

Accessing Royal Checking Benefits

This guide will assist you with several steps to access your Royal Checking Benefits. Joint owners can create a separate login for the use of benefits, but remember all benefits are assigned to the account and are shared between the member and the joint owner(s).

- Members must accept the Terms of Use for the Royal Checking Benefits.
- Joint Owners will create a user ID and password to access the benefits using the Royal Checking Benefits portal.
- Dependents over the age of 18 will create login credentials for the health benefits after the member or joint owner has identified them in that system. This requires access to the Royal Checking Benefits portal as well.

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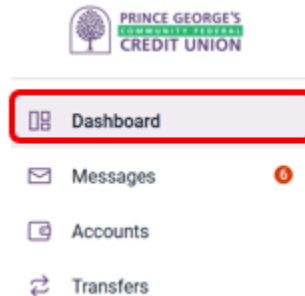
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These instructions will be the same for the Home Banking and Mobile App. Some screens may differ slightly on the Mobile App, and those differences will be noted in this job aid.

Please continue with the first section below (setting up the widget); however, once you have set up the widget, you do not use this step again. Also, registration is done only once, so if you have registered, you are ready to activate the IDENTITY PROTECTION, if desired, and/or use the other benefits.

Setting Up the Widget on your Dashboard

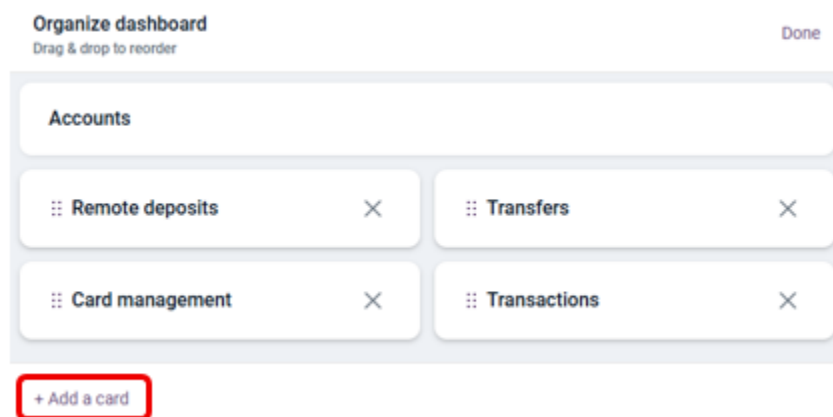
If this is the first time you are using Online Banking or the Mobile App, you may need to add the Royal Checking widget to your Dashboard. When you enter the banking screen, you should be on your Dashboard. Check on the left to be sure:



- Scroll to the bottom of the Dashboard
- Click **Organize dashboard**

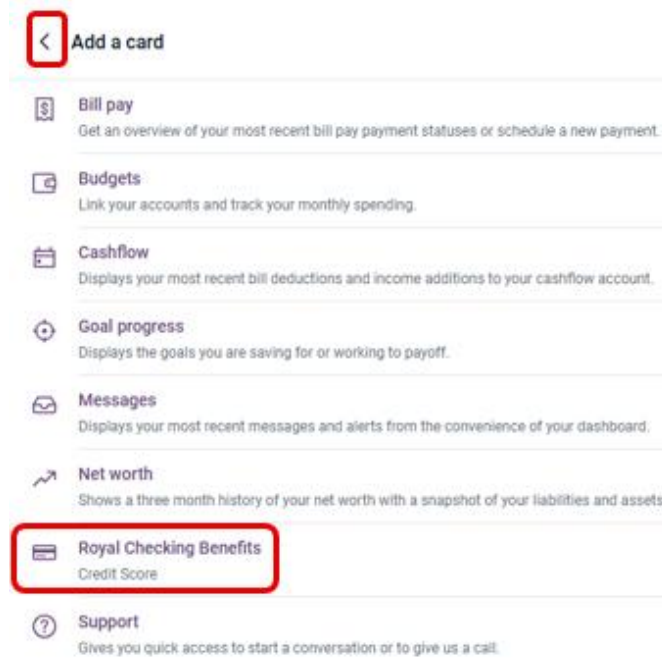
If Royal Checking Benefits is not showing:

- Click **Add a Card**



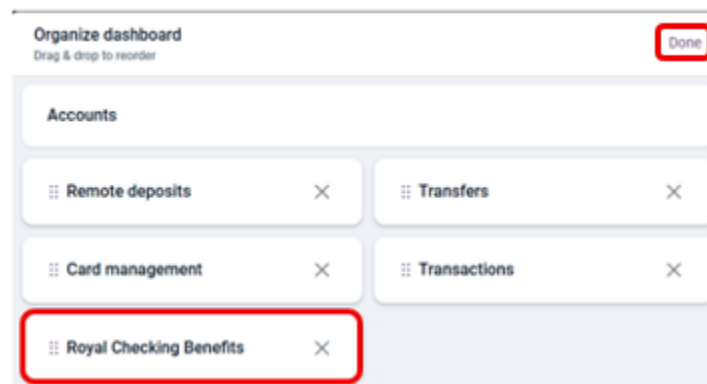
The following screen appears:

- Click Royal Checking Benefits
- Click the back arrow beside Add a card



The screen now shows that Royal Checking Benefits has been added to your widget list. You can leave it where it is positioned, but that means it will be at the bottom of your Dashboard. Optionally, you can drag and drop it to a different location.

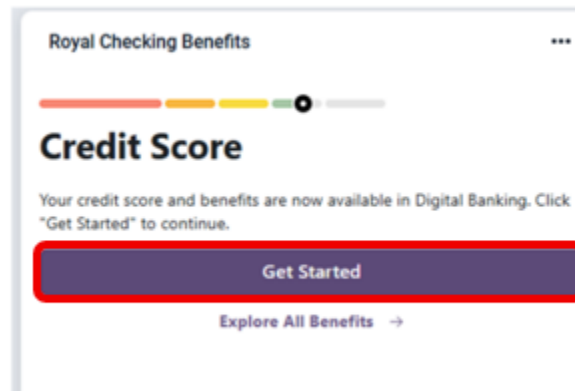
- Click Done



NOTE: A member can organize these widgets as desired. If on a computer, click and drag it to the new position. If on a phone, use your finger to press and drag it to the new position.

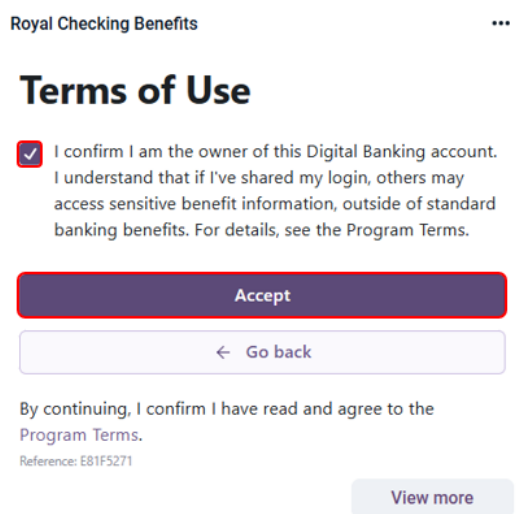
The following screen now appears on your Home Banking Dashboard. To go to the Royal Checking Benefits portal:

- Click **Get Started**



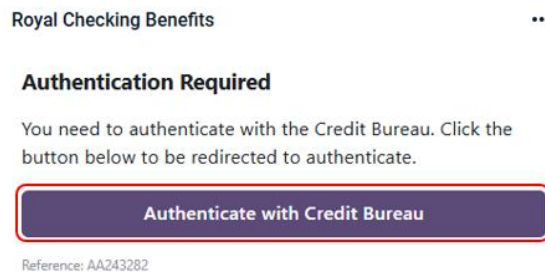
You will be prompted to accept the Terms of Use:

- Add the checkmark at the box under the heading **Terms of Use**
- Click **Accept**



The next screen indicates that you need to “Authenticate with Credit Bureau” before doing anything else. This is not the case, but you must move to the next screen to get to any of the benefits whether you wish to use the statistics from the Credit Bureau or choose to use the other benefits and exclude the use of the credit score and credit reporting options:

- Click **Authenticate with Credit Bureau**



Royal Checking Benefits ...

