

**HONEST-TO-GOODNESS VALUE FOR YOUR  
WALLET, PROTECTION FOR YOUR PEACE OF MIND.**



## **FRIENDSHIP CHECKING - The Benefits you need, the value you deserve.**

### **Mid America Bank**

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**1511 Friendship Road  
Jefferson City, MO 65101**

**Branch locations:  
Wardsville—Linn—Meta—  
Belle—Holts Summit**

**Phone: 573-635-0019  
Fax: 573-636-9446**

**E-mail:  
contactus@midambk.com**

#### **FRIENDSHIP CHECKING**

- **Free Personalized Checks**
- **Unlimited Free Checking**
- **No-Fee Cashier's Checks**
- **MasterCard®, VISA® and/or Mid America Bank SHAZAMcheck card**
- **Free E-Banking**
- **Overdraft Privilege**
- **Notary Service**
- **Free Stop Payment Requests**
- **Safe Deposit Box Rental**
- **24-Hour Accidental Death and Dismemberment Insurance**
- **Identity Theft Insurance with Fraud Assistance<sup>1</sup>**
- **Card Patrol™**
- **Payment Card Protection**
- **Cash Rewards**
- **Everyday Rebate Rewards**
- **Online Local Savings**



**Member FDIC**

# FRIENDSHIP CHECKING - Mid America Bank

## Benefits designed to maximize your convenience, savings and security.



### Steps you can take to protect your privacy and minimize your risk of credit identity theft and fraud:

- Shred financial documents and paperwork with personal information before you discard them.
- Do not carry your Social Security card in your wallet or write your Social Security number on a check.
- Do not give out personal information on the phone, through the mail or over the internet unless you know who you are dealing with.
- Never click on links sent in unsolicited e-mails; instead type in a web address you know.
- Do not use passwords like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

### Identity Theft Insurance with Fraud Assistance:

You'll have up to \$2,500 in financial compensation for qualified expenses incurred in the recovery of your stolen identity. Included in this benefit is Fraud Assistance, a comprehensive service designed to help with the hassle of clearing your good name. You'll receive expert help to assist you in organizing paperwork, advising you about notifying creditors and more. (Identity Theft Insurance is not available to residents of the state of New York.)

### Card Patrol:

Identity thieves care about two things—stealing your personal information and selling it to make money. Our sophisticated, real-time, early warning technology monitors various chat rooms across cyberspace for your personal information. In the event that identity theft occurs, you will be assigned a personal case worker to take you through the resolution process. *[Card Patrol monitors up to ten major credit/debit cards (VISA, MasterCard, American Express, Diners Club and Discover) on the internet chat rooms. It is impossible to ensure all internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all of your personal information that is publicly available or that may have been compromised.]*

### Online Local Savings:

Save big at your favorite local merchants with thousands of online discounts! Go online today and enjoy savings for you and your family on recreation, health and beauty, dining, auto and home services, shopping and more.

### Everyday rebate rewards:

Get rewarded by purchasing items you use everyday! Send in your receipts up to \$100 every quarter, and we'll give you 10% back.

### Payment Card Protection:

Register all your credit, debit, ATM and check cards at one time and in one place. As a member, you'll feel more secure knowing that you are protected. If your cards are lost or stolen, simply call one convenient toll-free number 24 hours a day to cancel cards, stop unauthorized purchases and request new cards. You'll also have the security of knowing that if you are more than 50 miles from home and have reported the cards lost or stolen you have access to: \*Emergency Cash & \*Emergency Airline tickets (Some restrictions may apply.)

### Cash Rewards:

How would you like to earn \$100...\$200...\$300 or more just for shopping? Now you can earn money back by making purchases through the Cash Rewards website. Register your credit or debit card and start shopping. It's that simple! Your cash rewards will be automatically refunded to your registered card on your monthly statement. *[You must access the retailer's link through the website provided and use the credit or debit card you have registered to be eligible for rewards. Credit will be issued automatically to your registered card within 90 days from date of purchase. Participating merchants may change at any time without notice. Certain restrictions and limitations may apply.]*

**\*All for Only \$6.95 Monthly Membership Fee**

**\*\*50+ Years of age, \$3.95 Monthly Membership Fee**

Special Program Notes: Accidental Death Insurance is administered by Affinion Benefits Group and underwritten by Hartford Life Insurance Company. A portion of the monthly membership dues, if applicable, will be used to pay the insurance premium to the plan administrator. As a member, you'll automatically receive new benefits as they are added to your program. Coverage is divided equally among co-owners of joint accounts. The 24-hour accidental death and dismemberment insurance benefit reduces by half at age 70. Identity theft insurance is offered through the insurance company named on the Benefit summary included in the membership kit. Please refer to the summary for complete details of coverage, limitations and exclusions.

**\* Insurance Disclosure: The insurance offered is not a deposit, not FDIC insured, not an obligation of or guaranteed by the financial institution or an affiliate, and not insured by any agency of the U.S.**