

# YouFirst Plus Checking

Premium banking benefits designed to save you time and money.

## Account Features & Benefits

### Earn Interest

- + Earn interest on your checking account balances

### Simplify & Streamline Your Banking Experience

- + **Unlimited Mobile Check Deposits** - Using the My Bank Mobile banking app, deposit a check into your account simply using just your smartphone camera
- + **Unlimited Zelle®** - Send money fast, easy and safely to friends, family or people you know, with just their email or mobile number

### Fast & Easy Access to Your Money

- + Free \$10 instant issue debit card (maximum 1 per year)
- + Surcharge free access to MoneyPass & Sheetz ATMs

### Earn Rewards Faster

- + Earn 5X the My Bank Rewards points for all debit card usage

### Protect Yourself

- + Includes one insufficient funds overdraft per 12-month cycle

### Enhance Your Wealth

- + 20% discount on brokerage trades
- + 100% discount on annual financial planning consultation

### Additional & Standard Banking Benefits

- + Personal Credit Line (PCL) annual fee waiver
- + Receive 2 official checks per monthly cycle at no cost
- + Receive 5 stop payments per monthly cycle at no cost
- + Check copy requests for check safekeeping accounts
- + Unlimited assisted transfers by phone or in-person
- + Access your accounts anywhere with Internet & Mobile Banking
- + Simplify your monthly payments with online Bill Pay
- + Ability to link your debit card to a new or existing PayPal account
- + Setup account alerts to know more about your account activity
- + eStatements with up to seven years of online document storage
- + Debit card and unlimited check writing privileges

**Membership is \$7.99 per month or subscribe annually for only \$80**

Avoid an additional \$9.00 monthly service charge by maintaining a \$2,500 minimum average balance in your account.



### Shop Local. Save Local.

Get local discounts and national retailer deals on shopping, dining, travel and more. YouFirst brings over 360,000 discounts where you live, work or travel. Simply show your mobile coupon to the retailer for instant savings.

Log in at BaZing.com or **download the YouFirst mobile app**.



### Cell Phone Protection <sup>1,2</sup>

Just pay your cell phone bill with your YouFirst checking account, and you're covered. If your phone is broken or stolen, you'll receive up to \$400 per claim. (maximum of \$800 per year)



### ID Theft Aid <sup>1,2</sup>

- + If your payment cards are lost or stolen, you have a personal fraud specialist ready to assist you.
- + Receive \$10,000 reimbursement for covered expenses you incur to help restore your identity.
- + Have unlimited access to personal fraud specialists who provide identity recovery and restoration assistance.



### Roadside Assistance

Lock your keys in your car? Car won't start? Roadside assistance is available 24/7 and free to use, up to \$80 in covered service charges.



### Travel Accidental Death Insurance <sup>2</sup>

Protect your loved ones with \$10,000 travel accidental death coverage.



### Pharmacy, Vision & Hearing Savings

Save money on prescriptions, eye exams, frames, lenses and hearing services.



### 90 Day Extended Warranty on Purchases

Protect yourself more with an additional 90-day extended warranty placed on all purchases made with your First United debit card.



**First United**  
Bank & Trust



Member FDIC. Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals. 1) Cell phone protection and personal identity theft benefit are subject to additional terms and conditions. 2) Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.