

# Customer Guide to

## Setting Up Secure Checking Account Benefits

It is important to register with eClub so you can get the most out of the protections offered by the Secure Checking Account.

### Main steps:


- ☐ Register on eClub website
- ☐ Activate Credit File Monitoring
- ☐ Pull Credit Report
- ☐ Activate Identity Monitoring
- ☐ Register Credit/Debit Cards
- ☐ Verify that the bill for cell phones is paid from this checking account
  - There is no registration necessary for the cell phone coverage. However, the previous month's bill must have been paid out of the Secure Checking to be eligible for the cell phone insurance.


There is a link to the eClub website from [myfsbonline.com](https://myfsbonline.com) under Personal Checking products.

FARMERS STATE BANK

**FSB**

Faster. Stronger. Better.™

 ONLINE BANKING

Personal 


Enter User

PERSONAL

BUSINESS

HOME LOAN

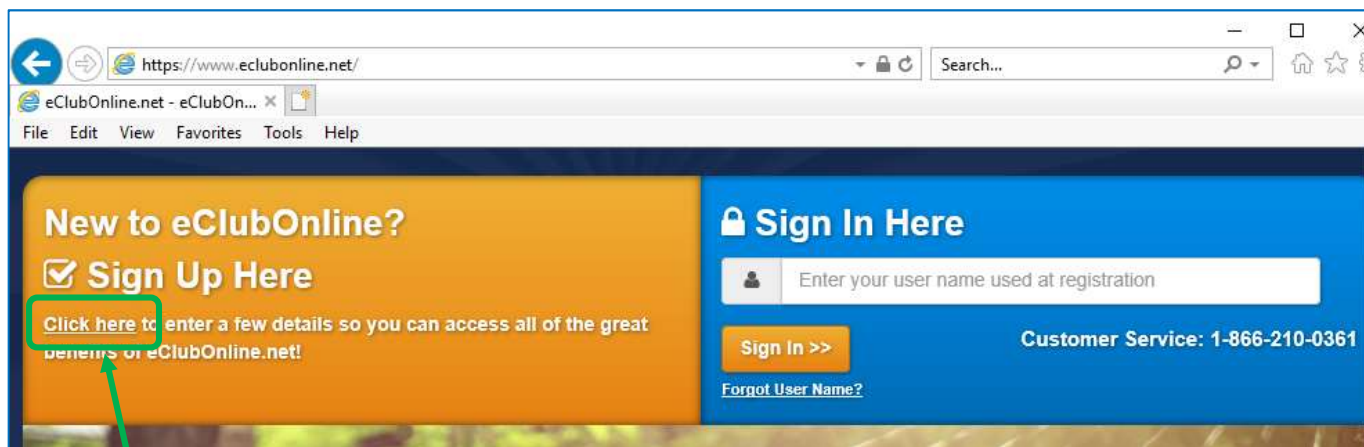
## Secure Checking



Besides the online features you expect, this account is loaded with valuable benefits such as cell phone protection<sup>4</sup>, credit file monitoring and more!

eClub Benefits

You can also go directly to the site at [www.eclubonline.net](http://www.eclubonline.net).



Use this link to register.

**Important:** Registration requires a valid email address (default username). Part of completing registration is that eClub sends a temporary link to verify the email address. The link expires after 15 minutes, so **make sure you have ready access to your email before starting this process**. You will not be able to complete the registration without verifying the email address.

## Register on eClub Website

Enter the access code found in the Welcome Packet provided by your personal banker. It should be 8 characters long and begin with IA. If you cannot find the access code, please contact the bank at (319)377-4891.

The next page is where you enter registration information. This must be for ONE individual at a time, using a unique email address.

## Welcome to eClubOnline.net

Please complete the user registration form below and click the "Register" button. Registration must be completed on an individual and not a family/household. Email address will be your username and cannot be used for more than one person. Once registered you will receive a confirmation email message with instructions for visiting eClubOnline.net.

### My Account

First Name:	Middle Initial:	Last Name:	Suffix:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="v"/>
Address 1:	Address 2:		
<input type="text"/>	<input type="text"/>		
City:	State:	Zip:	
<input type="text"/>	Alabama <input type="text" value="v"/>	<input type="text"/>	
Email Address: (this will be your username)	Confirm Email:		
<input type="text"/>	<input type="text"/>		
Daytime Phone:(optional)	Evening Phone:(optional)		
<input type="text"/>	<input type="text"/>		

### My Security

Your password must be at least 8 characters in length and contain 1 upper case letter,1 lower case letter and 1 numeric value.

