

## 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 YNB Elite Checking it's easier to protect your finances, save money on everyday purchases and enjoy your life.

That's something you can bank on.



Savings. Convenience. Security.



[ynbtx.com](http://ynbtx.com)

### ADDRESS

Yoakum National Bank  
301 West Grand Ave.  
PO Box 777  
Yoakum, TX 77995

361-293-5225: Office Number

361-293-7322: Fax

361-293-6333: Time & Temp Line

888-962-5225: Toll Free Number

866-962-9304: 24 Hour Telephone Banking

Member  
**FDIC**



06/21

# YNB Elite Checking



# Be Safer. Spend Smarter. It's Simple!

YNB Elite Checking makes it simple to keep your finances safer and take advantage of smart discounts on financial services and everyday purchases.

## YNB ELITE CHECKING

### Save when you bank

- **Complimentary Initial Check Order (only applies to Classic singles and order of 80 checks)**
- **Unlimited Check Writing**
- **Complimentary Debit Card**
- **Online Bill Pay**

### 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 online only)**
- **Shopping Rewards™**  
Receiving Shopping 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 Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy! **(registration/activation required; available online only)**

### Save on health care

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

### Help Better Protect Your Identity

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

- **Identity Theft Expense Reimbursement Coverage<sup>2</sup>**  
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 reports. **(registration/activation required)**
- **Credit Report and Score<sup>3,4</sup>**  
Access to credit report and credit scores. **(registration/activation required)**
- **Credit Score Tracker<sup>4</sup>**  
Receive valuable insight into your credit score<sup>3</sup>.
- **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)**
- **Financial Wellness 360<sup>o</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 online only)**

### YNB Elite Checking also helps protect you from unexpected losses

- **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.)**
- **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 your YNB Elite Checking account or with a credit card issued by Yoakum National Bank.)**
- **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.)**
- **Rideshare Protection<sup>2</sup>**  
Up to \$100,000 of accidental death and dismemberment coverage and \$10,000 of accident medical expense benefit if injured while traveling in a vehicle operated by a Transportation Network Company, as defined in the insurance certificate. Coverage also includes up to \$250 personal property benefits for replacement of property stolen, damaged, or destroyed due to an accident while traveling in a vehicle operated by a Transportation Network Company. Not Available to Residents of MO, NY and WA. **(Travel costs for rideshare must be paid for using your YNB Elite Checking account or with a credit card issued by Yoakum National Bank.)**

A \$5.00 monthly service fee applies.

<sup>1</sup> 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.

<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.

<sup>3</sup> Credit score is a VantageScore 3.0 based on single 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. Once you have done so, you will have access to your score on a monthly basis.

<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.

**Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or bank affiliate.**