

Savings. Convenience. Security.

Hometown Key Account

Secure Your Peace of Mind

Peace of mind is one of the most important benefits a financial institution can provide.

Your Hometown Key Account helps protect your finances, can save you money on everyday purchases, adds additional security and allows you to enjoy life!

That's something you can BANK on.



For more information please call us at 888-818-3372 or visit www.ffsbky.bank to learn more.

Member
FDIC



4/25

Be Safer. Be Smarter. Be Simple.

The Hometown Key Account makes it simple to keep your finances safer and take advantage of smart discounts on financial services and everyday purchases.



Save when you bank

- \$100 minimum opening balance (waived if direct deposit is established within 30 days of account opening)
- Free e-statements (\$5 monthly charge for paper statements)
- Rates available on our website at www.ffsbky.bank or by calling 888-818-3372

A \$7.00 monthly flat fee applies.

Save when you play

- **Travel and Leisure Discounts**
Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime. **(registration/activation required)**

Save on health care

- **Telehealth¹**
Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to care for you and your family. There are zero copays and no surprise bills, plus discounts on prescriptions and lab work. Telehealth covers non-emergency, urgent care for things like allergies, sinus infections, flu, strep throat, bronchitis, hypertension, rashes, acne and more. Therapists and counselors are also there to help work through all kinds of mental and behavioral health, including depression, divorce, grief, loss and addictions. **(registration/activation required)**

Help Better Protect Your Identity

You can rest easy knowing that IDProtect[®], our identity theft monitoring and resolution service², can help better protect your identity.

- **Identity Theft Expense Reimbursement Coverage³**
Should you become the victim of identity theft, you could receive up to \$10,000 to help pay expenses, clear your name and restore 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.
- **Credit File Monitoring**
Daily credit file monitoring and automated alerts of key changes to your credit report.
(registration/activation required)
- **Credit Report and Score⁴**
Access to credit report and credit scores.
(registration/activation required)
- **Credit Score Tracker**
Receive valuable insight into your credit score^{4,5}.
- **Identity Monitoring**
Monitoring of over 1,000 databases.
(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)



Hometown Key Account helps protect you from unexpected losses

- **Cell Phone Protection³**
Receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged. \$50 deductible applies. Up to two claims per eligible account, per twelve month period. Covers up to four phones on a cell phone bill. **(Cell phone bill must be paid using your Hometown Key Account.)**
- **Roadside Assistance³**
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.

¹ Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

² Benefits are available to personal checking account owner(s), and their joint account owners 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.

³ 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 FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

⁴ 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.

⁵ 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.