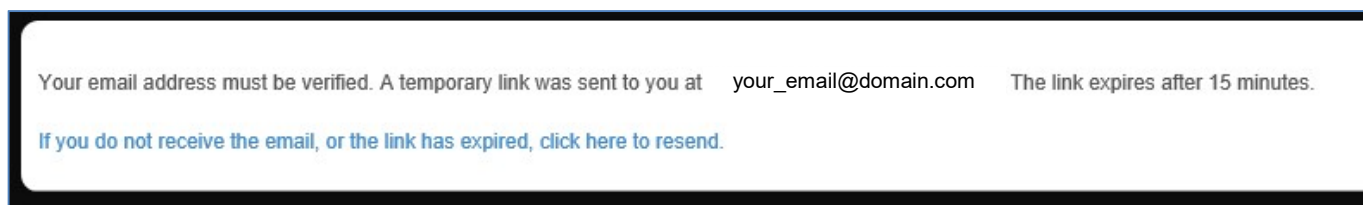
Password:	Confirm Password:
<input type="text"/>	<input type="text"/>
Security Question 1:	Answer 1:
Please Select a Security Question... <input type="text" value="v"/>	<input type="text"/>
Security Question 2:	Answer 2:
Please Select a Security Question... <input type="text" value="v"/>	<input type="text"/>

 Register »

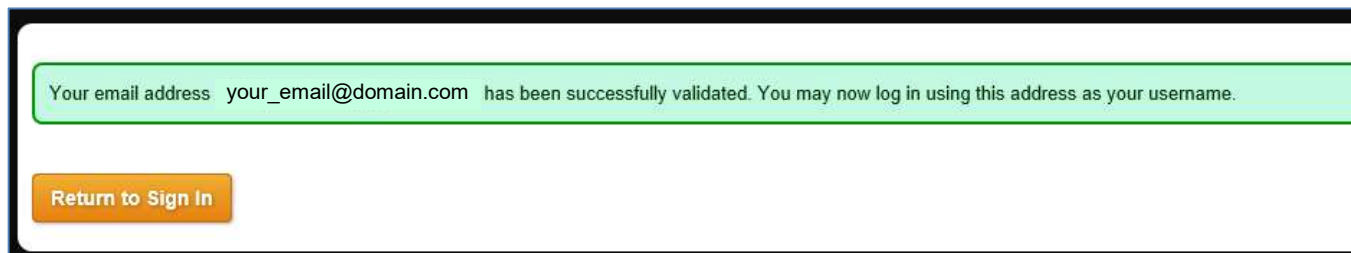
Cancel

Complete all the fields and click Register.

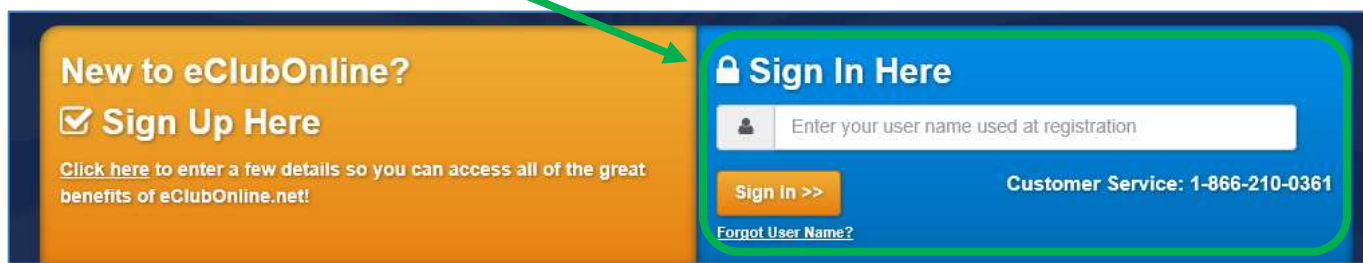
This is the message you will receive after the initial registration. You will not be able to continue registration until you have verified the email address.



