

FARMERS SAVINGS BANK

BaZing Benefit Supplemental Guide

Please note this is a partial list of material limitations of the BaZing products. To review a complete version of terms and conditions of coverage please visit www.bazing.com

Welcome to BaZing!

BaZing Benefits:

To be eligible for the following products and services, you must be a Farmers Savings Bank account holder with an open and active qualifying checking account.

BaZing Online Activation:

1. Visit www.BaZing.com
2. Enter your activation code (*provided by the bank*)
3. Complete the requested information

BaZing Mobile Activation:

1. Download the FREE BaZing Mobile App
2. Select "Activate a Code"
3. Enter your activation code—provided by the bank
4. Complete the requested information

Cell Phone Protection*:

You automatically receive cell phone protection as a perk. The 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 on the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using your eligible Farmers Savings Bank checking account associated with your BaZing membership.
2. Coverage is for the primary cell phone and up to two secondary phones listed on the billing statement.
3. You are responsible for 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 per line.
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 for coverage.
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.

Requirement 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 or other sufficient proof, as determined at the 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 Farmers Savings Bank checking account.

Roadside Assistance

BaZing members automatically receive 24/7 Roadside Assistance. The benefit provides roadside service up to \$80 per occurrence. There will be one occurrence for the same service during any continuous seven day period and a maximum of four services per twelve month period. Covered services include towing assistance, battery service, flat tire assistance, fuel, oil, fluid, water delivery, lock-assistance, collision assistance and extrication assistance. The roadside assistance is offered through Road America Motor Club. Refer to the Roadside Assistance Terms and Conditions at www.bazing.com for a complete list of terms and conditions. This is not a Roadside Assistance reimbursement service.



Local & National Merchant Deals:

As a BaZing user, you automatically receive access to local and national merchant deals. The BaZing app utilizes your device's GPS to alert you of deals near you. The BaZing website www.BaZing.com or search feature on the BaZing app, allow you to search for specific deals or specific locations. BaZing merchants offer thousands of deals and BaZing strives to carefully select their partners. If you attempt to use a BaZing deal and the merchant does not honor the coupon, BaZing will compensate you for the approximate amount of the discount that was not honored, up to \$100. Their goal is 100% satisfaction—if you are not completely satisfied please call 1-855-UBAZING (1-855-822-9464), or email customer.service@bazing.com.

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 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 \$2,500 lifetime benefit is divided equally among 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.

Pharmacy, Vision and Hearing Savings: *(this is not Insurance)*

Once enrolled in BaZing, you automatically are eligible for pharmacy, vision and hearing savings. 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. BaZing does not guarantee providers in all areas, nor do they guarantee the continued participation of any provider. In order for a savings to be honored the printed Savings Card or mobile phone app must be presented.

Online Shopping:

Enjoy shopping from the comfort of your couch with BaZing online deals. Simply search the store you are wishing to shop at through the BaZing app or website and then you'll be automatically forwarded to that store's online site.

Travel Discounts:

Are you planning a luxury vacation or are you on a spontaneous road trip and looking for a cheap motel? Either way—BaZing has you covered. Simply log into BaZing and search for hotels, motels or bed and breakfasts. Even book a rental car directly through BaZing. Enjoy several recreation discounts at locations such as Disneyland or Lost Island Waterpark in Waterloo, Iowa!



Online or on your phone—BaZing benefits are at your fingertips 24/7! Contact a representative today for your CODE and begin enjoying the BaZing benefits today!

The information in this supplemental guide is designed to assist you. If there is any conflict between the information in this document and the full terms and conditions outlined on the www.bazing.com website, the full terms and conditions will control in all aspects. 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 GOVERNMENT OR AGENCY—NOT GUARANTEED BY THE BANK.
