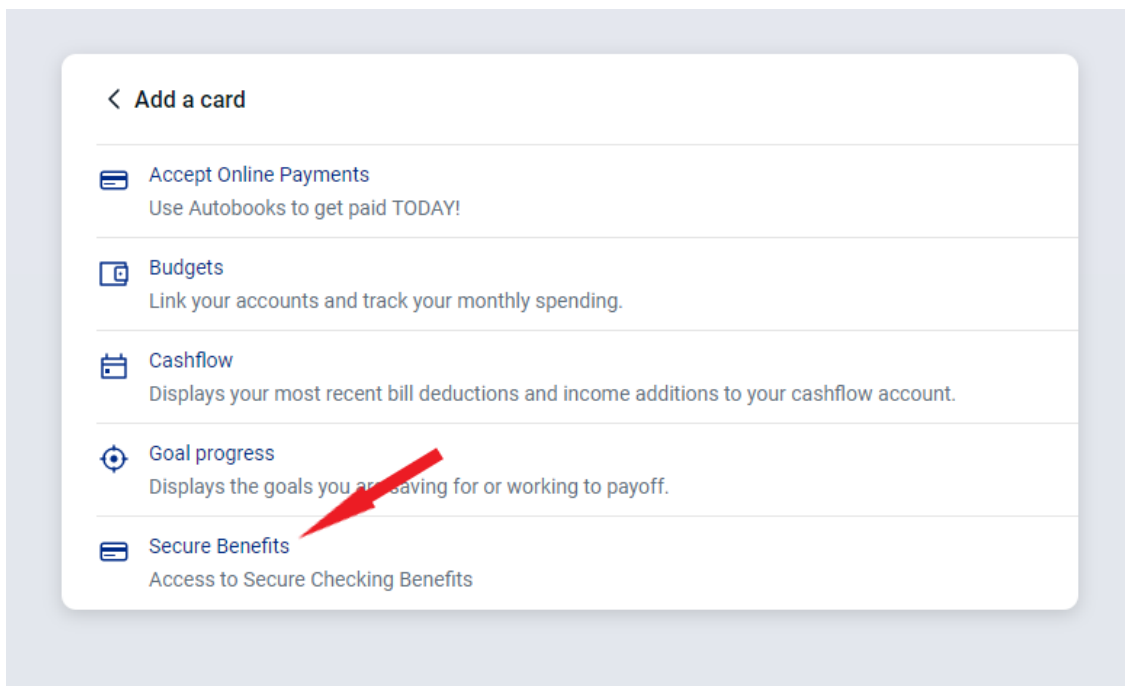
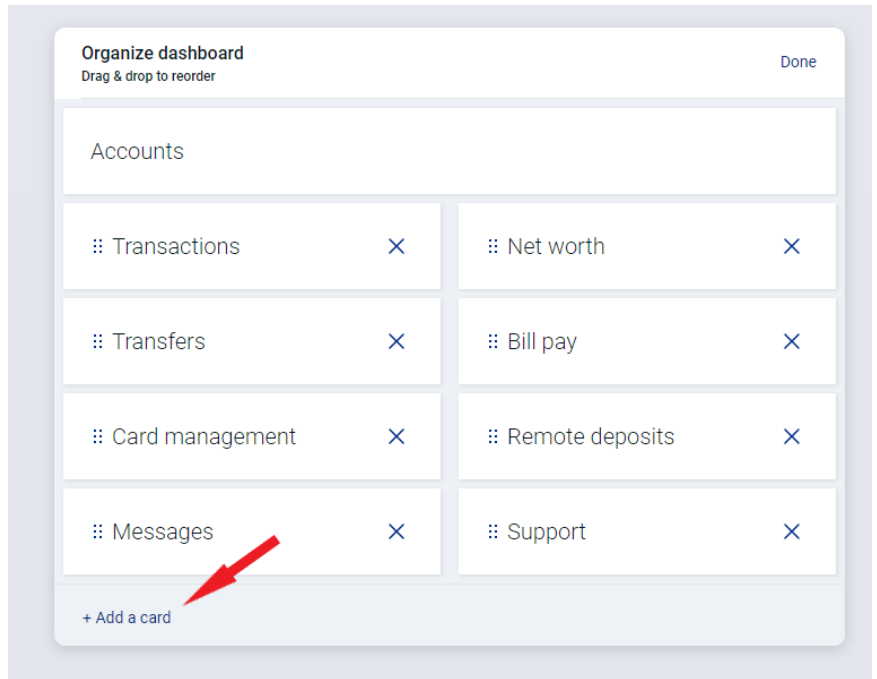
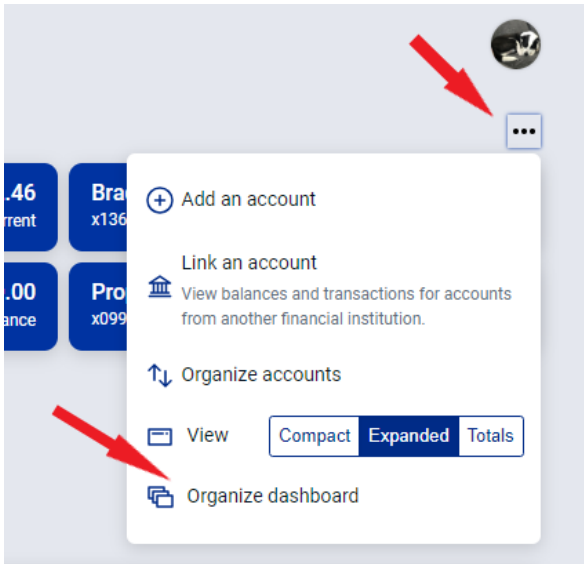