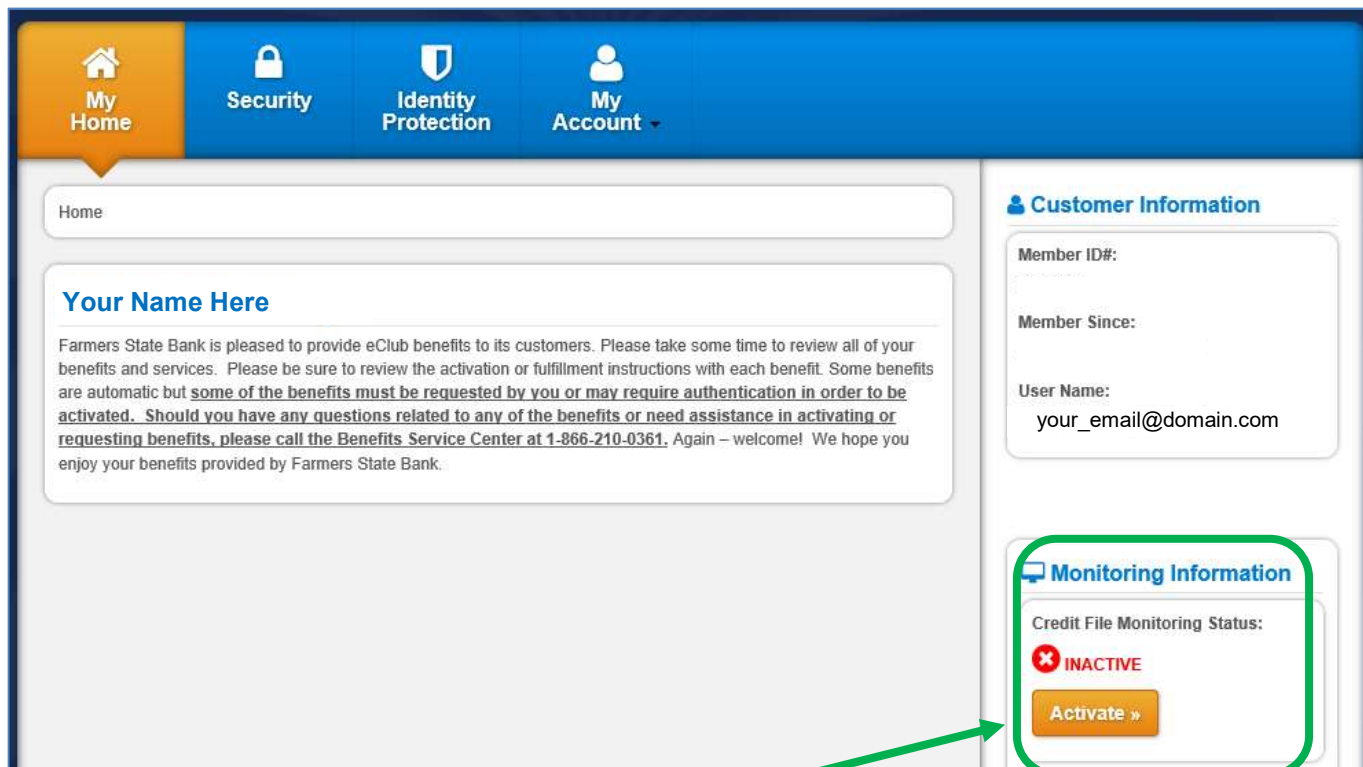
When you open the verification link in the email, you will see a message like this.



Now you can return to the initial sign in page and complete registration/set-up.




This is the My Home page, welcoming you and notifying you that some of your benefits require additional activation.





Your next step is to Activate Credit File Monitoring.


## Activate Credit File Monitoring

FSB does not share any identifying information with eClub, so you MUST provide this info to activate Credit File Monitoring.


  
My Home


  
Security


  
Identity Protection

  
My Account ▾

Home > Identity Protection > Monitoring > Check Profile

  
Register

  
Authenticate

  
Accept Terms

### Step 1 of 3 - Benefit Registration

We need a few more pieces of information before you can access the credit monitoring benefits, including Credit Report and Score.

Please complete all required (\*) sections and confirm that all information below is accurate as this information will be used to authenticate your identity with the credit reporting agencies.

First Name:

Middle Initial:

Last Name:

Suffix:

Home Address:

Address Line 2:

City:

State:

Zip:

Date of Birth:  

Month

Day

Year

Email Address:

\*Enter Social Security Number without any spaces or dashes

SSN:

Confirm SSN:

Credit monitoring is the monitoring of one's credit history in order to detect any key changes or suspicious activity. It is important to check your credit reports regularly because early detection is key to minimizing the damage that mistakes and fraudulent activity can have on your credit. As a member, you have access to credit file monitoring - your credit report will be checked daily and you will be notified by email when key changes are detected.

Continue





Register



Authenticate



Accept Terms

### Step 2 of 3 - Authentication

We need you to answer the following questions in order for us to confirm your identity and authenticate you in the system.

Which of the following is a current or previous employer?

- ☐ Dell
- ☐ Hca
- ☐ National Instruments
- ☐ Publix Super Markets
- ☐ None of the Above

What state was your social security number issued (this could be)

- ☐ Georgia
- ☐ Illinois
- ☐ Iowa
- ☐ Kansas
- ☐ None of the Above

Which of these street names are you associated with?

- ☐ Bentley
- ☐ Glacier
- ☐ Oak
- ☐ Second Street
- ☐ None of the Above

Submit Answers

Authentication includes questions that verify against your credit file and prove you are the individual you claim to be.



Register



Authenticate



Accept Terms

### Step 3 of 3 - Terms and Conditions

Please read the Terms and Conditions below.

