

Welcome to the SeaComm Federal Credit Union Podcast, your guide to financial information and what's going on at your credit union.

Dave Cohen:

I am here with branch manager, Joanne Langdon, the branch manager of the Massena Branch of SeaComm Federal Credit Union, and we are here to talk about Benefits Plus. So Joanne, thank you very much for speaking with me today. For anyone who doesn't know, what is Benefits Plus and how does it connect to SeaComm?

Joanne Langdon:

Benefits Plus is a second option checking account. So with that, Benefits Plus when we have above and beyond our basic checking account, this Benefits Plus checking account will offer different options for you, whether it be travel services, discounts on gift cards, health and wellness. And it also comes with Ultimate ID protection. So it just comes with lots of different other options that are available other than our basic checking account.

Dave Cohen:

Great. So how does someone get a Benefits Plus checking account?

Joanne Langdon:

So they can go on to our website, they can call the call center, they can stop into their local branch and anybody would be willing and able to get them access to that site.

Dave Cohen:

All right. So you said a site, so how does someone use the Benefits Plus site?

Joanne Langdon:

Once you've come in and you've enrolled with us, you get an email. That company will then send you an email and they will walk you through the steps of logging in, creating a user ID and a password, and then at that point you then have all the benefits there at your fingertips.

Dave Cohen:

So you mentioned some of these before, but what are some of the things you can get with a Benefits Plus checking account?

Joanne Langdon:

So the one thing that really is most exciting for people is the identity theft protection. Of course with that you have the Restoration Rescue, you have credit report monitoring, you have junk mail reduction, you have lost document recovery, all those type of things. So that seems to be the most popular with us. You also, when you enroll, can have your credit score sent to you on a monthly basis, which is really good because it allows you to kind of monitor what is going on in your credit report and kind of fight against that identity theft.

Dave Cohen:

With that, in your opinion, what are the most useful perks or items that someone would use besides those on Benefits Plus?

Joanne Langdon:

With the perks in itself, it comes with so much more and so many other options. Gift cards, you get discounts on those. Like I said before, you get travel services, if you're going to be traveling a lot, you can book those services right on the site and you get discounts to do that. Cruises, hotel discounts, condo vacations, those type of things. And then it also comes with health and wellness, so you can get discounts on prescriptions and a dental discount plan and vision care and hearing. So there's so many other benefits come through on this website that there's options for everybody.

Dave Cohen:

Say someone is coming in and they're not sure if they want a Benefits Plus checking account or not, why would you suggest a Benefits Plus checking account to our members?

Joanne Langdon:

Just from my own personal experience, a lot of times, like I said, we see fraud on a regular basis, so just having something in the background to monitor your information on the dark web, it is definitely worth that small monthly fee that comes with the Benefits Plus program. And again, you can have that monitor and you can have that peace of mind of just knowing that there's something else out there that's protecting you against that stuff.

Dave Cohen:

You did mention the monthly fee. There is a monthly fee for Benefits Plus checking and there's also a Benefits Plus premium checking account as well. What are the differences and what are the fees?

Joanne Langdon:

So we do have the regular Benefits Plus monthly service of \$4.95. And with that, that comes with the regular services, so the discounts on maybe tickets and gift cards and emergency roadside service, those type of things. And then we have the Benefits Plus premium monthly service of \$8.75 and with that includes all of the regular discounts that the Benefits Plus has. And then of course it includes the identity theft protection along with the ultimate ID.

Dave Cohen:

Joanne, thank you so much. This has been Joanne Langdon, the branch manager of SeaComm in Massena, talking about our Benefits Plus checking account as well as the Benefits Plus premium. If you have any questions or concerns or would like to know more about Benefits Plus, Joanne, how can they get more information?

Joanne Langdon:

So certainly if you call us directly, you can get ahold of us right through our call center. It's (800) 764-0566 or you can stop into your local branch and speak to one of our lovely representatives who are more than knowledgeable about the product and service and we'd be happy to help you.

Dave Cohen:

Joanne, thank you so much for speaking with us today about Benefits Plus

Joanne Langdon:

Absolutely.

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us.