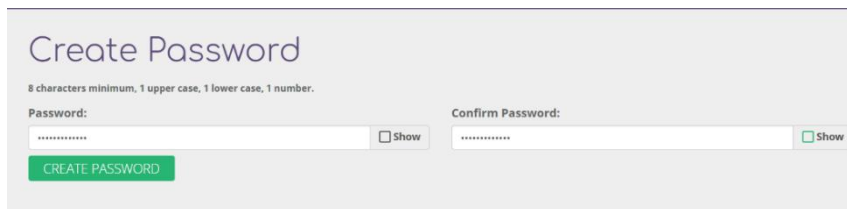
Authentication Required

You need to authenticate with the Credit Bureau. Click the button below to be redirected to authenticate.

Authenticate with Credit Bureau

Reference: AA243282

The access to Royal Checking Benefits requires a separate password from the password you use for Online Banking. The user ID is the email address you use for Home Banking. The user ID is passed automatically, but you will enter the password you are about to create:



Create Password

8 characters minimum, 1 upper case, 1 lower case, 1 number.

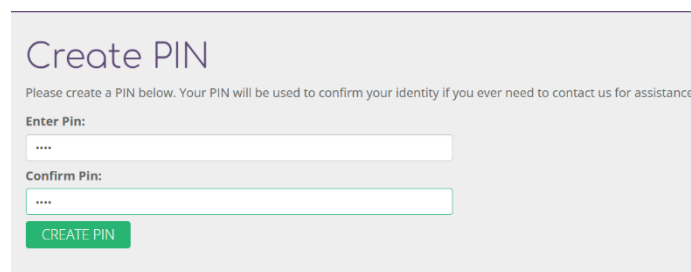
Password: ☐ Show

Confirm Password: ☐ Show

CREATE PASSWORD

NOTE: You can see the password requirements on the above screen. It states 8 characters minimum, 1 upper case, 1 lower case, 1 number.

- Continue through the registration process by setting up your PIN:



Create PIN

Please create a PIN below. Your PIN will be used to confirm your identity if you ever need to contact us for assistance.

Enter Pin:

Confirm Pin:

CREATE PIN

NOTE: The PIN you create must be 4 to 10 digits. You will need your PIN if you forget your password.

- Pick your Security Questions and provide the answers
- Click **SAVE QUESTIONS/ANSWERS**



As you can see, you have accepted the terms, but you have NOT registered or authenticated with the Credit Bureau.

Home > Identity Protection > Check Profile



Accept Terms



Register



Authenticate

Once you create your PIN, you will advance to the Benefits screen and you can access any of the benefits available via the tabs on the screen:

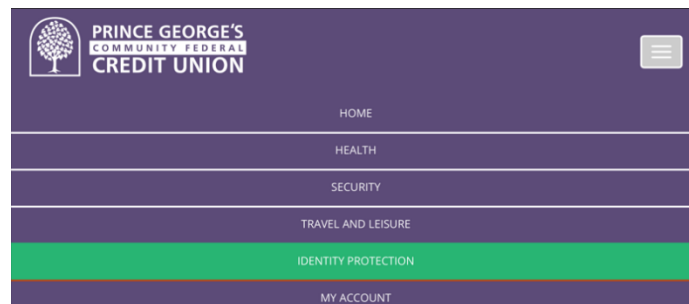


If on the Mobile App and you wish to display the various benefits tabs:

- Click the Hamburger in the upper right corner of the screen



The following screen will appear on your mobile device:

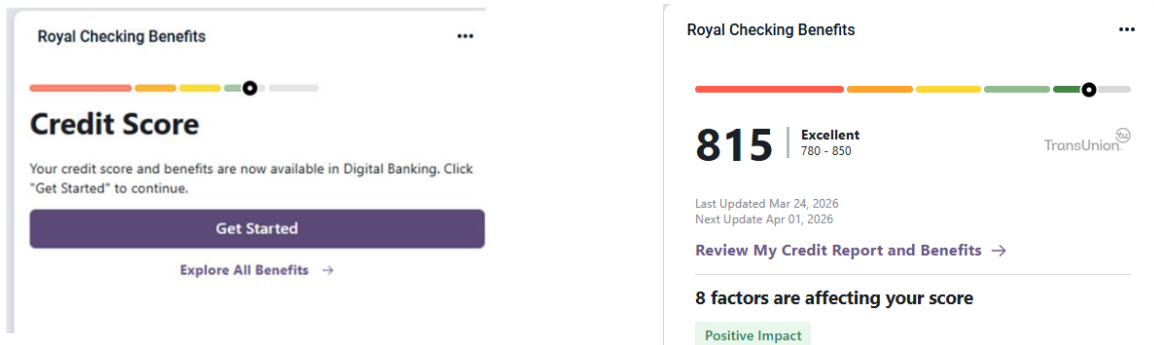


You can access any of the benefits from this screen.

