



WELCOME to Your *First Class* Benefits



We're excited to share with you the many benefits offered exclusively to you as a First Class Checking customer. Inside your welcome booklet you'll find everything you need to know to take full advantage of the long list of benefits that come with your account. These benefits are provided by non-affiliated third parties.

Here's a Quick Overview

As a First Class customer, you'll enjoy lots of benefits including:

- Accidental Death & Dismemberment Insurance (AD&D)
- Full Service Travel Agency
- Price Protection - Low price guarantees on most retail purchases
- Shopping & Entertainment Discounts
- Cell Phone Protection
- Identity Theft Restoration Services
- Roadside Assistance
- Warranty Registration

Online Access to Your Benefits

You can easily access your First Class Benefits online, anytime!

- Go to www.fsnb.net/FirstClassBenefits
- Click the First Class Benefits Login link to access the login page
- Enter the username and password on your First Class Member ID Card and click Login

Important Telephone Numbers to Know

- | | |
|---------------------------------------|--------------|
| - Roadside Assistance Dispatch | 855-480-2728 |
| - Identity Theft Restoration Services | 888-490-0382 |
| - Benefit Questions and Claims | 888-424-4186 |

Make sure we have your correct e-mail address!

It's very important for us to have your correct e-mail address on file. If you've never provided us with an e-mail address or if it's recently changed, we'll happily update our records for you. Just give us a call at 866-602-3762 or submit an e-mail address change request online at www.fsnb.net/FirstClassBenefits.

All of your First Class benefits are provided by other non-affiliated third parties and are administered by NBFSA, LLC. They are not services that belong to or are not provided directly by First Southern National Bank.

Your *First Class* Benefits

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Identity Theft Restoration

You will have access to Identity Theft Restoration Advocates who will provide you with comprehensive, personalized recovery services. This unique identity theft solution provides you with all the components necessary to restore your identity and help prevent future incidences of identity theft. All work done on your behalf is performed by qualified Privacy Advocates. This program takes a completely hands on approach to identity theft restoration.

Upon notification of an identity theft incident, Privacy Advocates will act on your behalf as a dedicated case manager to:

- Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific “Fraud Packet” via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the member's behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions to reinforce member's rights.
- Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- Provide members with a “Case Completion Kit” including copies of documentation, correspondence, forms and letters for their personal records.
- Provide daily identity monitoring with all three credit bureaus for six months.

To use Identity Theft Restoration, call (888) 490-0382 or go to www.fsnb.net/FirstClassBenefits.

Cell Phone Protection Benefit

Cell phone protection will reimburse for damage or theft of eligible cell phones.

- To be eligible, you must be a First Class Checking account holder with First Southern National Bank and pay your monthly cellular wireless telephone bill with your FSNB checking account.
- Maximum two (2) claims per twelve (12) month period.
- Maximum benefit limit is \$200 per claim and \$400 per twelve (12) month period
- \$50 co-payment per claim

To file a claim, call 888-424-4186 within 60 days of the damage or theft. See the terms and conditions below for complete details.

Cell Phone Protection Benefit is underwritten by Indemnity Insurance Company of North America.

Cell Phone Protection Terms and Conditions

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

What is Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled accountholder (the “Accountholder”, also referred to as “You” or “Your”) for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary line and up to the first two secondary, additional, or supplemental lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$200.00 per claim and \$400.00 per twelve (12) month period.

Who is eligible for this protection?

To be eligible for Cellular Telephone Protection, You must be an accountholder of an eligible U.S.-based financial institution enrolled in the Cellular Telephone Protection benefit and charge Your

monthly Cellular Wireless Telephone bills to Your eligible account. Only Cellular Wireless Telephones purchased by the accountholder will be covered.

Following the program effective date set forth above, Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an eligible account. If the accountholder fails to make a Cellular Wireless Telephone bill payment in a particular month, the Cellular Telephone Protection is suspended. Provided the Cellular Telephone Protection continues to be offered, the benefit will resume on the first day of the calendar month following the date of any future Cellular Wireless Telephone bill payment with the eligible account.

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to \$200.00 per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) co-payment. The maximum limit of liability is \$200.00 per claim occurrence, and \$400.00 per twelve (12) month period.

You will receive no more than the purchase price less your fifty-dollar (\$50.00) co-payment as recorded on Your submitted receipt.

What is not covered?

- Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.
- Cellular Wireless Telephones purchased for resale, professional, or commercial use.
- Cellular Wireless Telephones that are lost or “mysteriously disappear.” “Mysterious disappearance” means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service).
- Cellular Wireless Telephones stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion who is previously known to You.
- Cellular Wireless Telephones stolen from a construction site.
- Cellular Wireless Telephones which have been rented, leased, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or “pay as you go” type plans.
- Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular

Wireless Telephone's ability to make or receive phone calls.

- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
- Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless Telephone.
- Replacement Cellular Wireless Telephone not purchased from a cellular service provider's retail or Internet store (or authorized reseller).
- Taxes, delivery and transportation charges, and any fees associated with the cellular service provider.

Do I need to keep copies of receipts or any other records?

Yes. If You want to file a claim, You will need copies of Your account statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store receipt for purchase of Your new Cellular Wireless Telephone.

How do I file a claim?

Call 888-424-4186 within (60) days of damage or theft. Please note: If You do not give such notice within sixty (60) days after the damage or theft Your claim may be denied.

You will be asked for some preliminary claim information and sent the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.

What do I need to submit with my claim?

- Your completed and signed claim form.
- Copies of Your account statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
- A copy of Your cellular wireless service provider billing statement that corresponds with the above account statement.
- A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model currently linked to Your Cellular Wireless Telephone account.
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
- If the claim is due to damage, a copy of an insurance claim or other report as the Benefit

Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition the Benefit Administrator may in its sole discretion require (a) an itemized estimate of repair from an authorized Cellular Wireless Telephone repair facility or (b) the Accountholder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage or (c) an itemized store receipt for the replacement Cellular Wireless Telephone showing the purchase was made at a cellular service provider's retail or Internet store (for example: Verizon Wireless, AT&T, Sprint, etc.).

- If the claim amount is less than Your personal homeowner's, renter's, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner's, renter's, or automobile insurance deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with Your claim form.
- Documentation (if available) of any other settlement of the claim.
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, may choose to repair or replace the Cellular Wireless Telephone or reimburse the accountholder for the lesser of a) \$200.00 excess of the fifty-dollar (\$50.00) co-payment; or b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) copayment.

Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period. Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents.

Additional Provisions for Cellular Telephone Protection: This protection provides benefits only to You, an eligible accountholder. Coverage is divided equally on joint accounts. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and the Cellular Telephone

Protection benefit may be canceled. Each accountholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against Us unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible accountholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements.

Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to accountholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to accountholders whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. First Southern National Bank can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as an accountholder. It is insured by Indemnity Insurance Company of North America. This coverage is underwritten by ACE American Insurance company of America.

For general questions regarding this benefit, call our customer service line at 888-424-4186.

Roadside Assistance

Toll free dispatch services, administered by Nation Safe Drivers, are available 24/7. They will dispatch a qualified network service provider to the location of your vehicle. Members are eligible for 3 paid services per year with a maximum benefit of \$100 per service.

Towing

Tire Change

Fuel Delivery

Lock Out

Vehicle Extraction

Jump Start

Roadside Assistance Service Includes:

- **Vehicle Towing Service:** If your vehicle cannot be started or will not operate under its own power without causing damage, your vehicle will be towed to your preferred destination. Maximum tow distance is 15 miles from the location of the vehicle. One tow per disablement permitted. (Additional accommodations or services may be arranged at your request and expense.)
- **Flat Tire Service:** If your tire becomes flat or disabled, resulting in the immobilization of your vehicle, we will coordinate the installation of your inflated spare. If you have no spare or if your spare is flat, no reimbursement is available for the cost of tire repair or the second service call to return the repaired tire to the disabled vehicle.
- **Lockout Service:** If you are locked out of your vehicle, the Plan will dispatch service by a professional locksmith or appropriate professional to open the car.
- **Emergency Fuel Delivery Service:** If you run out of fuel, we will deliver an emergency supply of gas, up to two gallons, to get your car back on the road. (Member pays only for the cost of the fuel delivered.)
- **Battery Boost Services:** If your vehicle won't start due to loss of battery charge, minor emergency mechanical adjustments and battery boost will be attempted at the point of disablement.

How to use this benefit

To Request Roadside Assistance, call 1-855-480-2728.

(Be sure to provide the service representative with the member ID # from your membership card.)

All services and benefits are administered through Nation Motor Club, LLC administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431.

- Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, Texas and Washington

members, services are provided by Nation Motor Club, LLC dba Nation Safe Drivers.

- For California members, services are provided by Nation Motor Club, LLC California Motor Club Permit Number 5157-3.
- For Alabama, Alaska, Utah and Virginia members, service are provided by Nation Safe Drivers Services, Inc.

