extended warranties** that back you up when something breaks.

Here's what you'll unlock:

- **IDPROTECT^{®11}** – Identity theft monitoring and a fully managed resolution program helps protect your information and peace of mind:
 - Up to \$10,000 in identity theft expense reimbursement²
 - Credit file monitoring[†]
(This benefit will be automatically activated for the primary account holder to which this letter is addressed. See the Terms & Conditions on the reverse side for details.)
 - Credit score^{e†3}, report[†] & tracker^{†3,4} to stay on top of your credit
 - Dark web and high risk transactions monitoring[†] to help detect threats early
 - Dedicated fraud specialist to guide you through recovery
- **CELL PHONE PROTECTION²** – Get up to \$400 per claim (\$800/year). Your wireless bill must be paid with your Elite Checking account.
- **DEBIT ADVANTAGE^{®2}** – Covers eligible purchases for damage or theft and extends manufacturer warranties.
- **PRIVATE WIFI PROTECTION** – Help keep your personal data safe on public Wi-Fi (up to three devices).
- **24/7 TELEHEALTH^{†5}** – Talk to a U.S.-based doctor anytime by phone or video with no copays or surprise fees.
- **HEALTH DISCOUNT SAVINGS[†]** – Save on prescriptions, vision, and dental care (this is not insurance).
- **BANKING BUILT FOR EVERYDAY LIFE:**
 - Get paid up to 2 days early with direct deposit
 - 30,000+ ATMs and 5,000+ shared branches
 - Manage your money anytime, anywhere

At the end of July, **we will charge a \$6 monthly fee*** for Elite Checking. **Your account details and access stay the same** (account number, debit card, direct deposit, automatic payments, and online access).

If you want to review other account options or learn more about your benefits, **call 800.736.4500**, visit a branch, or book online at frontwavecu.com. The enclosed Quick Guide shows you how to access all your benefits.

Thanks for choosing Frontwave. We can't wait for you to experience everything your new account has to offer!

Dream big. We got you.

Frontwave Credit Union

** Fee waived when you keep a \$2,500 average daily balance.
Terms & Conditions are provided on the back of this letter.*

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. For additional access instructions, please review the enclosed Elite Checking Quick Guide. 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. For additional access instructions, please review the enclosed Elite Checking Quick Guide.** 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 enclosed Elite Checking Quick Guide for additional instructions.

† Registration/activation required.

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. 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).

² 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 your 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.**

³ You will have access to your credit report and score, provided the CRA has 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.

⁴ 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.

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