As you may know using the IDENTITY PROTECTION, you will need to continue with registration including the requirement to provide your social security number. However, if you do not want to use this benefit, you can use HEALTH, SECURITY, and/or TRAVEL AND LEISURE without providing your social security number.

NOTE: If you wish to activate the IDENTITY PROTECTION, please continue to Page 9. If you wish to use other benefits, the instructions begin on Page 15.

If you exit the Royal Checking Benefits screen and exit Home Banking, and then return to Home Banking, your Dashboard will display one of the two screens below:



NOTE: The screen on the left indicates that you have not registered for the Credit Reporting benefit, and the screen on the right produces your credit score meaning you have activated the Credit Reporting benefit.

To return to the Benefits page:

- Click either **Get Started** or Review **My Credit Report and Benefits**

Whether you have activated the IDENTITY PROTECTION or not, you can access the other three benefits. If you continue to the next page, the instruction will allow you to register and activate the Credit Score and Credit Reporting. However, if you wish to use only the other three benefits, you can advance to each section by clicking on the page number beside each benefit below:

- HEALTH is the Telehealth option – Page 15
- SECURITY is Cell Phone Protection – Page 19
- TRAVEL AND LEISURE is InstraDeals™ - Page 19



Registering for Identity Protection

Let's talk about the largest of the benefits first – IDENTITY PROTECTION!

As you may know, this benefit provides the member/joint owner with his/her credit score, allows for credit monitoring, includes Dark Web Monitoring, can assist you if you experience identity theft, identity theft expense reimbursement, etc. This and all benefits are optional. You must activate it to use it. At the time of activation, you will provide your Social Security number. This is the only benefit requiring your SSN, and you can skip it if desired.

If you have decided to activate IDENTITY PROTECTION:

- Log onto your Home Banking Dashboard
- Click Royal Checking Benefits (if not on the screen, return to Page 2)

The following screen appears to activate the Credit Monitoring activities. Most information is obtained from the member's account:

Step 2 of 3 - Benefit Registration

We need a few more pieces of information before you can access the credit bureau-related benefits.

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:
LISA		JONES	
Home Address:		Address Line 2:	
123 MAIN ST			
City:	State:	Zip:	
BOWIE	Maryland	20721	

- Enter your Social Security number, date of birth, and phone number
- Click **Continue**

Date of Birth:	Phone Number:
Month Day Year	
SSN:	
*Enter Social Security Number without any spaces or dashes	
Confirm SSN:	
CONTINUE	

In the example below, four required fields were not completed. If you miss any required fields, the system will display an error message:

Please review the following fields for error(s):

- Invalid DOB.
- Phone Number is required
- SSN is required
- Confirm SSN is required

First Name:

Middle Initial:

The next requirement is to validate your identity:

- Choose one or the other option below
- Click **SUBMIT**

Step 3 of 3 - Validate Your Identity

We would like to send you a temporary passcode to validate your identity.

Text Message

Deliver passcode via text message

Standard text message rates apply

Phone Call

Deliver passcode via voice call

Standard voice rates apply

SUBMIT

A temporary passcode has been sent to your phone, or you will receive a phone call:

- Enter the code
- Click **SUBMIT**

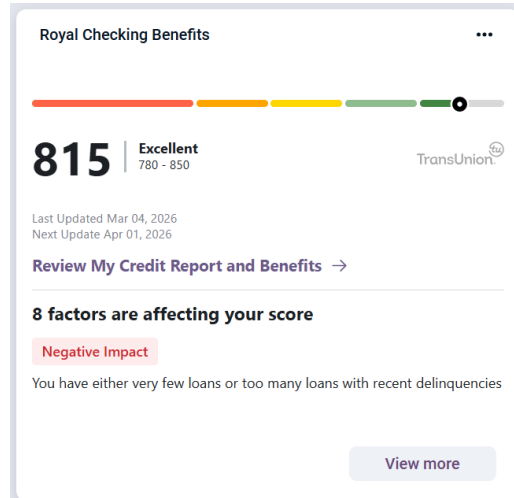
Step 3 of 3 - Validate Your Identity

We would like to send you a temporary passcode to validate your identity.