#### TERMS AND CONDITIONS:

In order to deliver the services to you, we must obtain your consumer credit file and other information. You understand that by accepting these Terms and Conditions you are providing written instructions in accordance with the Fair Credit Reporting Act, authorizing Econocheck Corporation and Equifax, Experian, TransUnion, and their affiliated entities and third party data and service providers, to access your credit files and exchange information in order to verify your identity and to provide you with credit monitoring, reporting and scoring products.

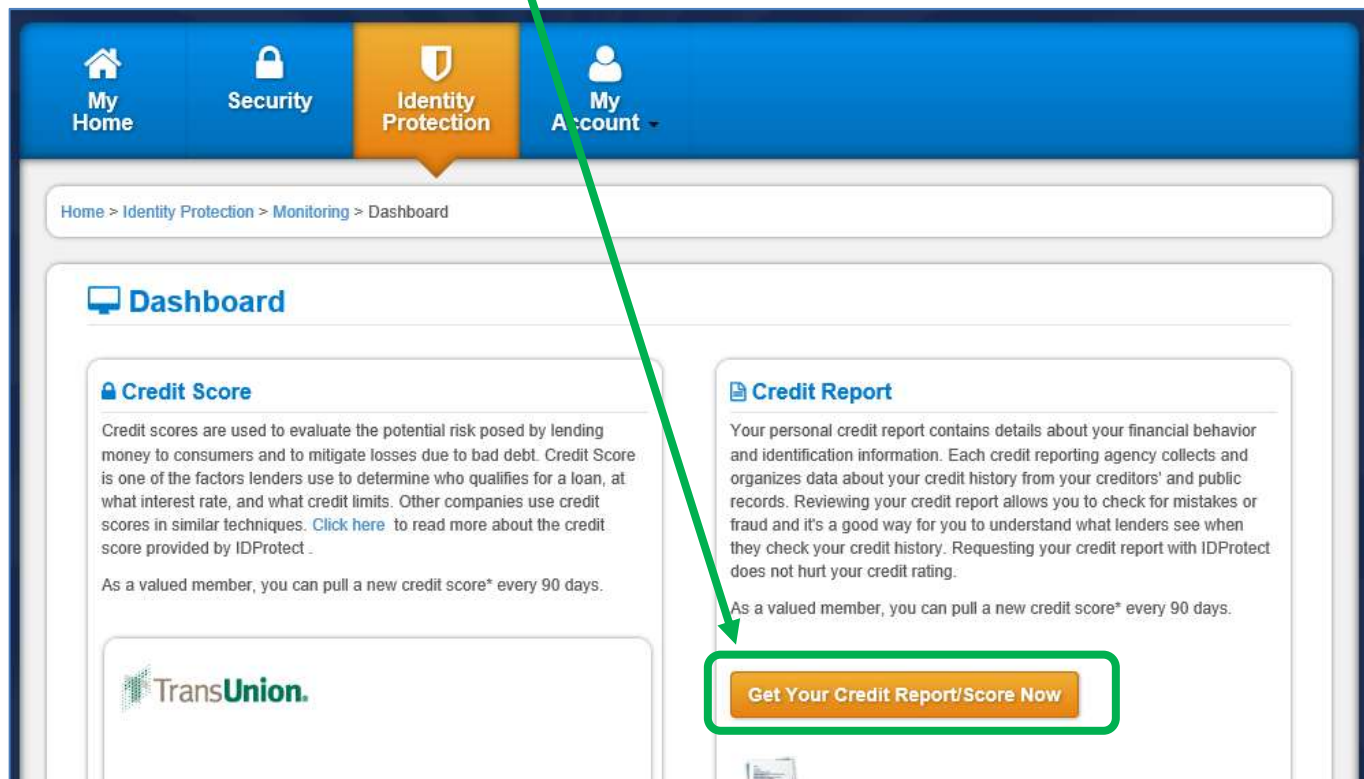
☐ I agree to the Terms and Conditions above.

