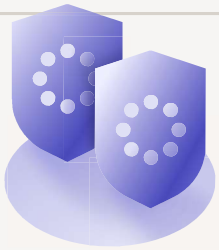
Carefull | Horicon Bank The Natural Choice

Protections, Features & Benefits



Covers you and a loved one

Each Carefull membership comes with a no-cost second membership for a loved one. You can send an invite or sign up on behalf of a spouse, partner, parent, adult child, or friend.



24/7 monitoring of bank, credit card, & investment accounts

Carefull monitors Horicon Bank and non-Horicon Bank accounts for the latest threats, unusual patterns, signs of fraud and scams, and even common money mistakes. You receive notifications about any potentially concerning transactions, risks, or patterns with a clear path to resolution for any issues. You also have the ability to share alerts with trusted family that may be helping out.



$1,000,000 Identity Theft Insurance

Reimbursement of up to $1 million with $0 deductible for expenses associated with identity theft recovery.



Identity Protection

Dark web monitoring scours hidden networks and chat rooms for your passwords and other personal data. We notify you immediately if your vital personal information is found. Carefull can optionally monitor:

- Social Security Number
- Passport
- Address
- Driver's License
- Email
- Phone
- Passwords



ScamCheck

Our powerful new tool that instantly identifies potential scams before you become a victim. Simply upload suspicious messages, emails, or documents and get immediate AI-powered analysis and guidance. Received a suspicious message? If it seems urgent or unfamiliar, run it through ScamCheck before you reply.

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Credit Protection

Carefull alerts you about any event on your credit report, including any changes to your credit profile—such as new inquiries, accounts opened, address or employer changes, and bankruptcy. Carefull notifies you in the event that they discover a new address report on your credit file, a request to alter your address, a new lease, an application for a credit line using a new address, or your consent to be a user/co-signer for someone else.



Home Titling Monitoring

Quarterly home title scans alerts of any new activity to protect against fraudulent title changes and change-of-address fraud.



LegacyKit

LegacyKit is a secure digital tool that helps you organize and protect your most important account details, documents, and instructions, keeping them private until the time comes to share them with your trusted loved ones. LegacyKit complements traditional estate planning, can automatically keep financial information up-to-date, and is now included free for all Carefull members so you can start preparing right away.



US-Based Care Team

Access to US-based fraud and scam experts to answer any questions you might have to keep your money safe, including:

- Answering all questions you might have to keep your finances protected
- Expertise and advice related to stopping elder financial fraud and senior exploitation
- Support through interactions with credit bureaus to institute a credit freeze or fraud lock
- Expertise and guidance to remediate any damage from identity theft, including navigating claims on the $1 million of Identity Theft Protection

Carefull's US-based customer support is available via chat, email, and phone to help address any technical, fraud or scam related issues.

Call **833-836-0050** for Carefull support or more information.
Mon-Fri: 9am-9pm EST / **Sat & Sun:** 12pm - 6pm EST

Terms of service, privacy policy, disclosures, and details available at **getcarefull.com**
Separate enrollment and valid email address required.

Carefull is a third-party service provider. Carefull memberships, monitoring services, insurance coverages, and support services are subject to Carefull terms, conditions, limitations, and privacy policies. Enrollment is separate from Horicon Bank. Information shared with Carefull is governed by Carefull's privacy policy and terms of service.