 Please enter the passcode

SUBMIT

Once you have activated IDENTITY PROTECTION and you refresh your Home Banking Dashboard, your credit score will appear on your Dashboard:



From this screen:

- Click Review My Credit Report and Benefits
- Notice that the Credit File Monitoring Status shows Active

Welcome, Lisa Jones

Prince George's Community Federal Credit Union is pleased to provide a suite of benefits to its Members. Please take some time to review all of your benefits and services. Please be sure to review the activation or fulfillment instructions with each benefit. Some benefits are automatic but **some of the benefits must be requested by you or may require authentication in order to be activated.** Should you have any questions related to any of the benefits or need assistance in activating or requesting benefits, please call the Benefits Service Center at 1-866-210-0361. Again – welcome! We hope you enjoy your benefits provided by Prince George's Community Federal Credit Union.

Monitoring Information

Credit File Monitoring Status:

ACTIVE

ALERTS:

You have 0 unread alert(s).

[View Alerts](#)

[Go to my Dashboard »](#)

You can View Alerts or move on to your Dashboard.

NOTE: Please be advised that this Dashboard covers only credit information and monitoring, but it does not cover Dark Web Monitoring which must be set up separately.

The following features are available on the Dashboard:

- Click **Go to my Dashboard**
 - View current credit score
 - See the dates of the last credit pull and the date of the future credit pull
 - Get your credit report
 - Use the Credit Score Simulator
 - Set up text alerts
 - View existing alerts

From this screen:

- Scroll down to see everything available regarding your credit reporting:

Dashboard

Credit Score

Credit scores are used to evaluate the potential risk posed by lending money to consumers and to mitigate losses due to bad debt. Credit Score is one of the factors lenders use to determine who qualifies for a loan, at what interest rate, and what credit limits. Other companies use credit scores in similar techniques. Click here to read more about the credit score provided by IDProtect.

Last credit score pulled on March 24, 2026

Credit Report

Your personal credit report contains details about your financial behavior and identification information. Each credit reporting agency collects and organizes data about your credit history from your creditors and public records. Reviewing your credit report allows you to check for mistakes or fraud and it's a good way for you to understand what lenders see when they check your credit history. This benefit uses a soft credit inquiry that does not impact your credit score.

Dark Web Monitoring

Next you can activate Dark Web Monitoring. To do so, return to the Welcome screen:

- Click **Review My Credit Report and Benefits**



Scroll down to Dark Web Monitoring Information:

- Click **ACTIVATE**

Dark Web Monitoring Information

Monitoring Status:

 **INACTIVE**

ACTIVATE »

You will advance to the Dark Web Monitoring screen. Scroll down this screen:

- Verify your email address
- Click **START MONITORING**

Enter your email address to get started.

Email	
LISAJONES@GMAIL.COM	
e.g., you@example.com	
	Required

START MONITORING

Next, you can verify your information for the Dark Web Monitoring:

- Click **MANAGE MONITORING**

New Alerts

Read Alerts

No new alerts at this time.

MANAGE MONITORING

NOTE: There are No new alerts at this time, so you cannot click on New Alerts or Read Alerts

Verify each piece of your information:



Monitor Information	
Monitor your information for better protection	
Address	>
Contact	>
Financial	>
Identity	>
Deactivate Monitoring	>

Your information is protected using industry standard security practices, including encryption. See our Privacy Policy for details.

NOTE: If you wish to turn off Dark Web Monitoring:

- Click **Deactivate Monitoring**

Health Plan

If you wish to use the Telehealth benefit:

- Click the **HEALTH** tab on the **HOME** screen
- Click **VIEW BENEFIT DESCRIPTION**

Home > Health

Telehealth Plan

24/7 access to board-certified, licensed and credentialed doctors for urgent care needs with a zero copay. You can also access licensed mental health therapists and counselors to address a variety of behavioral health issues.

This benefit requires no-cost registration.

[VIEW BENEFIT DESCRIPTION](#)

The Doctegrity screen will appear:

Home > Health > Telehealth



Get access to doctors on your schedule, when you need them.



Need Help? Mental Health therapists and counselors are just a phone call away.