Accept Terms and Conditions

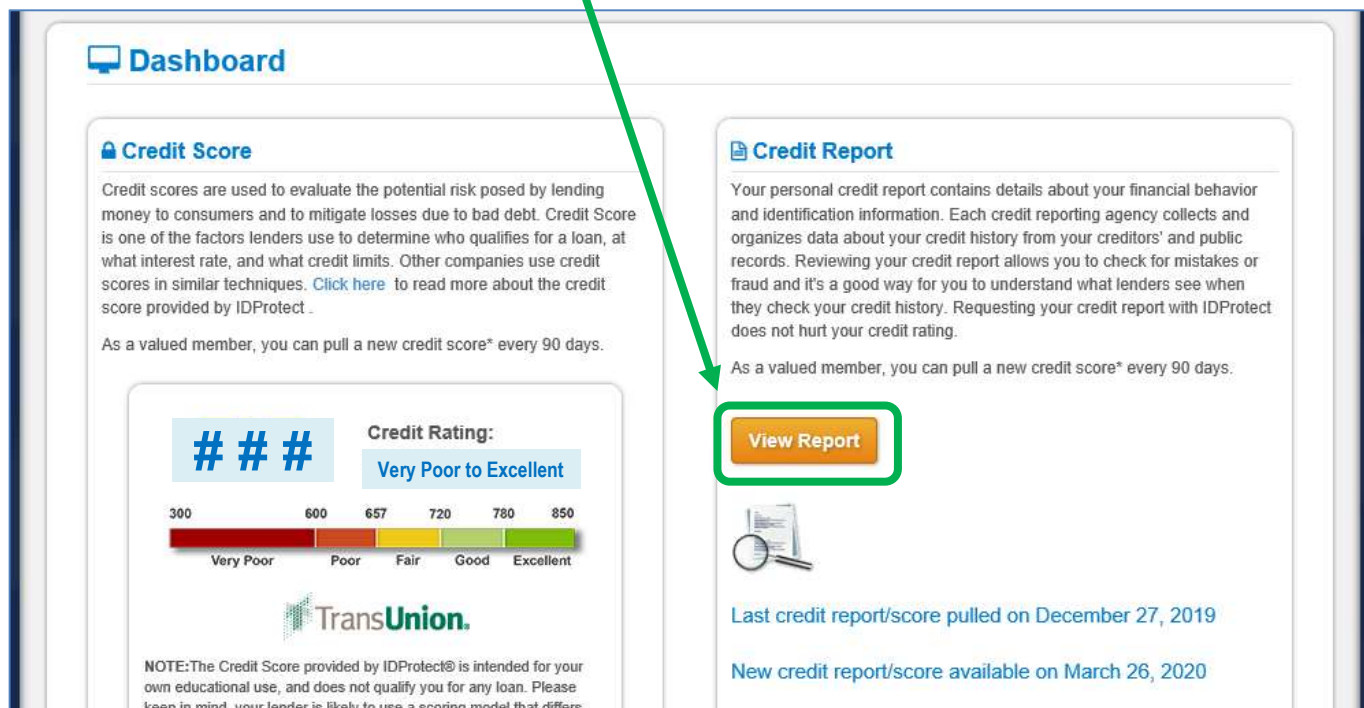
The third step is accepting the Terms and Conditions, authorizing eClub to pull your credit report.

## Pull Credit Report

Once you have activated credit monitoring, you can pull your credit report. A new credit report is available every 90 days. This report shows all three credit reporting agencies and includes a single credit score.



The dashboard will update with your Credit Score (300 to 850) and the corresponding Credit Rating (Very Poor to Excellent). You can then view the report details.



Your credit report will pull up on the screen and can be viewed and/or printed. This credit report is retained on the site and can be accessed in the future.

My Home

Security

Identity Protection

My Account

Credit Report

<< Return to Dashboard

If you believe there are errors on your credit file, you can call 1-877-610-7889, for help disputing those inaccuracies.

Quick Links

Personal Information

Summary

Account History

Print Full Report

Personal Information

	TransUnion	Experian	Equifax
NAMES			
DATE OF BIRTH			
CURRENT ADDRESS			
PREVIOUS ADDRESS			

If you return to the Dashboard, you can also setup Text Alerts for your credit monitoring. Scroll further down the screen to this area.

Credit File Monitoring

Credit File Monitoring is the monitoring of one's credit history in order to detect any key changes and verify the accuracy of what is reported. With IDProtect, you have access to credit file monitoring – all three credit reports will be checked daily and you will be notified by email when key changes or important activity related to your credit report are detected, such as: credit inquiries, public records, delinquencies, negative information, employment changes, new accounts opened. Alerts may also be sent directly to your mobile phone via text – to set up text alerts see activation instructions below.

Alerts You have 0 new alert(s)!

View Alerts

Setup Text Alerts



Enter your mobile phone number and the site will send a test text.

### Text Configuration

You can receive your credit alerts via your mobile phone.

**IMPORTANT:** IDProtect does not charge for this service. However, message & data rates may apply from your mobile provider. Check with your mobile provider for charges and plans.

Mobile Phone Number:

(no dashes or spaces)

In order to set up Text Alerts we require you to do an initial test to ensure that you are receiving texts from IDProtect. If you do not receive a text within 24 hours this means the test did not pass and you may not be able to receive your future credit alerts via text.

**Send Text Test**

**Enable Text** **Disable Text**

After the text is received, you can check the box and click Enable Text.

In order to set up Text Alerts we require you to do an initial test to ensure that you are receiving texts from IDProtect. If you do not receive a text within 24 hours this means the test did not pass and you may not be able to receive your future credit alerts via text.

