

Discover the money-saving benefits of your **YouFirst Checking Account.**

Here's what you'll get with each account:



Online Banking

Access your account anytime, from any computer with Internet access.



Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



Bill Pay

Decide which bills you want to pay and when.



Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



eStatements

Skip the paper statement and go paperless with eStatements.



ATM Access

Free Sheetz & MoneyPass access.



Big money, Smart savings



ID Theft Aid^{2,3}

Includes payment card fraud resolution, personal identity theft benefit, identity restoration, credit monitoring and quarterly credit reports.



Cell Phone Protection^{2,3}

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$600 per claim (maximum of \$1,200 per year).



Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



Health Savings Card

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



Billshark⁴

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



Accidental Death Coverage³

Peace of mind for the unexpected.



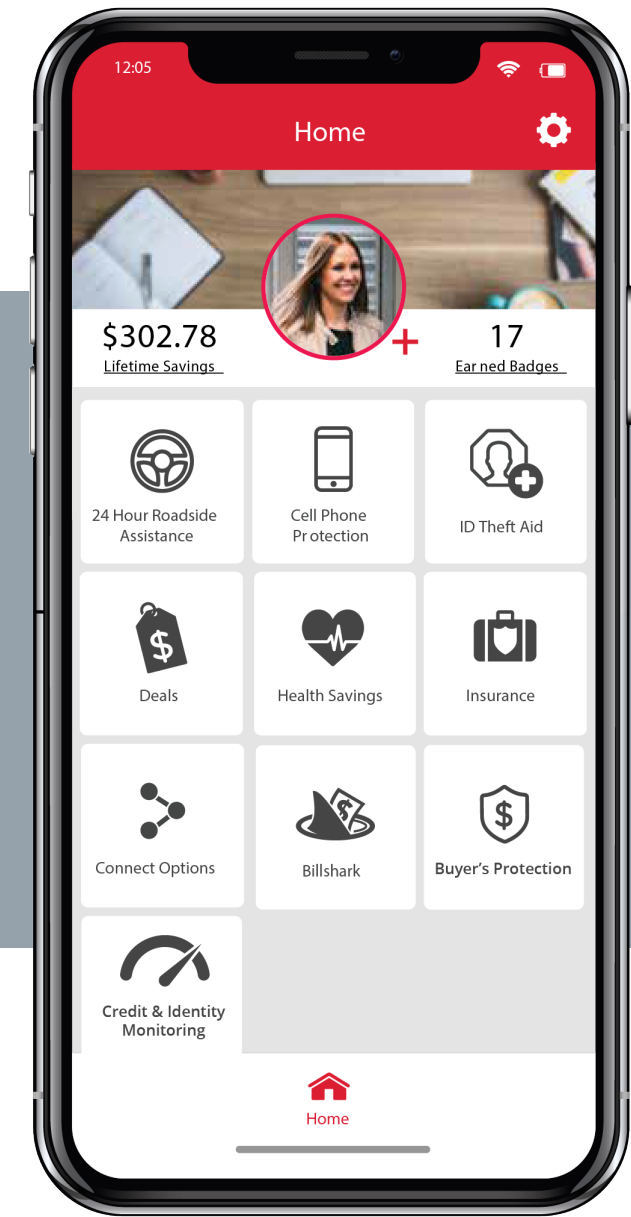
Buyer's Protection and Extended Warranty^{1,2}

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your BaZing checking account.



Shop Local, Save Local¹

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.

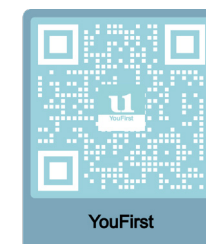


Save money on the things you're already paying for.



[MyBank.com](https://www.mybank.com)










Member FDIC 



Get started by downloading the **YouFirst** app today.



Start your journey ▶▶

	YouFirst PLATINUM <small>powered by</small>	YouFirst PLUS <small>powered by</small>	YouFirst <small>powered by</small>	Freedom First
 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓	✓
 ATM Access Free Sheetz & MoneyPass access.	✓	✓	✓	✓
 Rewards Earn My Bank Rewards points with every qualified purchase.	Earn 5x My Bank Rewards points with every qualified purchase.	Earn 5x My Bank Rewards points with every qualified purchase.	Earn 5x My Bank Rewards points with every qualified purchase.	Earn 1x My Bank Rewards points with every qualified purchase.
 ID Theft Aid^{2,3} Includes payment card fraud resolution, personal identity theft benefit, identity restoration, credit monitoring and quarterly credit reports.	\$10,000 <small>personal ID theft benefit, identity restoration, credit monitoring and quarterly credit reports</small>	\$10,000 <small>personal ID theft benefit & identity restoration</small>	\$5,000 <small>personal ID theft benefit & identity restoration</small>	
 Cell Phone Protection^{2,3} Pay your cell phone bill with your BaZing checking account, and you're covered.	\$600 /claim \$1,200 /year	\$400/claim \$800/year	\$400/claim \$800/year	
 Roadside Assistance Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓	✓	
 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓	✓	
 Billshark⁴ Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓	✓	✓	
 Accidental Death Coverage³ Peace of mind for the unexpected.	\$25,000 Accidental Death	\$10,000 Travel Accidental Death	\$10,000 Travel Accidental Death	
 Buyer's Protection and Extended Warranty^{2,3} Items are protected for up to \$2,500 per item if theft or accidental breakage occurs.	✓ <small>during first 180 days of purchase</small>	✓ <small>during first 180 days of purchase</small>	✓ <small>during first 180 days of purchase</small>	
 Shop Local, Save Local¹ Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓	✓	
 Additional Banking & Wealth Management Benefits <ul style="list-style-type: none"> • Personal credit line (pcl) annual fee waiver • 20% discount on broker trades • Unlimited assisted transfers by phone or in-person • 100% discount on annual financial planning consultation • Receive 5 stop payments per monthly cycle at no cost • Receive 2 official checks per monthly cycle at no cost • Complimentary instant issue debit card (1 per year) 	✓	✓	✓	
 Earn Interest on your Checking Balance A competitive rate on your checking account balance.	✓	✓		
	Our best account for only \$10/month.	Only \$9 per month. Avoid the monthly service charge by maintaining a \$2,500 average monthly balance in this account. <i>Electronic and Paper Statements Available.</i>	Only \$7 per month. Primary customers under 18 years of age will not be assessed the monthly service charge for this account. <i>Electronic and Paper Statements Available.</i>	No monthly fee when enrolled in eStatements. Paper statements start at \$5 per month, primary customers age 62+ are not charged for paper statements. <i>Electronic and Paper Statements Available.</i>

¹ 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. ² Subject to the terms and conditions detailed in the Guide to Benefits. ³ Insurance and wealth management products are: NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. ⁴ Billshark and credit monitoring require additional activation to begin.