Available options include:

- Doctors when you need them (via telephone)
- Mental Health therapists and counselors (also via telephone)
- Savings on prescriptions at most major retailers
- Zero co-pay

Services are available for the member, the member's spouse or registered domestic partner and up to six dependent children.

- Click **ACCESS BENEFIT**

Special Program Note

As the member, you are eligible for this service and may also add additional member(s) which may include your spouse/domestic partner and up to six (6) dependent children.

ACCESS BENEFIT

The following screen allows you to create your profile for the Doctegrity portal. You will use this portal to set up telehealth appointments, etc. Also, you will need to register your dependents before anyone can use additional benefits.

- Click **Activate Your Benefits**

Welcome Back!

Sign in to continue to Doctegrity

Email Address

name@example.com

Password

Password



☐ Remember me

[Forgot Password?](#)

Log In

New to Doctegrity? Need Help?

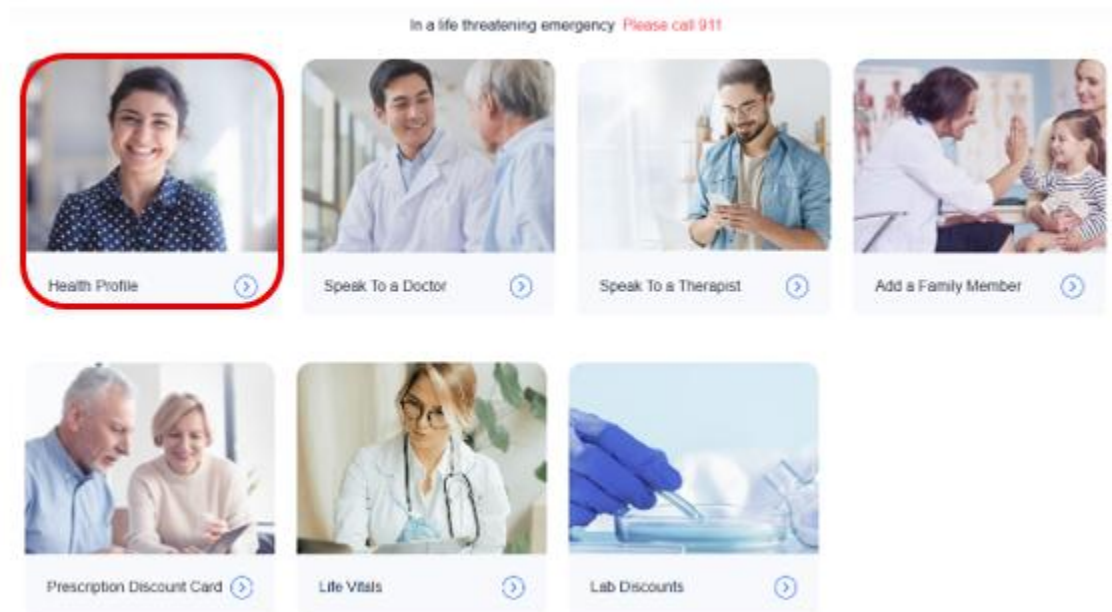
Activate Your Benefit

Find Your Account

Once you have created your profile, you can log in to view the Doctegrity benefits.

To add a Spouse/Registered Domestic Partner or children:

- Click Health Profile



From this screen, you can enter your own personal medical information and/or you can set up your dependents.

NOTE: Once you have established the other people who are authorized to use this service, anyone over 18 years old will need to create a login for Royal Checking Benefits and schedule their own services. Please see Page 24 for more information.

Viewing records for

* Dependent is over 18 and must manage their own records.



If the dependent (either spouse/registered domestic partner or child) is over 18 years old, you will not be able to manage his/her profile or schedule the use of benefits.

You can request that the Welcome Email be sent to the dependents as you establish their access to Royal Checking Benefits.

- Click **Send Welcome Email**

This dependent is over 18 and must manage their own records.

[Send Welcome Email](#)

Continue adding other dependents.

NOTE: Remember that there is maximum of six (6) dependent children associated with one Royal Checking.

Security including Cell Phone Protection

Security does not require registration or activation.