Secure Benefits Quick Reference Guide





Access Benefits from Your Dashboard

New accounts will have access to secure benefits in online banking on the If your Secure Benefits widget is missing from your dashboard simply tap the ellipsis “...” in the upper right corner of any section to add it and reorganize the dashboard layout. Click **Organize Dashboard > +Add a card > Secure Benefits > Add a card > Done**.



< Add a card



-  **Accept Online Payments**
Use Autobooks to get paid TODAY!
-  **Budgets**
Link your accounts and track your monthly spending.
-  **Cashflow**
Displays your most recent bill deductions and income additions to your cashflow account.
-  **Goal progress**
Displays the goals you are saving for or working to payoff.

Organize dashboard

Drag & drop to reorder

Done 

Accounts

:: Transactions



:: Net worth



:: Secure Benefits



:: Transfers



:: Bill pay



:: Card management



:: Remote deposits



:: Messages



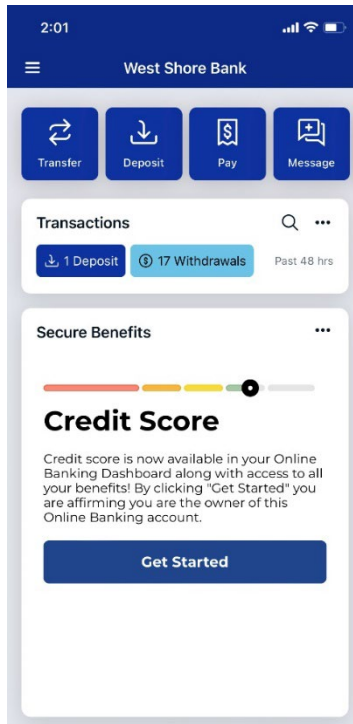
:: Support



+ Add a card

Benefit Activation

To load your credit score and access your benefits click the **Get Started** button.



Confirm your identity by entering in your **Date of Birth**, **last 4 of SSN** and **Zip Code** then click Submit Form button.

Secure Benefits ...

Confirm Identity

Please enter the information below to confirm your identity.

Date of Birth: *
mm/dd/yyyy 📅

Last 4 of SSN: *

Zip Code: *

Submit Form

Scroll through the terms and conditions then place a checkmark in the 'I agree' box and click the Accept button.

Secure Benefits ...

Terms and Conditions

including, but not limited to, credit monitoring services, credit reporting, identity monitoring, fraud resolution services, restoration services, address history reports, name and alias reports, criminal reports or sex offender reports, and to provide monitoring and alerts.

