

WELCOME TO YOUR PREFERRED PERKS CHECKING ACCOUNT¹**IDProtect® – Identity Theft Monitoring & Resolution Service² for You & Your Joint Account Holder(s)**

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage³** – Help cover expenses associated with restoring your identity, if you become the victim of identity fraud. (If you need to file a claim, call 1-866-210-0361.)
- **Fully Managed Identity Theft Resolution Services** – Access to a dedicated fraud specialist to manage your case until your identity is restored.
- **Credit File Monitoring** – Daily monitoring and automated alerts of key changes to your single bureau credit report.*
- **Credit Report** – Ability to request a single bureau report every six months or upon opening a resolution case.*
- **Credit Score⁴** – Ability to request a single bureau score every month.*
- **Credit Score Simulator⁴** – Shows how different actions, like increasing card limits or paying off a loan, will impact your VantageScore.*
- **Credit Score Tracker^{4,5}** – Valuable insight into your credit score.
- **Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, USPS records and more. A risk rating is generated with each monthly scan, and if your scan reflects a high-risk score, you will be notified.*
- **CyberRecover™** – 24/7 access to personal cyber advocates who can help defend against extortion, ransomware, online fraud, gaming security risks and more.
- **Dark Web Monitoring** – Monitors your personal information and sends alerts if security measures detect exposure of your information on the dark web.*
- **High-Risk Transaction Monitoring** – Alerts you if someone is using your identity to conduct a high-risk transaction at hundreds of participating banks, brokerages, insurance companies, retailers, payment services and more.*

Health Discount Savings – Discounts on vision, prescriptions and dental services. Please note this is not insurance.*

eVets⁶ – 24/7 support for common pet health concerns with zero copay, plus Pet & Owner Lifestyle Concierge services. Choose from thousands of licensed veterinarians for emergencies, checkups and more through an online portal or mobile app.*

Telehealth⁷ – Access to 24/7 video or phone visits with U.S. board-certified, licensed and credentialed doctors ready to help with physical and mental health care. There are zero copays, plus discounts on prescriptions and lab work.*

HOW TO ACCESS YOUR BENEFITS:

- **Primary Account Owner:** Within five days of opening your account, you'll receive an email from **Support@PreferredPerks.GateCity.Bank** – confirming activation of your credit file monitoring benefits, along with instructions to complete your registration online and access all features. To receive notifications, please note that an active and unique email address must be on file.
- **Joint Account Owner(s):** Using Gate City Bank online banking or your mobile app, click on the “Preferred Perks” tab to register and access your benefits.

NOT SIGNED UP FOR ONLINE OR MOBILE BANKING?

- Visit **PreferredPerks.GateCity.Bank** today.
- You will need this access code: **ND754905**
- Follow the simple step-by-step instructions to register and access your Preferred Perks benefits.

*Registration/activation required. Please refer to Preferred Perks Terms & Conditions for complete details regarding activation and access to benefits and services, including important disclosures.

PREFERRED PERKS TERMS & CONDITIONS

BENEFIT QUESTIONS?

Call the Benefits Service Center at 866-210-0361, Monday – Friday, 7:30 a.m. to 4:00 p.m. CT to learn more about your Preferred Perks benefits or receive assistance with registration and activation.

CREDIT FILE MONITORING

This includes daily credit file monitoring and automated alerts of key changes to your TransUnion credit report.

ACTIVATION (Primary Account Owner): Credit file monitoring will be turned on for the primary account owner only within five days of account opening, provided the primary account owner is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA). If credit file monitoring has been activated, credit alerts will be sent to the email address provided at the time of account opening. A unique email address must be on file to receive alerts. The primary account owner will need to go online to complete registration and view credit alert details. Mobile credit alerts may be activated at that time. Mobile fees may apply.

If you do not want credit file monitoring activated, please contact the Benefits Service Center at 1-866-210-0361. Credit file monitoring will not be turned on for the joint account owner(s). Joint account owner(s) may register, activate monitoring and access benefits through Gate City Bank's online banking or mobile app.

WRITTEN INSTRUCTIONS/DISCLOSURE: Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; "ECC") and TransUnion ("TU"), to use your personal information to activate the Credit File Monitoring ("CFM") services. You understand that in accordance with the Fair Credit Reporting Act, you are authorizing and providing "written instructions" under the Fair Credit Reporting Act to ECC and TU (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and You hereby authorize ECC and TU (and each of their affiliates) to access Your personal credit information in order to (i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, credit score, credit file monitoring) to you related to your use and enjoyment of the service.

ADDITIONAL DISCLOSURES

¹Available only to individuals ages 18 or older who meet all applicable account opening and eligibility requirements. Approval, enrollment and continued access to features may be subject to additional terms and conditions.

²Eligibility: 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.

³Special 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. **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.** All Guides to Benefit can be found online at PreferredPerks.GateCity.Bank. For more information, please visit PreferredPerks.GateCity.Bank or call 866-210-0361.

⁴Credit Score is a VantageScore 3.0 based on single bureau credit data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once credit file monitoring has been activated, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

⁵Credit 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 request a know when your new score is available.

⁶Medications may only be prescribed where allowed by law. In certain states, a Veterinary-Client-Patient-Relationship (VCPR) must be established to diagnose and treat patients through eVets and only advice and virtual veterinary triage may be provided without a VCPR.

⁷Available for the primary account holder and their spouse/domestic partner and up to six dependent children age 2 and older. This is not insurance.