

FOR IMMEDIATE RELEASE

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Smart banking with RCU's new Benefits Checking

Santa Rosa, Calif. – Redwood Credit Union's recently launched Benefits Checking isn't just a checking account—it's a comprehensive protection package that offers peace of mind in moments people need it most.

It's added protection when your child has a fever in the middle of the night, you get a flat tire, or you drop your phone. It's there when you need help rebuilding your credit, or someone you don't know attempts to open an account in your name.

Whether it's a shattered phone screen, sudden health concerns, identity theft, or unexpected vehicle breakdowns, Benefits Checking is smart coverage at a time when every dollar counts.

"I had a member who I noticed was paying \$19.95 a month for Equifax credit file monitoring. They were able to cancel that and now only pay \$7 a month for our credit file monitoring, plus all the other benefits!" said Nicole Munns, an RCU Member Relationship Specialist. "And my roommate and I were able to cancel the insurance on our phones through our shared cell phone carrier, which will save us hundreds of dollars a year."

There are travel and leisure discounts too—early members have reported using Benefits Checking for everything from getting a free root beer float to saving hundreds on a rental car.

"Benefits Checking embodies RCU's commitment to its purpose by providing a consumer checking product that delivers real solutions to everyday challenges," said Stephen Nixon, vice president of Deposits.

Among the services Benefits Checking offers:

• **Cell Phone Protection**: With Benefits Checking, Members are covered up to \$600 per damage or loss claim, twice yearly. This benefit covers up to four phones on a cell phone bill that is paid through the Benefits Checking account or through a credit card issued by RCU, with a \$50 deductible.

- Identity and credit monitoring: The included identity theft monitoring reviews over 1,000 databases, the dark web, and public records to identify suspicious activity. In the event of an identity theft, members are connected with dedicated specialists who know exactly how to help. Also included: \$25,000 in identity fraud reimbursement coverage and IDProtect Score Tracker and a credit Score simulator, which will provide insights into how different financial actions may impact their credit score.
- Telehealth Services: Through DocTegrity, members can connect with board-certified doctors and licensed therapists without leaving home and without a copay. An enrolled spouse and up to 6 dependent children above 2 years old are also eligible for services at no additional cost.
- Roadside Assistance: A 24/7 phone support line if a motorist is stranded with a flat tire, dead battery, or an empty gas tank. And there's coverage up to \$100 per occurrence, twice per year.
- **Travel and Leisure**: As an extra bonus, members can enjoy travel, dining and shopping discounts year-round.

All of these benefits can be accessed directly through a secure portal provided in digital banking.

About Redwood Credit Union

Founded in 1950, Redwood Credit Union is a full-service, not-for-profit financial institution providing personal and business banking to consumers and businesses in the North Bay and San Francisco. With a mission to passionately serve the best interests of its members, team members, and communities, RCU delivers many ways for its members to save and build money through checking and savings accounts, auto and home loans, credit cards, digital banking, business services, commercial and SBA lending, and more. Wealth management and investment services are available through Redwood Wealth Management, and insurance and autopurchasing services are also offered through RCU Services Group (RCU's wholly owned subsidiary). RCU has more than \$9.5 billion in assets and serves more than 505,000 members with full-service branches from San Francisco to Ukiah. For more information, call 1 (800) 479-7928, visit redwoodcu.org, or follow RCU on Facebook, Instagram, X, and LinkedIn for news and updates.