

**Are you still writing
Beacon FCU checks?
Contact the office
IMMEDIATELY to order
your TopMark checks!!**



Serving Allen & Auglaize County



Secure Checking with ID Protect® An Identity Theft Protection Service for TopMark FCU & Eligible Family Members!

We have been offering our Secure Checking to our TopMark checking account holders for almost 4-years and are extremely proud of the value that we have been able to provide our members.

Detect

1. **Credit File Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, TransUnion and Equifax credit reports (registration/activation required)
2. **3-in-1 Credit Report** – request new 3-in-1 report every 90 days or upon receipt of credit alert (registration/activation required)
3. **Credit Score** – receive new single bureau credit score with every new credit report (registration/activation required)
4. **Total Identity Monitoring** – continuous monitoring of over 1,000 databases (registration/activation required)

Correct

1. **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 - and your liability is limited - should your cards become lost or stolen. (registration/activation required)
2. **Fully Managed Identity Theft Resolution Service** – access to a dedicated consumer fraud specialist, assigned specifically to your case, who will work with you until your credit and identity are completely restored.
3. **Identity Fraud Expense Reimbursement Coverage³** – for expenses to help clear your name and help repair damaged credit, including attorney fees, long distance calls, certified mail as well as coverage for lost wages as a result of taking time off from work.

Bonus Coverage: Mobile Phone Protection³

Receive up to \$300 for the repair or replacement of your phone if it is lost or damaged. Coverage is for the first three (3) phones on your mobile telephone bill. Your mobile telephone bill must be paid from your TopMark Secure Checking Account in order for this bonus coverage to be in effect.

With a Secure Checking Account, there's no need to worry about your identity or credit. If anything changes, you'll be alerted. For one low fee of \$2.95 per month, you and your family are protected

HOW DO I SIGN UP?

All TopMark checking accounts are automatically enrolled. You do not need to take any steps to enroll. Your fee of \$2.95 will be deducted from your TopMark checking account on the last day of each month. This will begin August 31, 2018. Please contact the office if you have any questions. We would be glad to discuss all of our checking products with you!!! A simple way to keep your family's finances safer!

1 ID Protect® service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). For revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the service covers the beneficiary, who must be the primary member, and the beneficiary's eligible family members (Fiduciary is not covered). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students.

2 Please refer to Guide to benefit for additional details regarding eligibility, terms and exclusions.

3 The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Insurance product is not a deposit, not NCUA insured, not an obligation of credit union, and not guaranteed by credit union or any affiliated entity

Attention Former Beacon Credit Card Holders!

TopMark FCU will be issuing your new Platinum VISA® Credit Card to replace your Beacon Mutual Federal Credit Union credit card. Your card will be mailed on **August 9, 2018** and your PIN will be mailed on **August 13, 2018**.

Important Dates!

August 9, 2018

New TopMark Platinum
VISA®

will be mailed to you

August 20, 2018

New Card will be active



Cardholders should continue to use your Beacon FCU card through Sunday, August 19, 2018.

You will retain the same month as the current expiration, but the year will be extended. You must call from the phone number that is listed with VISA® or use the last four digits of the primary cardholder's social security number listed on the account record to activate the card.

Transfer and Save!!

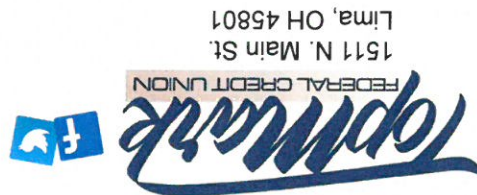
If you have not chosen our VISA® card, now is an excellent time to consider opening a TopMark VISA®. It's easy to pay off your existing charge accounts - including credit cards from other financial institutions.

- Rates as low as 9.90%* on Purchases, Cash Advances & Balance Transfers.
- Lost and Stolen Reporting 24/7
- Automatic Payments Available
- FREE Unlimited Check Access
- Generous Credit Limits
- No Cash Advance Fee
- 25-day grace period for purchases
- Automatic Travel Accident Insurance up to \$250,000.00
- Apply Online or visit a branch office

* Rate determined by credit history.

E-Alerts. The more you are aware of your account activity, the better you will manage your finances. With TopMark's E-Alerts you can have account activity alerts sent to your mobile phone or e-mail address when it happens. Sign up for E-Alerts!

E-Z Card Info. Gives you the ability to Check your balances, pay your bill from any financial institution, and sign up for estatements. www.ezcardinfo.com



1511 N. Main St.
Lima, OH 45801

3 LOCATIONS TO SERVE YOU	
1511 N. Main St. Lima, OH	419-223-5886 FAX: 419-229-1273
3800 S. Dixie Hwy. Lima, OH	419-224-2941 FAX: 419-224-6338
2301 Allentown Rd., Lima, OH	419-228-4321 FAX: 419-228-2140
LOBBY HOURS	
MON.-FRI. 9:00 AM - 5:00 PM	
DRIVE-THRU HOURS	
MON.-THUR. 8:30 AM - 5:00 PM FRI. 8:30 AM - 5:30 PM	

Now with **3 LOCATIONS** to Serve You!

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419-223-5886

FAX: 419-229-1273

3800 S. Dixie Hwy. Lima, OH

419-224-2941

FAX: 419-224-6338

2301 Allentown Rd., Lima, OH

419.228.4321

FAX: 419-228-2140



PROTECT YOUR ACCOUNT AGAINST FRAUD

Protecting your personal and financial information and protecting you against fraud is our top priority. When you enroll your debit card, you will receive alerts notifying you when transactions are made to your account. Choose between the alerts going to email, or as a text message to your cell phone.

- Receive alerts when international purchases are made
- Receive alerts when a transaction is declined
- Receive alerts for purchases over a selected amount/or alerts for all purchases.
- Receive alerts for online purchases.



You can update your preferences online, anywhere, anytime. Visit our website for additional information.