As an employee of a participating organization, you are eligible for these great rewards!

Choose from 2 great accounts. Each built with your needs in mind.

1 Arbor at Work Checking

Meet these easy requirements -
✓ Make $500 in total Deposits each month
✓ Enroll in Online Banking & eStatements with Arbor Bank

And you’ll get these great rewards -
> 0.50% APY on all balances
> All ATM fees and surcharges reimbursed each month
> No Monthly Service Charge
($6 Monthly Service Charge does not apply when monthly requirements are met)

2 Arbor at Work Rewards Checking

Meet these easy requirements -
✓ Make 1 qualifying Direct Deposit each month
✓ Enroll in Online Banking & eStatements with Arbor Bank
✓ Use your Arbor Bank Debit Card for 10 point-of-sale transactions that post and settle each month

And you’ll get even better rewards -
> 3.00% APY on balances up to $15,000
> Balances above $15,000 earn 0.05% interest rate resulting in a 3.00% to 0.49% APY depending on the balance in the account
> All ATM fees and surcharges reimbursed each month
> No Monthly Service Charge
($10 Monthly Service Charge does not apply when monthly requirements are met.)

Open either account today and we’ll put $100 in your new Arbor at Work checking account!*
Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members 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. 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.

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 certificate of insurance.

Credit file monitoring may take several days to begin following activation. Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.

**Value-Added Benefits**

Arbor at Work Checking accounts also include the following benefits at no additional cost:

### Travel and Leisure Discounts
- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts such as hotels, restaurants, rental cars, museums, florists, sporting events, dry cleaners and more

### Shopping Rewards™
- Access to exclusive offers and discounts at thousands of leading online retailers
- Shop online using our customized shopping portal and receive cash back
- Cash back will be held in your $hopping Rewards account to use towards future purchases - or conveniently sent to you as a check

### IDProtect®¹
- Identity Theft Expense Reimbursement Coverage²
  - Receive up to $10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud. (Automatically enrolled.)
- Comprehensive Identity Theft Resolution Services
  - Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your identity is restored.
- Credit File Monitoring³
  - IDProtect will monitor your single-bureau credit files daily, and automatically alert you if key changes occur. (Registration/activation required.)
- Credit Report and Score
  - Access to single-bureau credit report and single-bureau credit score. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. (Registration/activation required.)
- Identity Monitoring
  - Monitoring of over 1,000 databases to identify suspicious activity. (Registration/activation required.)
- Online Identity Theft News Center with valuable phone and web resources
  - (Registration/activation required.)

### IDProtect®²
- Comprehensive Identity Theft Resolution Services
  - Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your identity is restored.

### Financial Wellness 360°
- Increase your financial expertise, create budgets, improve retirement planning or work on improving your credit – all at your computer. Plus, you can enjoy unlimited one-on-one coaching.

### Accidental Death & Dismemberment Insurance²
- Up to $10,000 AD&D coverage
- Up to $100,000 Common Carrier coverage
- Coverage divides equally among joint account owners
- Coverage reduces by 50% at age 70 (Automatically enrolled.)

### Cellular Telephone Protection²
- Cellular phone bill must be paid through this account to receive this coverage
- Covers up to four phones listed on the cellular phone bill
- Covers damage or theft
- Up to two claims per year
- Up to $400 per claim
- $50 deductible per claim

### Debit Advantage®
- Buyers Protection² covers items for 90 days from the date of purchase against accidental breakage, fire or theft
- Extended Warranty² extends the U.S. manufacturer’s original written warranty up to one full year on most new retail purchases if the warranty is less than five years
- Item(s) must be purchased entirely with this account to receive this coverage

### Health Discount Savings
- Prescriptions
- Vision – exams, glasses, contact lenses, corrective surgeries
- Dental

This is NOT insurance. (Registration/activation required.)

1 Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members 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. 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.

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 certificate of insurance.

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

Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate.