



DFCU Shield Elite Checking Value Proposition

Please refer to the benefits reference guide for terms and conditions.

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Benefit	Value Proposition	Annual Value to You
Roadside Assistance	Available 24/7 and free to use, up to \$80 in covered service charges.	\$75 If you purchased this service through a motor club.
Health Savings Card	Save money on prescriptions, eye exams, frames, lenses and hearing services.	\$144 If you purchased this coverage individually.
Cell Phone Protection	Just pay your cell phone bill with your BaZing checking account, and you're covered.	\$129 If you purchased coverage through your carrier.
Personal Identity Theft Benefit	Receive a reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed for the product enrolled.	\$50 If you purchased this coverage individually.
Credit Monitoring with Credit Report and Score and Fraud Resolution	You receive alerts if your monitored credit report has suspicious activity. View your quarterly credit report and score. Receive expert fraud resolution assistance should you become a victim of identity theft.	\$30 If you purchased this service individually.
Accidental Death Coverage	You're automatically covered for accidental death should the unexpected happen.	\$36 If you purchased this coverage individually.
Buyer's Protection and Extended Warranty	Items are protected for up to \$2,500 per item if theft or accidental breakage occurs.	\$180 If you purchased this coverage individually.
Billshark	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.	\$240 Savings if you negotiated your utility bills annually.
Pet Insurance	Discounted pet insurance and savings on other pet care services and products.	\$155 Savings if you purchased this coverage individually.
Financial Wellness	Includes life and estate planning tools to protect you and your family, making it easy for you to protect the people, pets, and things that matter most.	\$150 Savings if you purchased these tools individually.
Shop Local. Save Local.	Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	\$72 Savings if you used two coupons a month on dining or services.
Shop Online	Use BaZing to save with online retailers nationwide. Including discounts on hotels, attractions & retail stores.	\$60 Savings if you shopped online once a month.

Value Proposition for Shield Elite Checking with BaZing



\$1,321

Total annual COST (\$9.95 /month) = **\$119.40**

Total net annual VALUE = **\$1,201.60**

TOTAL ANNUAL VALUE