Beginning August 3, 2026, your Kinetic Checking account will include new and increased benefits – all for a low monthly fee of $5.95. This fee will be waived when you maintain an average daily balance of $3,000 or more.

Your Kinetic Checking account delivers all these important benefits and services:

- ✓ **Great banking features:** Free VISA® Debit Card with uChoose Rewards, Apple Pay, Samsung Pay and Google Pay, Free Mobile Banking, Online Banking and Bill Pay, Access to nearly 30,000 surcharge-free ATMs nationwide, Earn 1.00% APY* on balances up to $10,000 and OOPS™ Occasional Overdraft Privilege Service allows us to consider, without obligation on our part, payment of your reasonable overdrafts, up to your OOPS! limit, as long as you maintain your account in good standing.
- ✓ ***INCREASED!* Cell Phone Protection**[1] – Receive replacement or repair costs up to $600 *(was $300)* or the current value of your device, whichever is less, if your cell phone is stolen or damaged in the U.S. and abroad. $50 deductible per claim applies. Up to two claims and maximum of $1,000 per eligible account, per twelve-month period. Covers up to four phones on a cell phone bill. *(Cell phone bill must be paid by eligible account.)*
- ✓ ***NEW!* Telehealth**[2]** – Access to 24/7 video or phone visits with U.S.-based 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.
- ✓ **IDProtect®** – identity theft monitoring and resolution service[3], including:
  - **Credit File Monitoring**** – Daily credit file monitoring and automated alerts of key changes to your TransUnion credit report. ***ACTIVATION:*** *Credit File Monitoring will be turned on automatically for the primary account owner, provided information has been verified by the Credit Reporting Agency and primary account owner has not previously activated Credit File Monitoring. See below regarding activation for primary account owner and reverse for Terms and Conditions and complete details regarding activation, including activation for joint account owner(s)**. Must be 18 years or older.* <u>*Note: An email address must be on file to receive credit file monitoring alerts.*</u>
  - **Up to $10,000 in Identity Theft Expense Reimbursement Coverage**[1]
  - **Fully Managed Identity Theft Resolution Services**
  - **Identity Monitoring****
  - **Credit Report**** – Request a single bureau credit report every six months or in the event you have suffered an identity theft event and have opened a resolution case.
  - **Credit Score**[4]*** – Access to a new single bureau credit score every month.
  - **Credit Score Simulator**[4]**** – Use the Score Simulator to see how different actions, such as increasing card limits, or paying off a loan, will impact your VantageScore.
  - **Credit Score Tracker** – Receive valuable insight into your credit score[4,5].
  - **Financial Wellness 360°** – Access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. (available via mobile or web only)
- ✓ **Debit Advantage®**[1] – Buyer's Protection & Extended Warranty *(Item(s) must be purchased entirely with eligible account).*
- ✓ **$hopping Rewards™*** *(available via mobile and web only)*
- ✓ **Travel and Leisure Discounts** *(available via mobile and web only)*
- ✓ **Health Discount Savings**** *(This is NOT insurance.)*

ACCESSING YOUR BENEFITS STARTING AUGUST 3, 2026!

<u>Primary and Joint Account Owner(s)</u>:
If you're a registered user of Online Banking, simply log in to access your benefits under the "Additional Services" tab. If you are not yet enrolled in Online Banking:

- Call us at 1-877-332-1269 or stop by any branch.
- Visit kineticcu.com to learn more about Kinetic Checking or call at 1-866-210-0361 for questions related to any of the benefits or for assistance with registration and activation; reference Access Code: GA954903.

<u>Members without Online Banking Access:</u>
Go to **KineticCU.clubchecking.com** or download the **Club Checking** mobile app. Using **Access Code: GA954903,** simply follow the step-by-step instructions to register and activate benefits.

Once you are registered, continue to access your benefits online at KineticCU.ClubChecking.com or with the Club Checking mobile app!

HAVE QUESTIONS? Call the Benefits Service Center at 1-866-210-0361, Monday – Friday, 8:30 a.m. to 5:00 p.m. (EST), to learn more about your benefits, or for assistance with registration and activation.

If you feel you would be better suited for a different account, or to learn more about your new benefits in your Kinetic Checking account and the August 3, 2026, transition, please call us at 1-877-332-1269. As always, thank you for the opportunity to serve your financial needs.

Sincerely,

Kinetic CU

Registration/activation required

Please refer to the Terms & Conditions on the reverse for updates to your Truth in Savings, along with complete details regarding activation of the monitoring services with IDProtect, as well as additional benefit disclosures.

TERMS AND CONDITIONS
IDProtect® Monitoring Services:

Credit File Monitoring – Daily credit file monitoring and automated alerts of key changes to your TransUnion credit report.

ACTIVATION (Primary Owner): Between August 3 and August 7, 2026, Credit File Monitoring will be turned on for the primary account owner, provided primary account owner is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA) *and* primary account owner has not previously activated Credit File Monitoring.

A unique email address must be on file to receive alerts. To verify activation and to confirm information on file, you will need to complete registration using the instructions found on the front of this letter. Mobile credit alerts may be activated at that time. Mobile fees may apply. **If you do not want Credit File Monitoring activated, please contact Kinetic Credit Union at 1-877-332-1269 or the Benefits Service Center at 1-866-210-0361 by July 30, 2026.**

Joint Account Owner(s): Credit File Monitoring will not be turned on for joint account owner(s). **Joint account owner(s) see front of this letter for instructions on how to access benefits.** Credit File Monitoring may take several days to begin following activation. A unique email address must be on file to receive alerts.

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 ("CRA") 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 CRA (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 CRA (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.*

Identity Monitoring – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records and more. A risk score rating is generated with your initial scan and monthly thereafter and can be viewed online. If your score reflects a high risk score, a Risk Specialist will follow up with you by email or phone to discuss the scan.

ACTIVATION: Identity Monitoring will not be turned on for primary or joint account owner(s). Registration is required to activate this benefit and an active phone number must be on file to receive notice of elevated risk score. Primary account owner and joint account owner(s) may activate by going online. Please see front of this letter for additional instructions.

ADDITIONAL DISCLOSURES:

*APY = Annual Percentage Yield. All rates are subject to change. Annual Percentage Yield is accurate as of 12/1/2024. Please contact Kinetic Credit Union for further information on current rates and terms. For Kinetic Checking accounts with balances below $10,000.01, to meet the qualifications you must (1) receive monthly electronic statements and (2) make 10 debit card transactions (signature, PIN-based point-of-sale purchases, or online purchases and excludes ATM withdrawals, transfers, and deposits) that post and settle to your account.

** Registration/activation required

[1] 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. Guide to Benefit and insurance documents can be found online at KineticCU.ClubChecking.com, Club Checking app, or through Online Banking. **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**

[2] Available for the account owner(s) and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

[3] 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.

[4] You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on single bureau data. Third parties may use a different type of credit score to assess your creditworthiness.

[5] Credit 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 know when your new score is available.