**Send Text Test**

☐ **Text message received from eClubOnline.net:**

**Enable Text** **Disable Text**

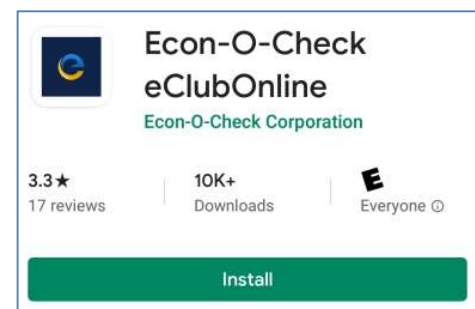
*Text Alerts may not work with all providers.*

eClub does have a mobile app though, for customers that use their phone as their primary computer.




Search “eClubonline” in the app store.

The correct app should look like the image at right, Econ-O-Check eClubOnline.



## Activate Identity Monitoring


Near the bottom of the page under the Identity Protection tab is the Identity Monitoring section.


 **Identity Monitoring**


IDProtect's Identity Monitoring searches and monitors thousands of databases and billions of records looking for suspicious activity that could indicate the beginning steps of identity theft.


[View Your Risk Score Now](#)

Click on View Your Risk Score Now to enter this section. Then click on Activate Monitoring.

 **My Home**

 **Security**

 **Identity Protection**

 **My Account**

Home &gt; Identity Protection &gt; Identity Monitoring

**Identity Monitoring**

Once activated, Identity Monitoring will automatically run a monthly scan to look for suspicious records regarding your personal information.

My Home

Security

Identity Protection

My Account


Home > Identity Protection > Identity Monitoring

## Identity Monitoring

Identity Monitoring searches and monitors thousands of databases and billions of records looking for suspicious activity that could indicate the beginning steps of identity theft. **Proactive early warning is the key to helping prevent or reduce the damaging effects of identity theft.**

Identity Monitoring will run an initial scan following registration and a monthly scan to look for suspicious activity. Simply log on regularly to review your Risk Score.

Identity Monitoring  
Risk Score - Quick View



220  
LOW RISK

Last Scan Date: 12/27/2019

[VIEW DASHBOARD](#)

Click on View Dashboard for additional information.

If your risk score is elevated during a monthly review, you will be contacted by email and phone from IDProtect Benefits Service Center.

## Identity Monitoring Dashboard



You Risk Score is 220 as of 12/27/2019 and is **low**. Your Risk Score is not a credit score or a credit rating.

Last Scan Date: 12/27/2019

Risk Score: 220

Risk Level: **low**

A low range risk score indicates that our system (as of the date indicated) has detected few or no identity theft indicators associated with your identity. If your score changes to a higher level we will review the information that caused the increase and determine if it is a potential risk to you.

We will send you an email alert to let you know if your monthly scan returns an elevated Risk Score

Text Alert Status : **Off (Turn On)**  
(Wireless carrier fees may apply)

**Add Family Member \***

\* Family Member must be under 18 years of age

### What happens if we identify suspicious activity while monitoring these databases?

- We will send you an email alert to let you know that your scan returned an elevated Risk Score. We will also place a personal phone call to you to discuss the suspicious activity. We will identify ourselves as the Identity Monitoring Risk Specialist with the IDProtect Benefits Service Center. Text alerts can also be activated (Wireless carrier fees may apply).
- If we find that the suspicious activity is potentially fraudulent, your Risk Specialist will work with you to determine the steps necessary to resolve and further protect your identity.
- If you recognize the activity and it is not fraudulent, we will update your profile so that the same information will not elevate your Risk Score in the future.

Parents can also add their children (under 18 years old) to the Identity Monitoring.



## Register Credit/Debit Cards

Also under the Identity Protection tab is Credit Card Registration. Registering your cards here allows you to contact one service center when your cards are lost or stolen, instead of trying to call all of your card issuers individually. This is not a fraud prevention or transaction monitoring service.

### Credit Card Registration

*\* Register your credit, debit and ATM cards with us and receive assistance from IDProtect should your cards become lost or stolen.*

#### How does Credit Card Registration Work?

With IDProtect credit card registration service you can register your credit, debit and ATM cards so that you may have easy and quick access to them in the event they are lost or stolen. All you have to do is call the Benefits Service Center at 1-866-210-0361 (24 hr Credit Card Assistance Line) if your cards are lost or stolen and we will work quickly on your behalf to notify card issuers and request replacement card(s). Some card issuers may require card holders to call them directly - however, IDProtect will alert card issuers regarding the lost or stolen card so the account can be noted and will contact card holder with further action required by the card holder if any. If any unauthorized charges appear on your registered account(s) and the card issuer holds you responsible, we will pay the amount for which you are liable.\*

#### How to Register Your Cards:

Click on the button below and enter your card information. Please be sure to keep this list up to date. You may delete or edit cards at any time.

