

Value Pack Benefits

Value Pack products and services are available to customers enrolled in an eligible checking account and are powered by BaZing!

Cell Phone Protection*

This insurance is to reimburse the enrolled account holder for damage to or theft of eligible Cellular Wireless Telephones. The enrolled checking account holder will receive a monetary reimbursement subject to the terms and conditions as partially outlined below. Refer to the Cellular Telephone Protection Guide to Benefits for a complete list of terms and conditions.

Coverage Information

1. Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using the eligible checking account associated with your Value Pack benefits.
2. Coverage is for the primary cell phone and up to two (2) secondary phones listed on the cellular billing statement.
3. You will be assessed a \$50 co-payment per claim.
4. Maximum of two (2) claims per 12 month period; maximum benefit \$400 per claim and \$800 per 12 month period.
5. You will receive no more than the purchase price less the \$50 co-payment as recorded on your submitted receipt up to the maximum benefit of \$400.
6. If you fail to make a cell phone bill payment in a particular month, your protection is suspended. Coverage is reinstated the first of the month following the phone bill payment.
7. Only cellular phones purchased by eligible checking account holders are eligible.
8. Specific exclusions include pre-paid or “pay-as-you-go” phones, cosmetic damage that does not impact the phone’s ability to make or receive calls, damage resulting from abuse or normal wear and tear, phones not purchased from a cellular service provider retail store or authorized reseller or internet store.

Requirements Information

1. To submit a claim, you must notify BaZing by calling 855.822.9464 within 60 days of the phone being stolen or damaged.
2. When submitting a claim you must provide a copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in Benefit Administrator’s sole discretion, of the Cellular Wireless Telephone model currently linked to your Cellular Wireless Telephone account.
3. To be eligible for this coverage, you must pay your cell phone bill from your eligible checking account associated with your Value Pack benefits.

Savings Network

Value Pack offers a complete network of savings that provides you with both national and local discounts. So whether you’re planning that cross-country vacation or simply looking for dinner at a local restaurant, we have something for you. To find deals near you go to www.BaZing.com and search by zip code, city and state or merchant under Local or Online Deals, or use the Value Pack mobile app.

Personal Identity Protection*

Personal Identity Protection offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed for the product enrolled, as a result of a Covered Stolen Identity Event. Covered Stolen Identity Event means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number or any other method of identifying you. Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period. Damages or loss of money from your checking account are not eligible for coverage. Refer to the Personal Identity Protection Guide to Benefits for a complete list of terms and conditions. The \$5,000 lifetime benefit is divided equally among joint account holders.

Payment Card Fraud Resolution

If your payment cards become lost or stolen, this benefit offers access to a fraud specialist to assist you in cancelling and reissuing your cards as well as guidance and next steps in protecting your finances. No monetary reimbursement is provided in the event of a loss.

Fraud Resolution Services

Fraud Resolution Services provides access to a fraud specialist to guide victims of identity theft and other related fraudulent crimes through the complex process of restoring their personal identity, credit rating, financial security and legal integrity. This all-inclusive service fills a void by providing legal, financial and identity theft resolution services. No monetary reimbursement is provided in the event of a loss.

Health Savings Card

This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers. A list of participating providers is available online at www.BaZing.com. The discounts cannot be combined with your primary insurance. However, you may choose the coverage that provides the best benefit to you. Health savings benefits are not insurance.

If you have questions about these Value Pack benefits, call BaZing Customer Service at 855.822.9464 (Monday - Friday 8:00am-5:00pm CT).

The information in this supplemental guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions outlined on the [BaZing.com](http://www.BaZing.com) website, the full terms and conditions will control in all respects. Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals. *Insurance products are NOT A DEPOSIT - NOT FDIC INSURED - NOT INSURED BY ANY FEDERAL GOVERNMENT OR AGENCY - NOT GUARANTEED BY THE BANK.