

TOTAL IDENTITY THEFT PROTECTION

Members were trying to apply for FEMA and were told that they had already applied, but they had not. Shortly before the member applied they had received an alert that an application with FEMA was filed with a different email and address with the member's social security number.

-Member Service Advisor who assisted member

I heard of Identity Theft but I never thought it could happen to me. Until the day I received a call from a manager of a mattress company in Tampa, telling me that he thinks someone just obtain credit for a large purchase in my name. After mentioning it to my wife she told me about us being registered with Achieva Checking Plus, and I just need to login to the website to pull my credit and see which creditors made an inquiry on me. To my surprise I had several new accounts opened along with advances on current accounts we had. It totaled out to be 60k dollars in new debt.

This was done at the perfect timing but at the worst time for us. We just moved into a temporary place so we had our mail forwarded. We were also in the middle of waiting for our house to be built which we were also in the process of taking out a mortgage on. Needless to say all of our new credit card bills were mailed to our old address which allowed the thieves to charge up a lot in about 10 days. If I had registered prior to the theft I would have received a text alert to inform me and I could have stopped it the minute it happened. It would have saved me a lot of grief and time. It would have prevented me from living a nightmare trying to explain everything to our new mortgage company and almost losing our chance to get our mortgage.

I know I made the right choice by enrolling in Checking Plus and calling them to get their help during the process to get my credit issue resolved. I was very pleased with all the help and guidance they gave me. They helped lock my credit reports, told me the steps I needed to follow to get on the right track to protect my credit. They even were nice enough to make a follow up phone call to check on me. I continue to receive alerts, only now it's because of a change of address to my credit as we were able to close on our new home.

-Juan and Cindy, members since 1995

To me personally the best feature of Checking Plus is the Identity Theft Protection. It does have a lot of other really great benefits but I especially love this part, especially since Identity Theft is such a big problem nowadays. Anytime I have had a reason to have my credit pulled I immediately get an alert before I even leave where I am (department store, etc). It's so easy to sign up and you can have access to your credit report at any time. The best part is that it protects your ssn anywhere and is related to only Achieva based transactions.

- Yvette, member since 2017

I use the Identity Theft Monitoring and love the fact that you get a new credit report every 90 days. It let's you keep an eye on what's going on with your credit. I also like the fact that you can get a new report if you ever have an alert – even if it's within that 90 day period.

- Carmen, member since 1997

My testimonial is absolutely the Identity theft. I had mine stolen a few years back. Someone applied for Payday loans and also opened a bank account in my name. The worst is that they filed my taxes before I had a chance to. It took 2 years to get it straightened out with IRS. I feel so much more secure now that I have Checking Plus and know that I have their Resolution Services to lean on should it ever happen again.

- Heidi, member since 2006

I love the Identity Protection. I was paying \$24.99 a month to Equifax for alerts and monitoring. My husband Tim's work was also breached and for the first year he had Equifax free protection but after a year he was getting miscellaneous charges of \$2.99 and \$4.99 to our Visa from Equifax. He also has a "freeze" on his account and when we want to make an impulse purchase like a car - which we seem to do yearly - I have to qualify on my own and then the cars are only in my name! I have been very happy with the service and the notifications of "no news is good news" and "hey someone has applied for credit..." "there has been a change..." I love the protection and peace of mind it gives me. But best I love the savings as it's cheaper than any of the service we were paying for before!

-Laura, member since 2000

My favorite thing about Checking Plus is the ID theft protection. I like being able to look at all three credit report bureau scores and review them myself. I also have peace of mind know my identity is being protected and appreciate the monthly e-mails letting me know it is being monitored.

-Crystal, member since 2013

The ID protection alone is worth 6.95. Plus all of the other benefits! I did use the cell phone insurance when I had a broken screen. Since I had Checking Plus it covered up to 300.00 for the repairs. Thanks Achieva!