By accepting these terms, you are providing authorization for CSIdentity Corporation to obtain your credit profile from any consumer reporting agency for your own use, to confirm your identity to avoid fraudulent transactions in your name, and to provide you with credit monitoring, reporting and scoring products.

I agree to the Terms and Conditions and Written Instructions.*

*Credit Score will be displayed on the dashboard in Online Banking


Click the Authenticate with Credit Bureau button to proceed with activation.

Secure Benefits ...

Authentication Required

You need to authenticate with the Credit Bureau. Click the button below to be redirected to authenticate

Next create a password - must be at least 8 characters in length with 1 upper case, 1 lower case and 1 numeric character.

 WEST SHORE
SECURE BENEFITS

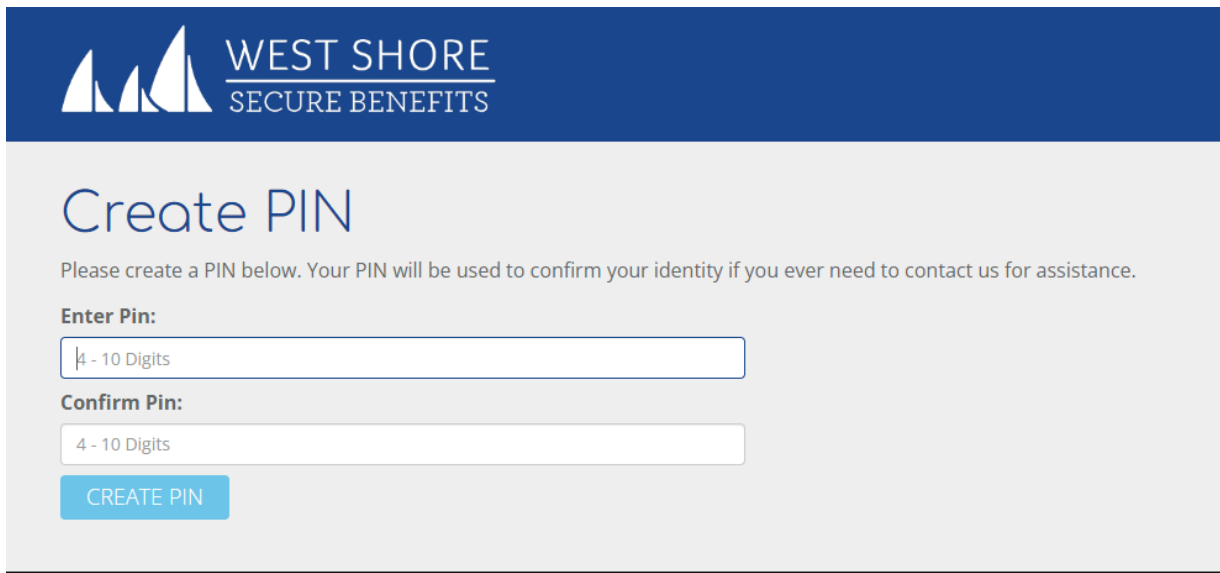
Create Password

Your password must be at least 8 characters in length and contain 1 upper case letter, 1 lower case letter and 1 numeric value.

Password:

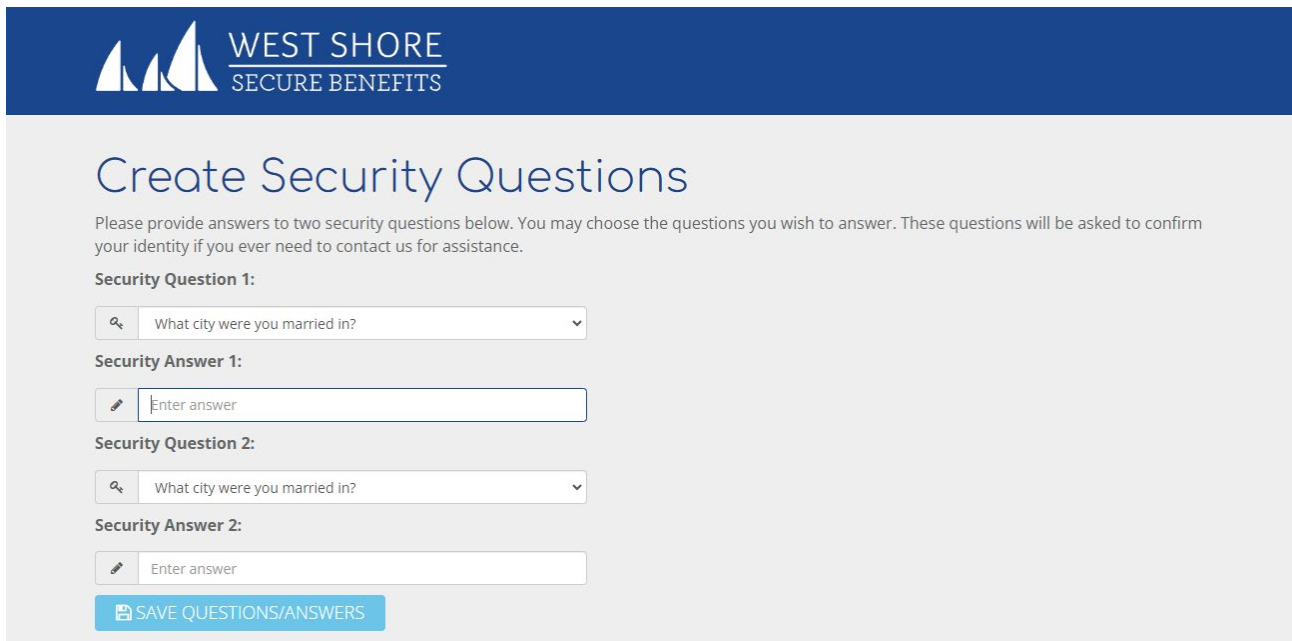
Confirm Password:

Next create a PIN – must be 4 to 10 digits long. Click Create PIN button.



The screenshot shows the 'Create PIN' page. At the top is a blue header with the West Shore Secure Benefits logo. Below the header, the title 'Create PIN' is displayed in a large blue font. A sub-header reads: 'Please create a PIN below. Your PIN will be used to confirm your identity if you ever need to contact us for assistance.' There are two input fields: 'Enter Pin:' and 'Confirm Pin:', both containing the placeholder text '4 - 10 Digits'. A blue button labeled 'CREATE PIN' is positioned below the second field.

Next select 2 security questions and complete the answers then click Save Question/Answers button.



The screenshot shows the 'Create Security Questions' page. At the top is a blue header with the West Shore Secure Benefits logo. Below the header, the title 'Create Security Questions' is displayed in a large blue font. A sub-header reads: 'Please provide answers to two security questions below. You may choose the questions you wish to answer. These questions will be asked to confirm your identity if you ever need to contact us for assistance.' There are two question sections. 'Security Question 1:' has a dropdown menu with the text 'What city were you married in?'. Below it, 'Security Answer 1:' has a text input field with the placeholder 'Enter answer'. 'Security Question 2:' has a dropdown menu with the text 'What city were you married in?'. Below it, 'Security Answer 2:' has a text input field with the placeholder 'Enter answer'. A blue button labeled 'SAVE QUESTIONS/ANSWERS' is at the bottom.

Complete the requested registration information and click the Continue button.

Home > Identity Protection > Check Profile



Your credit file monitoring has not been activated. You will need to complete authentication. If you have any questions, please contact the Benefits Service Center, Mon - Fri, 8:30 a.m. - 5:00 p.m. EST, at 1-866-210-0361.

Step 2 of 3 - Benefit Registration

We need a few more pieces of information before you can access the credit bureau-related benefits.

Please complete all required (*) sections and confirm that all information below is accurate as this information will be used to authenticate your identity with the credit reporting agencies.

First Name:	Middle Initial:	Last Name:	Suffix:
<input type="text" value="MICKEY"/>	<input type="text" value="L"/>	<input type="text" value="MOUSE"/>	<input type="text"/>
Home Address:		Address Line 2:	
<input type="text" value="PO BOX 627"/>		<input type="text"/>	
City:	State:	Zip:	
<input type="text" value="LUDINGTON"/>	<input type="text" value="Michigan"/>	<input type="text" value="49431"/>	
Date of Birth:	Email Address:		
<input type="text" value="Month"/> <input type="text" value="Day"/> <input type="text" value="Year"/>	<input type="text" value="alisonh@westshorebank.com"/>		
SSN:	<input type="text"/>		
<small>*Enter Social Security Number without any spaces or dashes</small>			
Confirm SSN:	<input type="text"/>		

CONTINUE

Once registration is complete, you'll be taken to the benefit home page. From here you can navigate all your benefits.