Protection Notes

- Coverage is available if your phone was stolen or damaged and includes the primary line and up to three (3) secondary, additional, or supplemental lines that are paid on the same bill.
- This benefit covers you whether you are home or abroad.
- Up to two claims per 12-month period will be covered with a maximum reimbursement of \$1,000.00.
- Maximum for a single claim is \$600.00.
- There is a \$50.00 deductible per claim.
- The cell phone bill must be paid from the Royal Checking.
- The coverage will start on the first day of the month following the payment using your Royal Checking.
- Any other insurance available must be used first (cellular insurance with the carrier, homeowner's or renter's insurance, automobile insurance if damage or lost is associated with your vehicle, etc.)
- Please see Guide to Benefits for additional information.

NOTE: CyberRecover is a benefit under Security, but this option will cover other devices other than your cell phone. Please see more information on Page 20.

[HOME](#) [HEALTH](#) [SECURITY](#) [TRAVEL AND LEISURE](#) [IDENTITY PROTECTION](#) [MY ACCOUNT](#)

Home > Security

Cellular Telephone Protection

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. With Cellular Telephone Protection you receive up to \$600 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

Royal Checking Information

Royal Checking ID:
6868350

Royal Checking Since:
03/19/2026

Royal Checking Username:

If you wish to review the benefits description or file a claim:

- Scroll down
- Click **VIEW BENEFIT DESCRIPTION**

OR

- Click **FILE A CLAIM**

Please see Benefit Description/Guide to Benefit for complete terms of coverage and exclusions.

(This benefit does not require registration. It is available to you in the event your eligible phone is damaged or stolen, subject to the terms and conditions of the benefit.)

If you have questions or need assistance, please call the Benefits Service Center at 1-866-210-0361.

*Special Program Notes: 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 for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit.

[VIEW BENEFIT DESCRIPTION](#)[FILE A CLAIM](#)

NOTE: If you prefer, call the Benefit Administrator at (866) 210-0361 to file a claim.

If you believe you are a victim of a cyber-attack such as extortion, ransomware, viruses, account takeover, etc., you have a Cyber Advocate standing by to assist you. The benefit is not limited to your cell phone, so you can get assistance with any type of digital device. They will assist in remediating your issue using available technical and procedural means they have at their disposal.

For more information:

- Click **VIEW BENEFIT DESCRIPTION**

CyberRecover™

Personal Cyber Advocates are available 24/7 to help should you become a victim of a cyber attack. They are ready to defend against extortion, ransomware, cyberbullying, infected websites, online fraud and more.

VIEW BENEFIT DESCRIPTION

NOTE: For immediate assistance, please call 1-800-438-4126 and provide access code: MD154837 or send an email to cyberrecover@dynarisk.com.

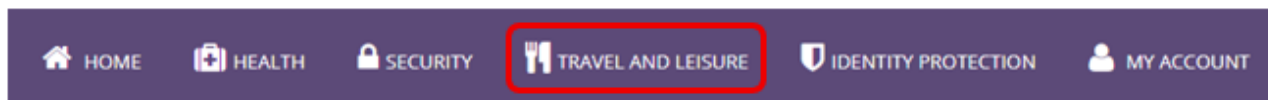
Travel and Leisure (InstaDeals)

InstaDeals allows you to get coupons for things like travel, dining, and shopping throughout the United States. If you are traveling, look for discounts on a hotel, car rental & even airline tickets to help you save money and enjoy your vacation while spending less money.

If you are staying home, you can find discounts from local merchants ranging from sub shops and ice cream parlors to purchases for automotive maintenance needs.

From the Welcome screen:

- Click **TRAVEL AND LEISURE**



On the InstaDeals screen:

- Click **ACCESS BENEFIT**

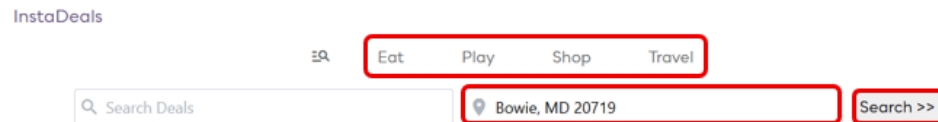
InstaDeals™

Enjoy travel, dining and shopping discounts year-round! Save at thousands of restaurants (fine & casual dining, fast food & carryout), activities & attractions (theme parks), travel (hotels, car rentals & airlines), as well as discounts from local merchants in your hometown. Redeem and print coupons online or access discounts from your smartphone. Digital access makes saving super easy and convenient, giving instant savings anywhere, and anytime.

