

# Mutual Benefits



**MERRIMACK**  
COUNTY SAVINGS BANK

# SAMPLE SAVINGS CHARTS

## A MONTH IN A LIFE

<i>Example: 1 month of Mutual Benefits Savings</i>	<i>Saved*</i>
Dining out Saturday nights (for 2)* – 4x/month (*With Dining Dough)	\$100.00
Purchasing birthday eGift card – 1x/month	\$5.00
Shopping for groceries each week – 4x/month	\$60.00
Taking family of 4 to Six Flags amusement park* – 1x/month	\$81.54
Seeing a movie, date night for 2 – 1x/month	\$7.10
<b>Example of potential monthly savings with Mutual Benefits Perks &amp; Protection Membership</b>	<b>\$253.64*</b>

## A YEAR IN A LIFE

<i>Example: 1 year of Mutual Benefits Savings</i>	<i>Saved*</i>
Family of 4 vacation to Florida, Flight & Hotel Savings: \$88.06 plus \$69.96 (5% cash back)	\$158.02
Car rental (1 week Alamo mid-size car)	\$109.05
New eyeglasses at Lenscrafters	\$45.75
Annual dental cleanings for family of 4 (for each: spent \$44.00, saved \$60.00)	\$240.00
Veterinary visit for family dog	\$8.00
Filling prescription 12x/year	\$594.00
<b>Example of potential annual savings with Mutual Benefits Perks &amp; Protection Membership</b>	<b>\$1,154.82*</b>

A family of 4 can save over \$4,000 per year with Mutual Benefits Perks & Protection Membership! \*Based on 12 months of \$253.64 savings per month and additional annual savings of \$1,154.82



At Merrimack County Savings Bank, we're committed to providing our customers with products and services that make their lives easier—and help their money go further. That's why we're proud to offer *Mutual Benefits* to our personal checking account customers.

*Mutual Benefits* is a unique membership program that offers a wide range of money-saving benefits. All *Mutual Benefits* members receive special discounts on everything from healthcare services to shopping, dining, and entertainment— as well as exclusive discounts at hundreds of *Mutual Benefits* business partners.

And as an added benefit, members can opt to receive additional travel and protection benefits like discounts on airfare and hotels, cellular care coverage, identity theft restoration services and identity monitoring. Choose the plan that best suits your lifestyle:

## **Perks**

*\$3 per month with any personal checking account*

Receive cash back rewards for online shopping; health and wellness program discounts; savings at local and national restaurants and retailers; and discounted event, attraction and entertainment tickets nationwide.

## **Perks & Protection**

*\$6 per month with any personal checking account*

All Perks benefits, plus an Identity Theft Security Center Program featuring Restoration Rescue<sup>®</sup>; a full-service concierge travel suite, online travel booking and cash back rewards; consumer and purchase protection services; cellular care coverage; and family benefits such as discounted roadside assistance, automotive services, grocery coupons, student grant locator and college care packages and wholesale club membership rebates.

## **Premier Perks & Protection**

*\$9 per month with any personal checking account*

All Perks & Protection benefits, plus Ultimate ID<sup>®</sup> identity monitoring and notifications services including 3 bureau credit monitoring, instant credit alerts, credit score tracker, dark web monitoring, and a credential vault.<sup>1</sup>

*Mutual Benefits* members receive newsletters featuring local and national discounts and benefits. In addition, we include updates about special programs and new local perks partner discounts on our website and Facebook page.

## ***Mutual Benefits is Easy to Use!***

### **5 Ways to Save**

- 1. By Phone - call 855.378.3898**
- 2. Online - visit [mymutualbenefits.com](http://mymutualbenefits.com)**
- 3. On the Go – download the Mutual Benefits mobile app**
- 4. Show Your Card at local business partners - visit [themerrimack.com](http://themerrimack.com) or the mobile app for a full listing**
- 5. Extend the Savings - share your membership with up to 5 family members for no additional charge**

To learn more about *Mutual Benefits*, stop by any of our locations, call us at 800.541.0006 or visit us online at [themerrimack.com](http://themerrimack.com).

Merrimack County Savings Bank has selected Generations Gold, Inc. (GenGold®), a fully independent third party service provider, to provide travel and other discounted services on an exclusive basis to Mutual Benefits members. ID Theft Restoration services apply only to identity theft incidents that occur after activation. Ultimate ID® requires email authentication by the member. All liabilities, claims, damages and demands are the direct responsibility of GenGold®, the provider. The Merrimack and GenGold® are not affiliated. Not all services available in all areas. GenGold® is not FDIC insured or an equal housing lender. Please see [mymutualbenefits.com](http://mymutualbenefits.com) or call 855.378.3898 for complete program details.

# Banking Services

## PERSONAL

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- Checking
- Savings
- CDs and IRAs
- Health Savings Accounts
- Convenience Services:  
Online Banking, Mobile Banking,  
Mobile Deposit, eStatements, Telephone  
Banking, ATM and Debit Cards,  
Combined Statements
- Mutual Benefits
- Overdraft Protection Services:  
Transfer Account Protection, CheckReserve  
Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Safe Deposit Boxes

## BUSINESS

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- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:  
Online Banking, Mobile Banking, Mobile  
Deposit, eStatements, Telephone Banking,  
ATM and Debit Cards, Combined Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service



**MERRIMACK**  
COUNTY SAVINGS BANK

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Member  
**FDIC**

MC 241001

