



**Main Bank Hours:**  
M-F 8:30am-3:00pm  
SAT 8:30am-Noon

**Main Bank Phone #:**  
712-792-4346

**Main Bank Fax #:**  
712-792-1488

**Drive Thru Hours:**  
M-F 8:30am-5:30pm  
SAT 8:30am-Noon

**Dedham Hours:**  
M-F 8:00am -11am

**Dedham Phone #:**  
712-683-5611

[www.csbc Carroll.com](http://www.csbc Carroll.com)



**CSB CHECKING**

*Plus*



# Secure Your Peace of Mind

You work hard for your money,  
and you know it makes sense  
to protect it and save it.

CSB Checking Plus helps keep your  
money safe and offer sound  
money-saving benefits,  
so you can feel secure.



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

CSB Checking Plus makes it simple to keep your family finances safer and take advantage of smart discounts on financial services.



## CSB CHECKING PLUS

Everyday banking benefits are yours with CSB Checking Plus!

### Save when you bank

- Earns Interest with a Collected Balance Over \$500
- Unlimited Online Bill-Pay
- Discount on Visa Travel Money Card
- Money Orders & Stop Payments
- Personalized CSB Checking Plus Checks

### Save on health care

- **Health Discount Savings**  
Enjoy savings on vision, prescriptions, dental services and access to 24-Hour Nurse Helpline. **This is NOT insurance. (Registration/activation required.)**

*Note: The 24-Hour Nurse Helpline is provided for health information only. It is not a substitute for regular physical examinations or medical treatment visits and is not meant to replace the customary physician-patient relationship. Callers are encouraged to consult with their physician about any health conditions or concerns.*



### Help Better Protect Your Identity

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

- **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 IDProtect 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<sup>3</sup>**

IDProtect will monitor your TransUnion credit files daily, and automatically alert you if key changes occur.

**(Registration/activation required.)**

- **Credit Report and Score**

Access to single bureau credit reports and single bureau credit score. Credit Score is a VantageScore 3.0 based on TransUnion data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

**(Registration/activation required.)**

- **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.)**

### CSB Checking Plus also helps protect you from unexpected losses.

- **Accidental Death & Dismemberment Insurance<sup>2</sup>**

Receive up to \$20,000 24-hour Accidental Death & Dismemberment Insurance. Coverage increases to a total of up to \$100,000 when traveling on a licensed Common Carrier. **(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. Maximum of two claims per year. Covers the first four phones on a cellular telephone bill paid through your checking account. **(Cellular telephone bill must be paid using eligible account.)**

- **Debit Advantage<sup>®</sup>**

- **Buyer's Protection<sup>2</sup> & Extended Warranty<sup>2</sup>**

Buyer's Protection covers items for ninety days from the date of purchase against accidental breakage, fire or theft.

Extended Warranty 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 eligible account.)**

### Save when you play

- **Shopping Rewards<sup>™</sup>**

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 will 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.)**

- **Travel and Leisure Discounts**

Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere and anytime.

**(Available online only.)**

- **VIP Concierge Service**

Access to "911" travel emergency assistance service. Relieve the hassle and receive personal assistance with last-minute or emergency travel and flight changes, lost luggage/passport/travel documents, restaurant/theatre/sporting event reservations and even pre-trip travel advice and roadside assistance, plus a multitude of other concierge and emergency travel services.

*The above service includes 24/7 services only. All costs to secure requests are the responsibility of the member.*

- **Roadside Assistance Expense Reimbursement<sup>2</sup>**

Roadside assistance expenses through the VIP Concierge roadside assistance network are reimbursable up to \$80 per occurrence. Maximum of 2 reimbursement claims per year.

**Monthly Fee - \$7.00+ tax**

<sup>1</sup> Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. 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. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

<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 file monitoring from TransUnion may take several days to begin following activation.

**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.**