ACCESS BENEFIT

Your City, State, and Zipcode based on your home address appears or you can change this information to find deals anywhere in the United States. Also, you can choose a category of Eat, Play, Shop, or Travel:

- Click **Search>>**



InstaDeals

🔍 Eat Play Shop Travel

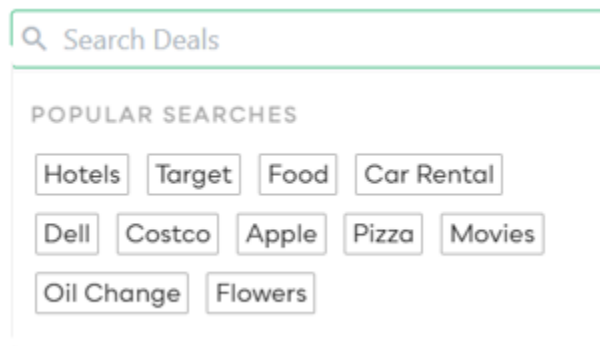
🔍 Search Deals

📍 Bowie, MD 20719

Search >>

Also, you can find more deals in the Search Deals field:

- Click on the field



🔍 Search Deals

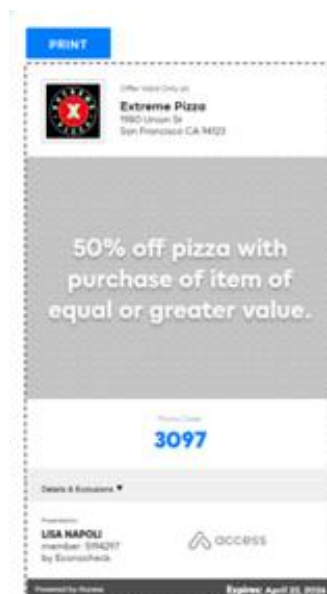
POPULAR SEARCHES

Hotels Target Food Car Rental

Dell Costco Apple Pizza Movies

Oil Change Flowers

Below example of a deal:



Joint Owner Access

As a joint owner may wish to use Royal Checking Benefits, he/she can have a separate login even though Home Banking is using only a single login. Also, if you want to have dependents use the TeleHealth option, each person will need to create a login to Royal Checking Benefits.

To access the website without going through the Home Banking screen, follow the following link:

<https://princegeorges.clubchecking.com>

NOTE: This website will be used to register/create the profile and then will be used to login for the use of the benefits.

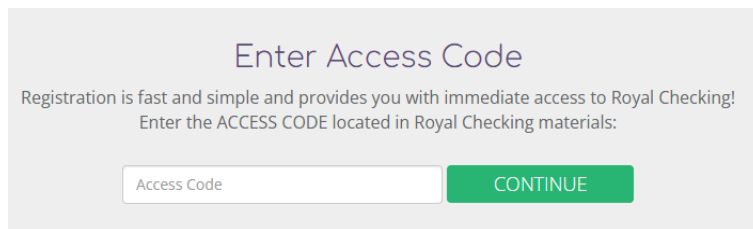
If this is the first time using this site:

- Click SIGN UP HERE



To register, you must enter the PGCFCU access code:

- Enter **MD154837**
- Click **CONTINUE**



- Fill out all fields that are not marked "Optional"

Welcome to Royal Checking

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 PrinceGeorges.ClubChecking.com.

My Account

First Name: Middle Initial: Last Name: Suffix:

- Scroll down to **My Security**
- Create your password and enter it in both the **Password** and **Confirm Password** fields
- Create two Security questions and answers

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:

☐ Show password

Security Question 1: Answer 1:

Security Question 2: Answer 2:

- Add a checkmark at **I'm not a robot**

☒ I'm not a robot
This site is exceeding [reCAPTCHA Enterprise free quota](#)

 reCAPTCHA

Once the registration is complete, the joint owner, your spouse/registered domestic partner, or your dependent will get a confirmation email with additional instructions to access the Royal Checking Benefits.

Before accessing your benefits, please verify your email address by clicking the link sent to **lmn@gmail.com**. For your security, the link will expire in 15 minutes.

[IF YOU DO NOT RECEIVE THE EMAIL, OR THE LINK HAS EXPIRED, CLICK HERE TO RESEND](#)