

# Business Platinum Checking

With Business  SENSE

**Business Platinum Checking** is a comprehensive checking account designed for small businesses. **Business Platinum Checking** includes Business Sense, a suite of benefits to help small business owners take control of data & system security, and profitability in one comprehensive account, while providing valuable lifestyle and healthcare benefits to employees.

## Financial Features

- Minimum Opening Deposit - \$100
- Monthly Minimum Balance Requirement - \$0
- \*Transaction Items Included – 300
- Monthly Fee - \$15

**Services Available:** Online/Mobile Banking, Mobile Deposit, Bill Pay, Courtesy Pay, e-statements, Enhanced Digital Support, Apple/Samsung/Google Pay, Card Controls, and Alerts

*\*Items included: Deposits, checks deposited, withdrawals, and ACH transactions. Per item, overage fees apply.*

## Business Sense Rewards Employers

### Small Business Monitoring & Identity Management Center

#### Cyber Monitoring & Identity Management Center

- **Defend** – monitor the depths of the web for compromised business information, and get alerted promptly if we find a match
- **Restore** – access to specialists who can help determine if there has been identity theft and guide you through the necessary restoration activities **(Registration/Activation Required)**

#### Business Legal Plan

- Access to a network of professional attorneys with unlimited initial phone consultations during business hours for new legal matters.
- Attorneys can also provide a legal review of up to five documents per quarter, and outbound calls and/or letters on behalf of your business, up to two per month. In addition, your Business Legal Plan includes up to 10 collection letters per month and additional legal services are provided at a guaranteed low hourly rate at 40% off the normal hourly rate.

#### Data Breach Solutions

##### **Reliable data breach readiness, response and resolution plan**

###### **Prepare**

- Sample Policies and Procedures
- Risk Assessment Tips and Templates
- Web-based training for Employees
- Web-based Library  
**(Registration Required)**

###### **Respond**

- Initial Consultation – Access to a Data Breach Specialist

###### **Resolve**

- Victim fraud resolution assistance\* in the event of a data breach.
- Other benefits and services available for additional charge:
  - Credit File Monitoring
  - Call Center Assistance
  - Identity Theft Expense Reimbursement

**\*Resolution assistance is limited to up to 25,000 customers and is for identity fraud that has been verified.**

## Protection from Unexpected Losses

### Cellular Telephone Protection<sup>1,2</sup>

- Receive up to \$500 of replacement or repair costs if your personal cell phone is stolen or damaged, in the U.S. and abroad
- \$50 deductible applies
- Up to two claims and maximum of \$1,000 per eligible account, per twelve month period
- Covers the first four phones on a cellular telephone bill paid through your eligible account  
**(Cellular telephone bill must be paid using a Carolinas Telco Federal Credit Union checking, savings or credit card account.)**

### Personal Identity Theft Protection

- Identity Fraud Resolution – Should you personally suffer identity theft, your very own fraud resolution specialist will help you every step of the way until your identity is restored.
- Receive up to \$1,000,000 Identity Theft Expense Reimbursement<sup>2</sup> to help pay expenses, clear your name and restore your identity, should you become the victim of identity fraud.  
**(Cyber monitoring of the Business Sense Company Owner's personal information must be active at the time of discovery of the identity theft event.)**

<sup>1</sup> Special Program Notes: Cellular Telephone Protection is for the business owner's personal cell phone. It does not cover business cell phones for employees.

<sup>2</sup> 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 and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Insurance Products are not insured by the NCUA or any Federal Government Agency; Not a deposit of or guaranteed by the credit union or any credit union affiliate.

# Business Sense Rewards Employees

## Save when you shop and play

### Savings

- You and your employees enjoy discounts at thousands of local and national retailers  
**(Available Online Only)**

### Shopping Rewards™

Shop online through the customized shopping portal and put cash back in your pocket.

- Available to you and your employees.
- Exclusive offers and discounts at thousands of leading online retailers.
- Earn rewards with every purchase.
- Redeem on future purchases, or choose to receive a check.  
**(Registration Required; Available Online Only)**



## Save with healthcare and wellness discounts

### Prescription Drug Benefit

- Savings average 24% on brand name/generic prescription drugs.
- Accepted at approximately 68,000 pharmacies nationwide.  
**(Registration Required) This is NOT insurance.**

### Vision Benefit

- 10-60% off eyeglasses, contact lenses (excluding disposable), and other retail eyewear.
- Nationwide network of over 20,000 eyecare professionals nationwide.
- 10-30% off eye exams and 40% to 50% off national average on LASIK.  
**(Registration Required) This is NOT insurance.**

### Dental Benefit

- Discounts of 10-50% on eligible dental services.
- Access to over 62,000 independent and national providers.
- Savings on routine and preventive care, crowns, fillings, dentures, oral surgery, orthodontics (braces), and some cosmetic dentistry.  
**(Registration Required) This is NOT insurance.**

### Telehealth<sup>1</sup>

- Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors
- Urgent care or mental health for you and your family
- Zero copays, no surprise bills, plus discounts on prescriptions and lab work  
**(Registration Required) This is NOT insurance.**

<sup>1</sup> Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance.

## Carolinas Telco Business Platinum Checking account has made it easy to reward employees!

Employees can enjoy all of the benefits through the Employee Sense website. The Business Sense website provides you with an Employee Welcome Package – which includes complete benefit descriptions and step-by-step instructions on how your employees can register for and receive benefits so that they too can start enjoying benefits right away!



carolinastelco  
f e d e r a l   c r e d i t   u n i o n