Health Benefits

This tab provides all the health benefits that are available. Click any of the light blue buttons to learn more about the benefits, what providers are available in your area and request the discount card.



- HOME
- HEALTH**
- SAVINGS
- SECURITY
- TRAVEL AND LEISURE
- IDENTITY PROTECTION
- FINANCIAL WELLNESS
- MY ACCOUNT

Home > Health

Telehealth Plan

24/7 Access to board-certified, licensed and credentialed doctors for urgent care needs with a zero copay. You can also access licensed mental health therapists and counselors to address a variety of behavioral health issues.

This benefit requires no-cost registration.

[VIEW BENEFIT DESCRIPTION](#)

Secure Checking Benefits Information

Secure Checking Benefits ID:
123456

Secure Checking Benefits Since:
6/18/2023 4:14:38 PM

Secure Checking Benefits Username:

Health Discount Card

Secure Checking Benefits includes a healthcare savings program that provides discounts on health-related expenses.

Prescription Drug Savings

Save up to 24% on average on brand name and generic prescription drugs.

[VIEW PLAN DETAILS](#)

Vision Savings

10% to 60% off eyewear, 10% to 30% off eye exams, AND save 40% to 50% off the national average on LASIK.

[VIEW PLAN DETAILS](#)

Dental Savings

Access to over 58,000 providers and savings of 10% to 50% on dental services and expenses.

[VIEW PLAN DETAILS](#)

[REQUEST DISCOUNT CARD](#)

[PROVIDERS IN YOUR AREA](#)

Savings Benefit

This tab provides the shopping rewards and savings available to you. Click on the Access Benefit button to learn what coupons and rewards are available to you.



Home > Savings

Retail Savings

Savings On-the-Go

Enjoy money-saving discounts from your favorite retail locations. We make it simple to save with immediate access to mobile coupons. Easily find locations closest to you, scan barcodes right from your smartphone, and keep track of your "Favorite Deals"!

ACCESS BENEFIT

Shopping Rewards™

Receiving Shopping Rewards is simple! You have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back will be held in your Shopping Rewards account to use towards future purchases or conveniently sent to you as a check. Yes, it's that easy!

ACCESS BENEFIT

Secure Checking Benefits Information

Secure Checking Benefits ID:

123456

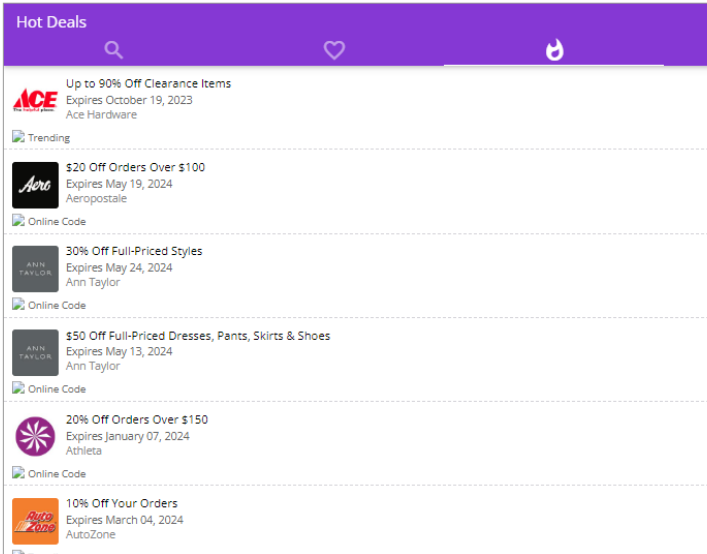
Secure Checking Benefits Since:

6/18/2023 4:14:38 PM

Secure Checking Benefits Username:

