

CUTX Business Checking Plus

With Business  SENSE

CUTX Business Checking Plus is a comprehensive checking account designed for small businesses. **CUTX Business Checking Plus** includes Business Sense, a suite of benefits to help small business owners take control of data & system security, and profitability in one comprehensive account, while providing valuable lifestyle and healthcare benefits to employees.



Business Sense Rewards Employers

Small Business Monitoring & Identity Management Center

Cyber Monitoring & Identity Management Center

- **Defend** – monitor the depths of the web for compromised business information, and get alerted promptly if we find a match
- **Restore** – access to specialists who can help determine if there has been identity theft and guide you through the necessary restoration activities **(Registration/Activation Required)**

Data Breach Solutions

Reliable data breach readiness, response and resolution plan

Prepare

- Sample Policies and Procedures
- Risk Assessment Tips and Templates
- Web-based training for Employees
- Web-based Library **(Registration Required)**

Respond

- Initial Consultation – Access to a Data Breach Specialist

Resolve

- Victim fraud resolution assistance* in the event of a data breach.
- Other benefits and services available for additional charge:
 - Credit File Monitoring
 - Call Center Assistance
 - Identity Theft Expense Reimbursement

***Resolution assistance is limited to up to 25,000 customers and is for identity fraud that has been verified.**

Protection from Unexpected Losses

Cellular Telephone Protection^{1,2}

- Receive up to \$500 of replacement or repair costs if your personal cell phone is stolen or damaged, in the U.S. and abroad.
- \$50 deductible applies.
- Maximum of two claims per twelve month period.
- Covers the first four phones on a cellular telephone bill paid through your eligible account. **(Cellular telephone bill must be paid using a CUTX checking, savings or credit card account.)**

Identity Theft Expense Reimbursement Coverage²

- Receive up to \$1,000,000 to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud. **(Cyber monitoring of the Business Sense Company Owner's personal information must be active at the time of discovery of the identity theft event.)**



¹ Special Program Notes: Cellular Telephone Protection is for the business owner's personal cell phone. It does not cover business cell phones for employees.
² 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 NCUA or any Federal Government Agency; Not a deposit of or guaranteed by the credit union or any credit union affiliate.

Business Sense Rewards Employees

Save when you shop and play.

Savings

- You and your employees enjoy discounts at thousands of local and national retailers
(Available Online Only)

Shopping Rewards™

Shop online through the customized shopping portal and put cash back in your pocket.

- Available to you and your employees.
- Exclusive offers and discounts at thousands of leading online retailers.
- Earn rewards with every purchase.
- Redeem on future purchases, or choose to receive a check.
(Registration Required; Available Online Only)

Save with healthcare and wellness discounts.

Prescription Drug Benefit

- Savings average 24% on brand name/generic prescription drugs.
- Accepted at approximately 68,000 pharmacies nationwide.
(Registration Required) This is NOT insurance.

Vision Benefit

- 10-60% off eyeglasses, contact lenses (excluding disposable), and other retail eyewear.
- Nationwide network of over 20,000 eyecare professionals nationwide.
- 10-30% off eye exams and 40% to 50% off national average on LASIK.
(Registration Required) This is NOT insurance.

Dental Benefit

- Discounts of 10-50% on eligible dental services.
- Access to over 62,000 independent and national providers.
- Savings on routine and preventive care, crowns, fillings, dentures, oral surgery, orthodontics (braces), and some cosmetic dentistry.
(Registration Required) This is NOT insurance.



Business Sense has made it easy to reward employees!

The Business Sense website provides business owners with an Employee Welcome Package – for quick and easy distribution, including benefit descriptions and step-by-step instructions on how employees can register for and receive benefits so that they too can start enjoying benefits right away!

