

At The First National Bank, we've built our reputation on security. Partnering with *Generations Gold, Inc.*, we are pleased to present **Ultimate ID+**TM, the best program we've ever offered to help you avoid or repair identity theft.

Ultimate ID+™ features 3-bureau credit monitoring and scans the black market and social networking websites for your personally identifiable information. Features Score Tracker, providing monthly alerts when a new score is available to view. Best of all, we offer Remediation. access to 3G fully managed identity fraud research, remediation and recovery services. Professional recovery advocates will manage your recovery process to help restore your name and credit to pre-event status. Features Credit Vault, which records critical information you may need to access in the event of a lost or stolen wallet. Features Instant Inquiry Alert, which lets you know when a creditor requests your report at TransUnion.

Credit Monitoring and the ULTIMATE ID+TM program begins when you successfully validate your identity to complete the activation process. An active email address is required. To report an identity theft incident or for assistance obtaining your activation code, please call 1.877.279.6338 and speak with a dedicated recovery advocate. ULTIMATE ID+TM is powered by TransUnion. Certain restrictions and limitations apply. See complete terms and conditions under at Sontiq.com/terms-of-use.

The First National Bank & Trust Co.

bankFNBT.com / 405-224-2200 Member FDIC Updated September 2023



FNBT 360 checking

Featuring FNBT Rewards!





- Cellular Care Coverage | insurance against phone repairs
- Travel Benefits | full-service travel, cash back rewards
- Earn interest on large balances | \$5,000+
- TicketXpress | big discounts on entertainment
- Cash Back Rewards | from 3,000+ online merchants
- Health Savings | pharmacy, hearing, vision, dental
- Consumer Services | purchase protection, tax prep
- Mobile banking | download FNBT Mobile
- Online banking | visit bankFNBT.com
- Unlimited check writing and free personalized checks | Topaz design
- Free money orders and cashier's checks
- eStatements | or paper statements upon request
- Discounts on bank fees | NSF
- Free notary service and free shredding service

accidental death + dismemberment insurance -- When you open an *FNBT 360* account, your \$30,000 accidental death and dismemberment insurance begins immediately. Print your insurance certificate at *FNBTrewards.com*. If this is a joint account, total coverage is split evenly among all authorized owners. *Read insurance certificate for full details*.

cellular care coverage -- Coverage is automatic. No additional registration is required. You are reimbursed for the cost associated with repairing your device. To be eligible, your cellular phone bill must be paid with funds each month from your FNBT account, whether by check or bill pay.





world-class travel service -- FNBT Rewards is your full-service travel connection. Book airline tickets, condos, hotels, car rentals, cruises and group tours from our easy smartphone app (FNBT Rewards) or desktop at FNBT Rewards.com. We provide the lowest guaranteed pricing* and cash back with the highest quality concierge service available anywhere. *Travel discounts are based on availability. Restrictions apply. Visit www.FNBTrewards for complete details.

ticket xpress -- Get exclusive savings of up to 50% and access to the largest online entertainment offers on movie tickets, sporting events, concerts, theme parks, ski resorts, zoos, aquariums, tours and more! NO processing fees make your favorite movies and entertainment more affordable.

dining+groceries, retail stores+gifts -- Relax and enjoy yourself! Go out for a night on the town or stay in with special discounts from many of your favorite local restaurants and groceries. From clothing, kitchen supplies, hunting and fishing gear to the latest shoes, get purchase-discounted gift cards that are accepted at full face value.

family benefits -- Family benefits include discounts on office and school supplies, 24-hour emergency road service, groceries and so much more. You can even enroll up to five additional family members who reside outside the bank's service area. [Additional enrollment fees and some exclusions apply.]