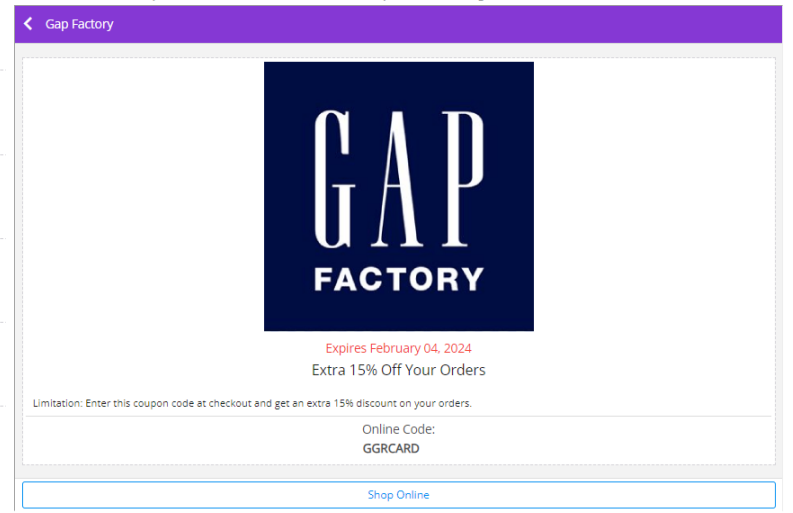
Retail Savings

Please note that each coupon has terms and conditions. Please read prior to redeeming in-store or online.

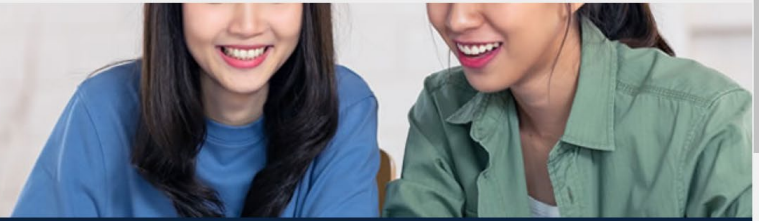


Retail Savings

Please note that each coupon has terms and conditions. Please read prior to redeeming in-store or online.



Stack your online savings with cash back.
Up to 30% cash back when shopping online at 1,000+ stores.
Exclusive deals and coupons to save even more.



Cash Back Shopping

MARY • Balance: \$0.00

Find a store...

Search

Favorites

Account

Featured Cash Back Stores

<p>4.03% Cash Back</p>	<p>2.02% Cash Back</p>	<p>3.23% Cash Back</p>	<p>up to 1.21% Cash Back</p>	<p>1.21% Cash Back</p>	<p>up to 4.03% Cash Back</p>	<p>1.61% Cash Back</p>	<p>.81% Cash Back</p>
------------------------	------------------------	------------------------	------------------------------	------------------------	------------------------------	------------------------	-----------------------

More Featured Cash Back Stores

Featured Deals and Promotions

Security Benefits

The security tab provides access to accidental death Insurance (spouses are automatic beneficiaries if you wish to name another beneficiary, please complete a designation form with your banker), Cellular Telephone Protection, Debit Advantage and more. Click the View Benefit Description Button to learn more on how to access and use these benefits.



Home > Security

Accidental Death Insurance

Nothing can really prepare your loved ones should the unexpected happen to you.

However, you can be protected with Accidental Death coverage made available to you by West Shore Bank.

As the name "accident" suggests, they are unplanned and often they occur without warning. Here are some facts about accidents in the U.S.:

- In 2018, there were 167,127 deaths due to unintentional injuries.⁽¹⁾
- Unintentional injury is the #1 leading cause of death for ages 1-44.⁽¹⁾
- In 2018, there were an estimated 25,908,332 injuries causing Emergency Department visits.⁽²⁾

Please see your insurance Description of Coverage included in your package materials for complete terms of coverage and exclusions – or you may call the Benefits Service Center at 1-866-210-0361 for assistance.

1. NCIJPC: Web-based Injury Statistics Query and Reporting System (WISQARS) <http://www.cdc.gov/injury/wisqars>, 2018
2. U.S. Consumer Product Safety Commission's (CPSC) National Electronic Injury Surveillance System (NEISS), 2018

Insurance Product is not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.

