

Secure Your Peace of Mind

Peace of mind. It's one of the most important benefits a financial institution can provide.

With unrivaled security and smart savings – it's simple! With Secure Checking it's easier to protect your finances and enjoy your life. That's something you can bank on.



MAIN BANK

891 Fairfax St.
Carlyle, IL 62231
618-594-2491

AVISTON BRANCH

500 W Harrison
Aviston, IL 62216
618-228-9100

CARLYLE BRANCH

1350 12th St.
Carlyle, IL 62231
618-594-3741

ST. ROSE BRANCH

18001 St. Rose Rd
Breese, IL 62230
618-526-2230

1nbcarlyle.com

Member
FDIC



11/23



Be Safer. Spend Smarter. It's Simple!

Secure Checking makes it simple to keep your family finances safer.

Save when you bank

- Online Banking
- Online Bill Pay
- Mobile Banking¹
- Debit Card
- Unlimited Check Writing
- Unlimited ATM Withdrawals
- \$700.00 Overdraft Privilege Available²
- No Minimum Balance Requirement
- Reduced Monthly Service Charge if Utilizing E-Statements



Help Better Protect Your Identity

You can rest easy knowing that IDProtect[®], our identity theft monitoring and resolution service³, can help better protect you and your family's identities.

- **Identity Theft Expense Reimbursement Coverage⁴**
Receive up to \$10,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own dedicated fraud resolution specialist will help you every step of the way until your identity is restored.
- **Debit and Credit Card Registration**
Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. (registration/activation required)
- **Credit File Monitoring⁵**
Daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports. (registration/activation required)
- **Credit Report and Score**
Access to credit reports and credit scores. Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different type of credit score to assess your creditworthiness. (registration/activation required)
- **Identity Monitoring**
Monitoring of over 1,000 databases. (registration/activation required)
- **Online Identity Theft News Center and Valuable Phone and Web Resources**
(registration/activation required)



Secure Checking also helps protect you from unexpected loss

- **Cellular Telephone Protection⁴**
Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per eligible account, per twelve-month period. Covers up to three phones on a cellular telephone bill. (Cellular telephone bill must be paid using this account.)

A \$5.95 monthly service charge will apply. Receive e-statements and the monthly service charge is reduced to \$4.95.

¹ Wireless carrier fees may apply.
² Overdraft Privilege available to current account holders with Overdraft Privilege.
³ 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 owner who are residents of the same household.
⁴ 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. **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.**
⁵ Credit file monitoring may take several days to begin following activation.