-Frank, member since 2015

CELL PHONE INSURANCE

My iPhone had suffered some minor water damage and was beginning to have issues, such as the rear camera not working and the battery wouldn't hold a charge. I took it to my local AT&T dealer and they submitted a claim for me and I got a brand new phone. I had to pay AT&T \$168.00 for my new phone. Because I was enrolled in Checking Plus I took the bill and contacted them to submit a claim. Within 24 hrs of calling I had the claim form sent to me via email. I completed the form and faxed back my information. The form was very easy to understand and when I had questions I was contacted within an hour of leaving a voice mail. After submitting my claim I was contacted for one final statement and I was able to call anytime to check the status of my claim. Overall the process took about one week for me to complete and to receive my refund check of \$118.00. The cell phone claims representative was very helpful and easy to contact. Every time I left a message I was called back by the end of that business day, usually within a hour or so.

-Chad, member since 2007

I have used the Cell phone insurance to replace my iphone 7 plus screen. I still have another phone on my plan through At&t that has coverage if something happens to it. The 6.95 is cheaper than the amount I was paying for each phone separately through at&t and it has all the extra benefits beyond cell phone insurance which is a great bonus.

-Naomi, member since 2017

I personally am in the process of doing a cell phone claim on my daughters cracked phone screen. The process is painless and so easy to work with. Plus the credit monitoring is even better than coverage then what I had before and the price is so much better.

-Pat, member since 1997

TRAVEL & LEISURE DISCOUNTS

We saved over \$200 on 4 tickets to Legoland for two days using the travel program. This was WAY better than the Florida resident packages we could find anywhere else.

-Adrienne, member since 2011

I love to go to the movies but I don't love paying the high price of a movie ticket. With my checking account I can now purchase movie tickets for \$5.99 each. I ordered them from the e-club website on Monday and had them in time for the weekend. I was even able to use them on a new movies which many programs don't let you do.

-Kody, member since 1997

\$HOPPING REWARDS

I saved \$24 on pizza in one month. I ordered twice and was able to save \$12 each time. I also had my screen broken on my phone when I was doing hurricane preparation. The savings for the repair amounted to \$99.

-Chris, member since 2006

I was paying \$30 a month for Lifelock but now I am covered under Checking Plus. I use at least 2 movie theater tickets per month saving an additional \$10.

- Fern, member since 2007

Since February 2017, I have earned \$31.25 in cash back JUST by shopping at Jet.com like I always have done in the past. I just have to go through the ACP portal first and then to Jet to earn 2% back on all purchases. It's so easy!

-Adrienne, member since 2011

I order Papa John's pizza pretty regularly and when I found out my checking account had mobile coupons and discounts I looked for Papa John's. I was able to save 50% on my entire online order. With my family of 6 that was equal to a \$30 savings.

- Kameron, member since 2002

CREDIT FILE MONITORING

I recently purchased a new car and while doing that I applied for a new loan at the dealership. Of course buying a new car required a new loan. I was pleasantly surprised when I started receiving text alerts on my cell phone within hours of applying letting me know that someone (me) had applied for credit with my social. I was able to look at my alerts right away on the e-club website, I was able to confirm that the inquiries were from me applying for a loan. I again received alerts once the loan was booked and showed up as a trade line. It was great to be informed every step of the process.

-Jessica, member since 1997

When I bought my car in February and went in to get a car loan, the next day I had an e-mail from e-club stating that someone had pulled my credit report. When I checked my report on E-club it showed that Achieva Credit Union had gone in to pull my credit for the car loan. It was nice to have peace of mind and know they are always monitoring.

-Cheryl, member since 2013

I actively use my Achieva Checking Plus account for the Credit Monitoring. I recently moved and felt very comforted knowing every time my credit was pulled by the property manager, Comcast etc. As well as being able to get an updated score and report every time I received one of those alerts rather than waiting the standard 90 days. I prefer to use the E-club app and find it very user friendly.

-Stacy, member since 2016

Credit Monitoring and Identity Protection is the best feature in my eyes. For \$6.95 per month it is a deal and will keep your credit on track and your identity belonging to yourself and not others!

- Cathy, member since 2006