Cellular Telephone Protection

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. With Cellular Telephone Protection you receive up to \$800 of Cellular Telephone Coverage, to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

Please see Benefit Description for complete terms of coverage and exclusions – or you may call the Benefits Service Center at 1-866-210-0361 for assistance.

(You do not have to register to receive this benefit and it is available in the event you suffer damage or loss.)

To file a claim, simply call the Benefits Service Center at 1-866-210-0361.

*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 for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit.

VIEW BENEFIT DESCRIPTION

Secure Checking Benefits Information

Secure Checking Benefits ID:

4040182

Secure Checking Benefits Since:


6/18/2023 4:14:38 PM

Secure Checking Benefits Username:

mcassel501@gmail.com

Travel and Leisure Benefits

The travel and leisure tab provides access to travel related discounts and Roadside Assistance (Interest Secure only). Click Access Benefit to learn more.



WEST SHORE
SECURE BENEFITS

HOME HEALTH SAVINGS SECURITY TRAVEL AND LEISURE IDENTITY PROTECTION FINANCIAL WELLNESS MY ACCOUNT

Home > Travel and Entertainment

Dining, Shopping and Attraction Discounts

Enjoy travel and shopping discounts year-round! Save at thousands of restaurants (fine & casual dining, fast food & carryout), activities & attractions (theme parks and movie theaters), as well as discounts from local merchants in your hometown. Redeem and print coupons online or access discounts from your smartphone. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime. Business or leisure - begin saving today!

[ACCESS BENEFIT](#)

Roadside Assistance

Experience the reliability of our 24/7 Roadside Assistance program, designed to keep your journeys uninterrupted. Whether it's a flat tire, a drained battery, or a lockout situation, we're just a phone call away.

[ACCESS BENEFIT](#)

Secure Checking Benefits Information

Secure Checking Benefits ID:
123456

Secure Checking Benefits Since:
6/18/2023 4:14:38 PM

Secure Checking Benefits Username:

Find Deals

Deals within [GO >>](#)

Zip Code:

Use Your Location

Merchant Name:

1 Merchant found

[Local Deals](#) [Online Deals](#) [Favorite Deals](#)

[All Deals](#) [Dining](#) [Event & Attraction](#) [Shopping](#) [Travel](#)

SAVE UP TO 50%

on Theme Parks, Movies, Attractions & More

[Get Deals >](#)





Sherwin-Williams®
\$10 Off* \$50 or More Purchase
\$10 VALUE
3955 Rennie School Rd Traverse City, MI
49685

[VIEW DEAL](#)

9.93 Miles From You

[Add to Favorite](#)



Other Benefits

[THEME PARK & MOVIE TICKETS >](#)

[RENTAL CAR >](#)

Identity Protection Benefit

This tab provides access to credit file monitoring, identity theft resolution services, dark web monitoring and credit/debit card registration. The credit file monitoring with access to your credit score and report is automatically enrolled. Please be sure to activate the other benefits by clicking the Activate or Register blue buttons.



WEST SHORE
SECURE BENEFITS

HOME HEALTH SAVINGS SECURITY TRAVEL AND LEISURE **IDENTITY PROTECTION** FINANCIAL WELLNESS MY ACCOUNT

Home > Identity Protection

Personal Protection and Peace of Mind.

In 2022 consumers reported losing nearly \$8.8 billion to fraud. Of the more than 3.5 million identity theft and fraud reports received in 2022, 2.4 million were fraud-related.¹

Identity theft can happen to anyone. It can drain your financial accounts, damage your credit, endanger your employment and cost you money to repair.

Secure Checking Benefits includes an identity theft protection and resolution service that also includes credit file monitoring. If you become a victim of identity theft, experts will provide you with professional fraud resolution, helping you document damage and file necessary paperwork. This recovery plan reduces time spent restoring your credit and reputation, and valuable expense reimbursement is offered to help cover eligible expenses related to identity theft. **Be sure to review all of the benefits and services provided and follow instructions regarding activation.**

¹Federal Trade Commission (2023, February). Consumer Sentinel Network Data Book 2022.