**Register/Edit Cards »**

\*IDProtect will reimburse unauthorized charges up to the legal Maximum Liability for a total of \$2,500 for registered cards.

### Credit Card Registration

Register your credit, debit and ATM cards with us and have peace of mind knowing your cards are protected and your liability is limited should your cards become lost or stolen. With one toll-free phone call you will be able to cancel your missing cards, stop unauthorized use and request replacement cards. If any unauthorized charges appear on your registered account(s) and the card issuer holds you responsible, we will pay the amount for which you are liable.\*

**If you have previously registered your cards and need to report them lost or stolen, call the Benefits Service Center at 1-866-210-0361.**


\* If reimbursement is included with your program, eClubOnline will reimburse unauthorized charges up to the legal Maximum Liability for a total of \$2,500 for registered cards.

**IMPORTANT - MAXIMUM LIABILITY UNDER FEDERAL LAW:** In the US, federal law limits the liability of card holders. Learn more by visiting [Federal Trade Commission Facts for Consumers](#).

** Register Cards**



Any debit or credit card can be added (not just FSB) and the list is able to be edited at any time.

 **Card Registration** ×

**Card Issuer Name:**

Company who issued the card...

**Card Number:**

Card Number...

**Confirm Card Number:**

Confirm Card Number...


**Primary Cardholder Name:**


Name as it appears on card...

