

FINANCIAL BENEFITS

Combined Relationship

Rewards Checking Members maintaining a \$10,000 combined relationship balance including checking, savings, certificate of deposit and personal loans, will not be assessed the \$5.95 monthly service charge. Should your balance fall below the \$10,000 minimum, a \$5.95 monthly service charge will be assessed. All members of this account must maintain a \$1,000 balance.

Earn Interest

Rewards Checking members will receive a high rate of interest.

Preferred Rate on New Consumer Loans

As a member of Rewards Checking, you are eligible for a .25% discount on home equity loans, home equity lines of credit, car, boat, motorcycle, RV, personal loans and personal lines of credit with automatic payment from a Level One Bank account.

Certificate of Deposit Rates

As a Rewards Checking member, you will receive a Certificate of Deposit bonus rate of .25% .

\$250 Discount on Mortgage Closing Costs

When you finance a home with us, you'll receive \$250 off your regular loan closing costs.

Personalized Checks

Our exclusive Level One Bank design checks will be provided to you at no additional charge as a Rewards Checking member.

24 Hour Banking

Banking made easy with your ATM/Debit card . . . 24 hours a day, 7 days a week, 365 days a year. As a member of the Rewards Checking, there are no fees for withdrawals on Level One Bank or any others premises.

Online Banking / Bill Pay

Members receive access to online banking services and bill pay at no additional charge.

Cashier's Checks

When you need a cashier's check, just ask us. We'll issue it at no charge if you're a member of Rewards Checking.

Traveler's Checks

Traveling? Get your traveler's checks from us. There is no issue charge for traveler's checks to Rewards Checking members.

24 Hour Phone Teller

Bank 24 hours a day by using our toll-free line. Check balances, transfer funds, do your banking when it is convenient for you. Ask for details.

Combined Statements

Receive combined statements on all your accounts. Ask for details.

SECURITY BENEFITS

24-Hour Accidental Death & Dismemberment Insurance and Common Carrier Coverage

Coverage is provided immediately at no additional charge. If joint account, total coverage is divided evenly. Coverage includes several additional benefits related to accidental deaths or dismemberment such as coma, seat belt and airbag benefits.

Travel Assistance Services

Many travel assistance services are included with the above insurance plan and are accessed by simply calling a toll-free number. Also included are valuable medical and emergency assistance services such as medical evacuation and repatriation of remains benefits while traveling more than 100 miles from your home, including abroad. Simply call a toll-free number for support.

LifeLock LifeLock

Help safeguard your identity. As a member of the package, enrolling in LifeLock helps you protect your personal information from identity thieves. LifeLock® service helps protect you by sending an alert when your information is being sold or traded in illegal online identity marketplaces, and alerting you if someone files a change of address in your name. LifeLock also includes an additional service called WalletLock™. It works to help cancel and replace all documents and personal identifying information inside a wallet if it is lost or stolen. Pictures, cash, and other monies are excluded. Member is responsible for all applicable fees charged by document issuing companies to replace lost or stolen documents.

Identity Theft 911™

Defend yourself and your family from the problems created by identity theft. If you become a victim of identity theft, call the toll-free number and you will be assigned to a highly qualified personal advocate who is the single source of contact in helping you resolve your problem from start to finish. You save time and avoid frustration and the problem gets corrected with the help of an expert. You will also have access to a website for receiving valuable information about identity theft issues.

Living Family Journal

Create peace of mind from the convenience of your personal computer. Organize, record, and document personal, medical and financial information with your Living Family Journal. Ask for more details.

SHOPPING, TRAVEL & ENTERTAINMENT DISCOUNTS WITH EASYSAVERSM

Cash Back Gift Cards

Purchase prepaid shopping and dining gift cards from leading brands including Home Depot, Bed Bath & Beyond, Red Lobster, Olive Garden, Target, Exxon, Mobil, BP and earn 20% cash back.

Grocery Coupons

Save up to \$1,000 on groceries, home and health-care products, pet products and supplies and more from trusted brands at top stores.