Resolution Services

As an eligible accountholder, you are provided with identity theft resolution services. Should you become a victim of identity theft, a dedicated fraud specialist will be assigned to manage your case. Your recovery professional will walk you through the recovery process and assist you until your credit and identity are restored. All you need to do is call the Benefits Service Center at 1-866-210-0361 for assistance.

Identity Fraud Expense Reimbursement Coverage

Restoring one's name and good credit is time consuming and expensive. Identity theft victims must endure a number of costly steps to re-establish their identities and dispute fraudulent debts and accounts opened by an identity thief. You are protected with up to \$1,000,000 of Identity Theft coverage to cover expenses incurred in the recovery of a stolen identity...such as lost wages, legal fees, certified mail and long distance charges. * 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 for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit. Credit file or identity monitoring must be active at the time of discovery of the identity theft event.

[VIEW BENEFIT DESCRIPTION](#)

Monitoring Benefits, Credit Report and Score

Monitoring Benefits, including Credit Report and Credit Score must be activated. You will be required to complete authentication.

Time is of the essence in discovering identity theft, since the quicker it is discovered; the easier it is to recover from it. Monitoring is a critical component in discovering identity theft quickly in order to limit the amount of damage that can be done.

[ACCESS YOUR BENEFITS](#)

Identity Monitoring

IDProtect Identity Monitoring searches and monitors thousands of databases and billions of records looking for suspicious activity that could indicate the beginning steps of identity theft.

[VIEW YOUR RISK SCORE NOW](#)

Dark Web Monitoring

Dark Web Monitoring, also known as cyber monitoring, allows you to monitor your personal information on the dark web and receive alerts when your personal information is exposed online. **This benefit requires no-cost registration.**

IDPROTECT®

Protection You Can Count On.

[EDUCATION CENTER](#)

[NEWS CENTER/RESOURCES](#)

[GO TO DASHBOARD](#)

Secure Checking Benefits Information


Secure Checking Benefits ID:
123456

Secure Checking Benefits Since:
6/18/2023 4:14:38 PM


Secure Checking Benefits Username:


Monitoring Information

Credit File Monitoring Status:

 **ACTIVE**

ALERTS:
You have 0 unread alert(s).

 View Alerts


 [Go to my Dashboard »](#)

Dark Web Monitoring Information

Monitoring Status:

 **ACTIVE**

ALERTS:
You have 0 unread alert(s).

 View Alerts

Quick Links

[Manage Credit/Debit Cards](#)

[Contact Us](#)

Financial Wellness Benefit

This tab provides access to a library of financial topics to help prepare you for major life events. We offer a free financial assessment and access to financial coaching. Simply click Access Benefit button to learn more.





FINANCIAL WELLNESS 360°

You are about to leave the Secure Checking Benefits website and enter a website hosted by another party. Although this site is hosted by a reliable partner site, please be advised that you will no longer be subject to, or under the protection of, the privacy and security policies of the Secure Checking Benefits website.

[ACCESS BENEFIT](#) [CANCEL NAVIGATION](#)

To Speak To a Financial Coach Call: 844-325-8200 My Account


 [HOME](#) [FINANCIAL BASICS](#) [LEARN NOW](#) [HOUSING](#) [GET HELP](#) 

QUIZ

Do you know where you stand? Take our financial evaluation

Saving money is as personal and as individual as making money. Give us 5 minutes and we'll give you customized financial advice.

[Take Financial Assessment](#)



Welcome to Financial Wellness 360°™, made available to you by West Shore Bank

Search financial topics to help you navigate major life events


BROWSE OUR POPULAR TOPICS

- Banking Basics
- Budgeting
- Buying A Home
- Debt
- Financial Goals

Ongoing Benefit Access

Once activation is complete, you'll have access to your credit score in the secure benefits widget on your dashboard. To access your full benefits going forward simply click **Review My Credit Report and Benefits** link from the dashboard widget.

Secure Benefits ⋮

833 | **Excellent**
781-850 

Last Updated Jul 10, 2023
Request Updated Credit Score

[Review My Credit Report and Benefits →](#)

8 factors affecting your score

Positive Impact

You have few or no inquiries on your credit report

< ● ○ ○ ○ ○ ○ ○ ○ ○ >