

1NB Bank

Secure Your Peace of Mind

Peace of mind.

It's one of the most important benefits of 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.

Locations

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

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

AVISTON BRANCH: 500 W Harrison
Aviston, IL 62216
618-228-9100

ST. ROSE BRANCH: 18001 St. Rose Rd
Breese, IL 62231
618-526-2230

CAPE GIRARDEAU BRANCH:
1610 N Kingshighway - Suite 102
Cape Girardeau, MO 63701
573-274-1969

<https://1nbbank.bank>



Secure Checking



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Secure Checking Features

Help Better Protect Your Identity

You can rest easy knowing that IDProtect®, our identity theft monitoring and resolution service³, can help better protect your identity.

- 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 Monitoring

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

- Credit Report and Score⁵

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

- Credit Score Tracker

Receive valuable insight into your credit score^{5,6}.
(registration/activation required)

- Identity Monitoring

Monitoring of over 1,000 databases.
(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), 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.

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 document for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or in the certificate of insurance. All Guide to Benefit can be found online at www.ClubChecking.com. 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 Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

⁶ 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.

Save when you bank

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