

We're in your NEIGHBORHOOD!

INDIANA

Elkhart- Corporate

358 S Elkhart Ave
Elkhart, IN 46516

Elkhart - CR 6

619 CR 6 East
Elkhart, IN 46514

Elkhart - CR 17

661 CR 17
Elkhart, IN 46516

Granger

605 East University Dr
Granger, IN 46530

Mishawaka

602 N. Main Street
Mishawaka, IN 46545

Michigan City

1025 S Carroll Ave
Michigan City, IN 46360

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Convenient FREE access to over 35,000 ATMs!
Visit INOVA, Alliance One or CO-OP Network
ATM's with your INOVA Visa® Debit Card.

To find the nearest location, go to
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Google Play app stores!

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Come in - Stop by your nearest
branch today!



Shield Checking

Be Safer. Spend Smarter. It's Simple!

Shield Checking is designed to protect your financial life and reward you for the way you bank and spend.

Spend Smarter with Exclusive Savings

Save when you bank

- Earn Dividends¹
- Earn Cash Back Rewards*
- Digital Banking
- Bill Pay
- ATM/Debit Card
- Account Alerts
- Free eStatements
- Telephone Banking

INOVA Cash Back Rewards* can be earned for purchases made with INOVA Debit Cards and INOVA Rewards Credit Cards. Even better - points earned with any of these cards will be combined!

INOVA Cash Back Reward points can be redeemed for:

- Cash Back
- Statement Credit

Scan for more details



1-800-826-5465 **inovafederal.org**

*INOVA Visa® Debit Cardholders must make a minimum of \$250 in eligible debit card purchases in a calendar month to earn points through the INOVA Cash Back Rewards Program. Once the \$250 net monthly purchase minimum is met, debit cardholders will earn 1 point for every \$3 dollars spent on the entire amount of the eligible debit card purchases for goods and services paid for with an INOVA Visa® debit card, up to a maximum of \$10,000 in eligible purchases per calendar month. Eligible purchases are defined as PIN and signature-based transactions. ATM withdrawals are not eligible purchases. Debit rewards points not redeemed will expire after 2 years or at card closure.

INOVA Platinum Visa® Rewards and INOVA Visa® Business Rewards credit cards will earn 1 point per dollar spent with no minimum purchase limits. Purchases cannot exceed the approved limit on your account. Purchases do not include any fees, card related charges, cash advances, balance transfers or convenience checks. Credit reward points not redeemed will expire after 5 years or at card closure. Statement credit will be applied to the principal balance of the account and will not be applied toward the minimum monthly payment due. Platinum Visa Rewards annual fee of \$50.00 will be waived with an active open INOVA Federal Shield Checking Account with no negative share accounts on the anniversary date of the annual fee. If the Shield Checking Account is closed after the anniversary date the Annual Fee will be assessed.

Minimum redemption is \$25.00. Reward points may be redeemed any time a user has accumulated enough points for a redemption option. Reward points will be deducted for returned purchases at the same rate they are earned. Reward points may be redeemed online by logging into rewards.inovafederal.org; in person by visiting the nearest INOVA branch location; by calling 800-826-5465; or by sending a written request to INOVA Federal Member Services Department, P.O. Box 1148, Elkhart, Indiana 46516. Rewards program subject to change at any time



Identity Protect benefits

Identity Protection Services

Monitor personal information including but not limited to your social security number, credit union/bank accounts, and credit cards.

Account Alerts

Keep you informed about changes that can affect your credit and protect your identity.

Identity Theft Insurance and Restoration Coverage

Includes reimbursement for various costs incurred as a result of a stolen identity event².

Seamless Access

Through your existing, secure Digital Banking login – if you aren't enrolled in Digital Banking, download the INOVA Federal Mobile app or visit my.inovafederal.org to register.

Register Now

Registration is necessary to activate your coverage. Simply browse to the Financial Wellness section in Digital Banking and select 'My Identity Protect.' All INOVA members will continue to have free access to their credit score and credit report³ through Digital Banking in the My Credit Score area of the Financial Wellness menu.

Enjoy all these benefits for a \$5.00 Monthly Service Fee.

¹ The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of dividends to be paid based on the Dividend Rate and frequency of compounding for an annual period. Shield Checking account is a tiered rate account. If your average daily balance is \$15,000.00 or below and you meet all of the following requirements, the first dividend rate and annual percentage yield listed for this account in the Rate Schedule will apply: 1) you complete at least 8 debit card transactions each statement period; and 2) maintain an average daily balance greater than \$3,500.00. The second dividend rate and range of annual percentage yield listed for this account will apply to any balances above the initial \$15,000.00. Each rate will apply only to that portion of the account balance within each balance range. For example: if you have a balance of \$16,000.00, you will earn the first dividend rate on \$15,000.00 and the second dividend rate on \$1,000.00. If you do not meet the requirements to earn the premium dividend rate, the third dividend rate and annual percentage yield listed for this account will apply to the entire balance in the account. Rates are subject to change without notice. There is a \$5 per month service fee for Shield Checking account. Fees could reduce the earnings on the account.

² Terms and conditions apply. The Identity Theft Insurance is underwritten and administered by AIG. This description is a summary and is solely intended for informational purposes and may not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. The Identity Fraud Expense Reimbursement benefit is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Policyholder or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

³ Calculated on the VantageScore® 3.0 model. Your VantageScore® 3.0 from Experian indicates your credit risk level and is not used by all lenders, so don't be surprised if your lender uses a score that's different from your VantageScore® 3.0.