Up to 50% savings on brand name products by phone or online

As an Easy Saver customer, save on brand name products for your home and lifestyle needs, including Black & Decker® , IBM®, KitchenAid®, Sony® Digital Cameras, Fisher-Price Toys® and much more!

Travel Savings and Vacation Packages

You can save up to 40% on cruises and vacation packages, simply by calling the toll-free number or going online to book your next vacation. Your membership entitles you to save up to 50% on each night of your stay at thousands of hotels and motels across America and abroad. Restaurant discounts are also available within many of these facilities.

HEALTH BENEFITS

Prescription Drug Discounts

Available through the EasySaver program, you and your family will receive discounts on your prescriptions through local participating pharmacies.

Prescription Eyewear Discounts

You receive guaranteed lowest prices on eyewear at thousands of locations nationwide plus a 30-day satisfaction guarantee. You also have access to a network of ophthalmologists in selected markets providing members a 10% to 30% discount on qualified procedures.



REWARDS CHECKING

How the values add up!

Accidental Death & Dismemberment Insurance → \$ 25.00
(if purchased as a stand alone policy)

EasySaverSM → \$250.00
(factors vary)

Prescription Drug Card → \$282.00
(many plans cost \$90 per year - and assumes 24 prescriptions per year at an average savings of \$8 per prescription)

Hotel/Motel Discounts → \$ 250.00
(many plans cost \$70 per year - and assumes 6 nights at \$30 savings per night)

Identity Theft 911TM → \$ 80.00
(similar plans cost \$80 or more)

LifeLock → \$ 120.00
(many plans cost \$120 or more)

Eyewear/Eyecare → \$ 50.00
(many plans cost \$50 or more)

Living Family Journal → \$ 25.00
(factors vary)

Personalized Checks → \$ 45.00
(assumes 2 boxes per year)

Traveler's Checks → \$ 15.00
(assumes \$1,000 in annual traveler's checks purchases)

\$1,142.00
Annual Savings

For a low monthly fee, you receive a checking account that saves you hundreds of dollars per year.

The above figures are used for example purpose only. Usage and savings may vary and are not guaranteed.



REWARDS CHECKING

- ♦ A checking account with benefits that will save you through
 - ♦ \$5.95 monthly service charge if combined balance falls below \$10,000
 - ♦ \$50 opening deposit required
 - ♦ \$10,000 accidental death & dismemberment insurance
 - ♦ Plus many additional benefits
 - ♦ Free Internet Banking and Bill Pay
 - ♦ Free ATM usage
- See inside of brochure for more details*

ADVANTAGE CHECKING

- ♦ For clients 50 years young and up
- ♦ \$50 opening deposit required
- ♦ \$500 minimum balance to avoid \$5 monthly service fee
- ♦ 6 Free ATM usages at any US ATM unless \$2,000 average monthly balance is maintained, then unlimited ATM usage at any US ATM
- ♦ Free Internet Banking and Bill Pay
- ♦ Call for more information

FREE PERSONAL CHECKING

- ♦ No minimum balance required
- ♦ No monthly service charge fee
- ♦ \$50 opening deposit required
- ♦ 6 Free ATM usages at any US ATM unless \$2,000 average monthly balance is maintained, then unlimited ATM usage at any US ATM
- ♦ Call for more information

INTEREST CHECKING

- ♦ Earn interest with no monthly service charge with a balance of \$250 or more
- ♦ Balances less than \$250 will be charged a \$5 monthly service fee
- ♦ \$50 opening deposit required
- ♦ 6 Free ATM usages at any US ATM unless \$2,000 average monthly balance is maintained, then unlimited ATM usage at any US ATM
- ♦ Free Internet Banking and Bill Pay
- ♦ Call for more information

REWARDS CHECKING



30201 Orchard Lake Rd Ste 165
Farmington Hills, MI 48334
248-737-0300 / 888-880-5663
www.levelonebanking.com