**Card Type:**

VISA, MasterCard

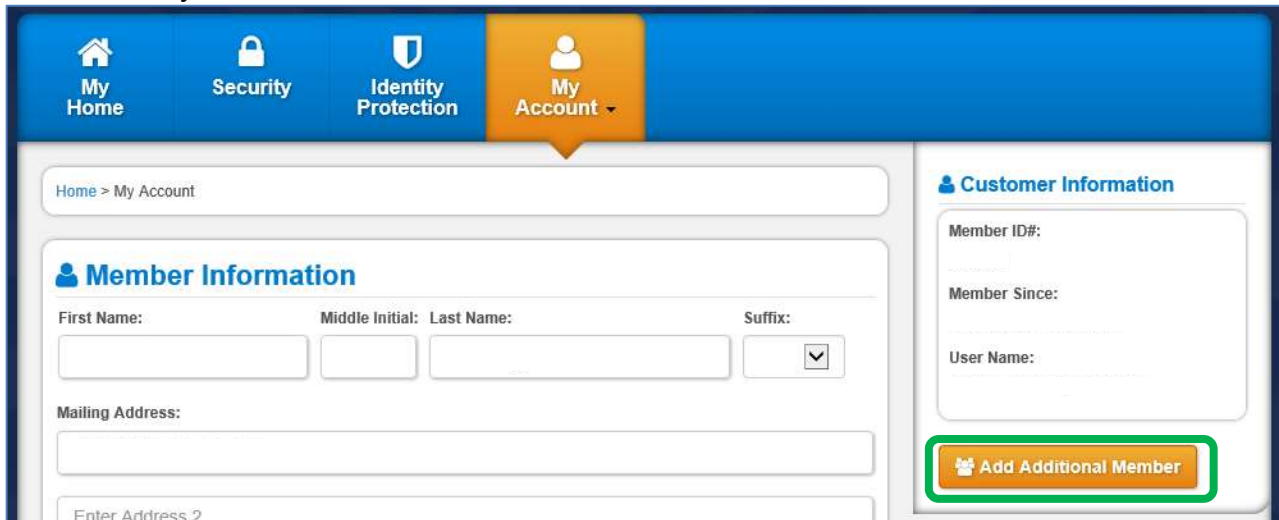
**Multiple Cards:**

No 

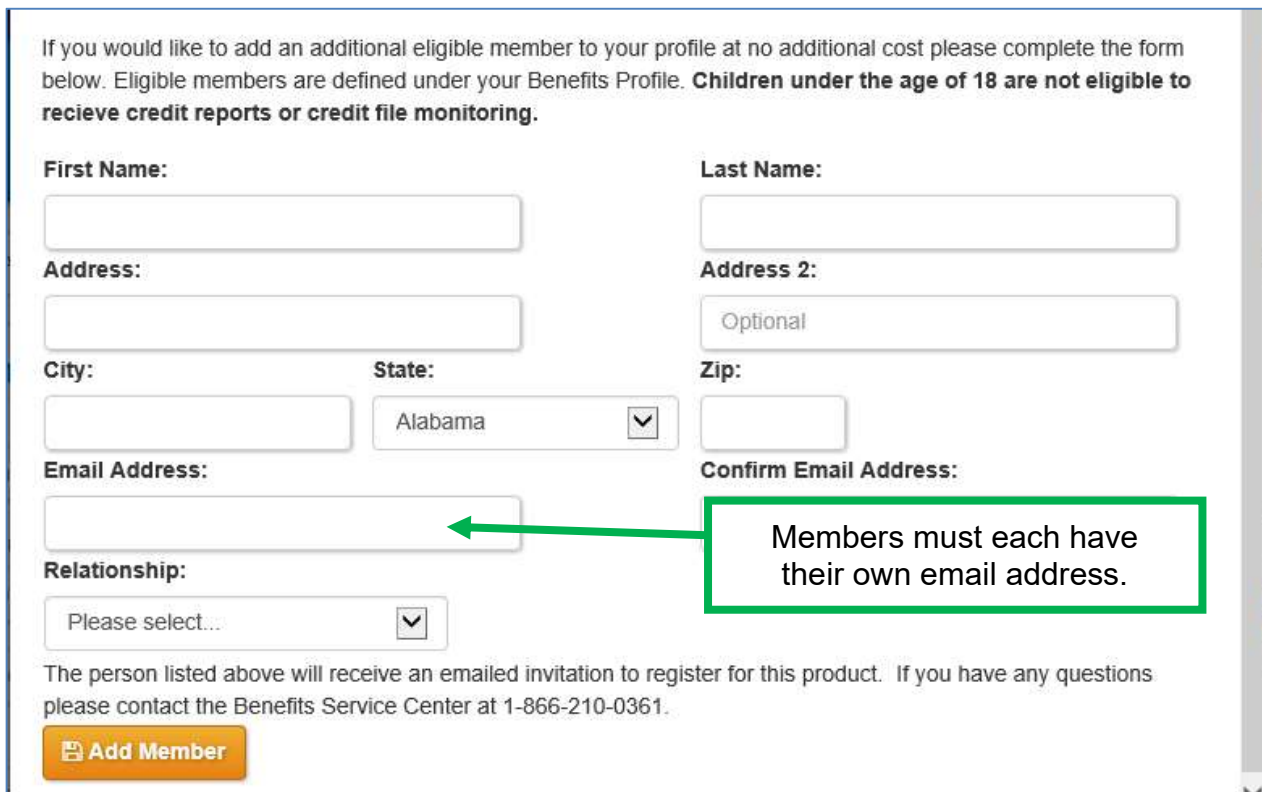
 **Save Card**

## Adding Members

Under the My Account tab is a button to Add Additional Member.



To add another individual, you need to enter their information and they will receive an emailed invitation.



If you would like to add an additional eligible member to your profile at no additional cost please complete the form below. Eligible members are defined under your Benefits Profile. **Children under the age of 18 are not eligible to receive credit reports or credit file monitoring.**

**First Name:**  **Last Name:**

**Address:**  **Address 2:**

**City:**  **State:**  **Zip:**

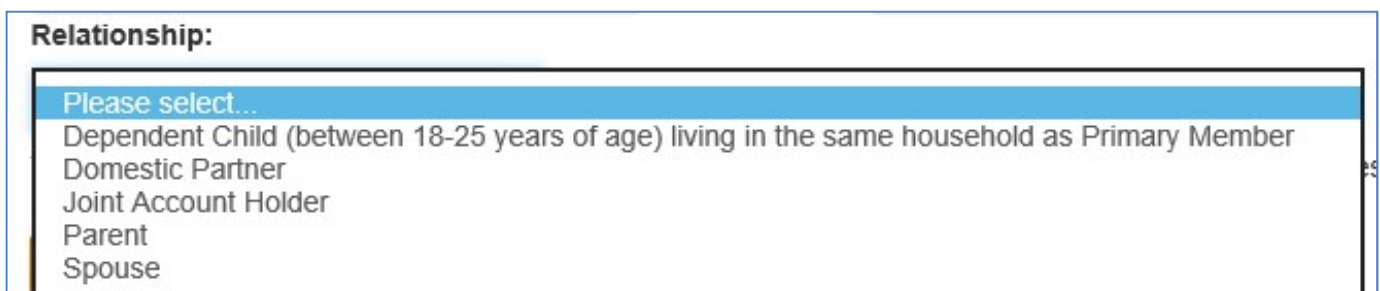
**Email Address:**  **Confirm Email Address:**

**Relationship:**

The person listed above will receive an emailed invitation to register for this product. If you have any questions please contact the Benefits Service Center at 1-866-210-0361.

**Add Member**

The individual added must fall into one of these relationship categories. These are the same restrictions listed in the Welcome Packet regarding covered individuals.



**Relationship:**

Please select...

Dependent Child (between 18-25 years of age) living in the same household as Primary Member

Domestic Partner

Joint Account Holder

Parent

Spouse