

# Secure Your Peace of Mind

You work hard for your money,  
and you know it makes sense  
to protect it and save it.

**F&M SECURE**  
helps keep your money safe  
and offers sound money-saving  
benefits, so you can feel secure.

**That's something  
you can bank on!**



#### **Winterset**

101 West Jefferson  
Winterset, IA 50273  
515-462-4242

#### **Winterset Motor Bank**

722 North John Wayne Dr.  
Winterset, IA 50273  
515-462-1110

#### **St. Charles Office**

317 East Main  
St. Charles, IA 50240  
641-396-2233

#### **Orient Office**

114 South Broad  
Orient, IA 50858  
641-337-5418

[www.fmstate.bank](http://www.fmstate.bank)

Member  
**FDIC**



01/24

# F&M SECURE



## Save when you bank

- Minimum Deposit to Open: \$50.00
- Monthly Debit Card Maintenance Fee Waived
- Paper Statement or E-Statement
- Mobile Deposit Included
- Internet/Mobile Banking Included

## Protection from unexpected loss

### Cellular Telephone Protection<sup>2</sup>

Receive up to \$400 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 twelve month period. Covers up to four phones on a cellular telephone bill. **(Cellular telephone bill must be paid using this account.)**

### Debit Advantage<sup>®</sup>

**Buyers Protection<sup>2</sup>** covers items for 90 days from the date of purchase against accidental breakage, fire or theft. **Extended Warranty<sup>2</sup>** 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 for coverage.)**

### Accidental Death & Dismemberment Insurance<sup>2</sup>

Receive up to \$10,000 24-hour Accidental Death & Dismemberment Insurance. **(Coverage divides equally on joint accounts and reduces by 50% at age 70.)**

### Roadside Assistance Service<sup>2</sup>

24-hour coverage for roadside assistance services including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve month period.

## Save on health care

### Health Discount Savings

Enjoy savings on vision, prescriptions and dental services. **This is NOT insurance. (registration/activation required)**

## Feel Confident with IDProtect<sup>®</sup>

You can rest easy knowing that IDProtect, our identity theft monitoring and resolution service<sup>1</sup>, can help better protect you and your family's identities.

### Identity Theft Expense Reimbursement Insurance<sup>2</sup>

Receive up to \$10,000 Identity Theft Expense Reimbursement Coverage for expenses associated with restoring your identity.

### 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 Monitoring

Daily credit file monitoring and automated alerts of key changes to your credit report. **(registration/activation required)**

### Credit Report and Score<sup>3</sup>

Access to credit report and credit scores. **(registration/activation required)**

### Credit Score Tracker

Receive valuable insight into your credit score<sup>3,4</sup>. **(registration/activation required)**

### 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. **(registration/activation required)**

### Dark Web Monitoring

Monitor your personal information on the dark web and receive alerts when your personal information is exposed online with our Dark Web Monitoring identity theft prevention product, also known as cyber monitoring. **(registration/activation required)**

### Online Identity Theft News Center and Valuable Phone and Web Resources

**(registration/activation required)**

### 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 or web only)**

## Save when you play

### Travel and Leisure Discounts

Money-saving discounts from thousands of local and national businesses – redeem and print coupons online or access discounts from a mobile device. **(available via mobile or web only)**

### \$hopping Rewards<sup>™</sup>

Receiving \$hopping Rewards is simple! As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back can be held in your \$hopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! **(registration/activation required; available via mobile or web only)**



## All for a \$7.00 Monthly Maintenance Fee\*.

\*This fee is subject to 7% State Sales Tax.

<sup>1</sup> 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.

<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 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.**

<sup>3</sup> 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. Once you have activated credit file monitoring, you may request your credit score.

<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.