Roadside Assistance Terms and Conditions

1. As a member of Towbusters, You will not be required to pay any additional fee or sum in addition to the membership fee when your service is for a tow, or other covered service that does not exceed the benefit limit of \$100.00 per occurrence.
2. Your membership continues until expiration or cancellation by yourself, Towbusters or sponsoring company. Roadside Assistance Services and Benefits are provided by Nation Motor Club, LLC. with administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431.
 - For Residents of Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, Texas and Washington: services are provided by Nation Motor Club, LLC. dba Nation Safe Drivers.
 - For Residents of California: services are provided by Nation Motor Club, LLC. California Motor Club Permit Number 5157-3.
 - For Residents of Alabama, Alaska, Utah and Virginia: services are provided by Nation Safe Drivers Services, Inc.
3. This is not an automobile liability insurance contract.
4. This is not an automobile physical damage insurance contract.
5. Service obtained from any other source other than Nation Motor Club, LLC. dba Nation Safe Drivers is not covered and is not reimbursable.
6. You have the right to file a complaint by submitting a written complaint to our Customer Service Department at 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, or contacting a representative by calling 800-338-2680.
7. All of the benefits and services of your Membership are described herein and are applicable throughout the United States, Canada and Puerto Rico.
8. 24-Hour Roadside Assistance: You must call 1-855-480-2728 for your 24-hour emergency roadside benefits. IMPORTANT: Please be with your vehicle when the service provider arrives, as they cannot service an unattended vehicle. NOTE: Only one (1) service per seventy- two hours and three (3) free services per year.
 - a. Towing – Provided for up to \$100 per occurrence at no charge to member. Additional mileage is the responsibility of the member and will be negotiated prior to sending out service (extrication is excluded).
 - b. Emergency Road Service – Any available contracted road service that is needed to get your

vehicle running (i.e. hose replacement or tightening of cables or belts etc.)

c. Essential Fluids or Supplies Delivery – Including gasoline, water, oil, or any supplies necessary to send a member's car on its way (member responsible for actual cost of fluid or supplies requested).

d. Flat Tire Changes – Includes changing a flat tire with your good spare.

e. Emergency Battery Service – Includes tightening or cleaning of cables, jumpstarts, minor adjustments to alternator etc.

f. Lockout Services – Lost keys, broken keys, or accidentally locked out of your vehicle, we will send a locksmith.

Coverage: Is extended to member, legal spouse and dependent children up to age 21 living at home.

The following items are not included as part of the emergency roadside assistance benefit: Cost of parts, replacement keys, fluids, lubricants, or fuel, cost of installation of products, material and additional labor related to towing. Disconnecting or reconnecting drive shaft. Non-emergency towing or other non-emergency service. Trucks over one-ton capacity, taxicabs, limousines or other commercial vehicles. Towing from a service station, garage or repair shop. Towing by other than a licensed service station or garage; vehicle storage charges; a second tow. Service on a vehicle that is not in a safe condition to be towed. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests and areas designated as not passable due to construction, etc. Mounting or removing of snow tires or chains. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law. Repeated service calls for a covered vehicle in need of routine maintenance or repair.

In the event of damage due to fire, flood or vandalism: Cost related to physical damage due to fire, flood, or vandalism are normally covered under your vehicle insurance. Nation Motor Club, LLC. dba Nation Safe Drivers will assist you when you call our toll-free number, but you will have to pay for these services and submit your bill to your insurance company or agent as a part of the insurance claim.

Reimbursement for Covered Services: Reimbursement is provided when a covered individual contracts service on their own from a licensed service provider in the business of providing such services. In the event you should contract service on your own for any covered service and pay for the service out-of-pocket you may submit your original receipted roadside expenses for reimbursement consideration to Nation Motor Club, LLC. dba Nation Safe Drivers. To obtain reimbursement claim forms you may call toll-free 1-800-338-2680 or send your request in writing to Nation Motor Club, LLC.. dba Nation Safe Drivers 800 Yamato Rd Ste 100 Boca Raton FL 33431. Maximum reimbursement for services not obtained through our network is limited to eighty dollars (\$80).

Service Provider Network

Nation Safe Drivers operates through a network of contracted service providers who have arrangements with our dispatch to perform road and towing service for Nation Safe Drivers members. As independent contractors, they have exclusive control over their own equipment and personnel. Nation Safe Drivers is not responsible for their acts or omissions.

Theft Reward – In the event your car is stolen anyone that provides information to law enforcement agencies that leads to the apprehension of the perpetrator is eligible to apply for a \$500 reward. Members or member's family are not eligible to apply for a reward.

Hit and Run – In the event of a hit and run involving a car registered to a member, anyone providing information to law enforcement agencies that leads to the apprehension of the perpetrator is eligible to apply for a \$500 reward. Members or member's family are not eligible for a reward.

Emergency Trip Expense Reimbursement – If your covered vehicle is disabled by collision more than 150 miles from your residence, as a member you may qualify for up to \$300 in emergency trip expense reimbursement (maximum of \$100 a day for up to 3 days (72 hours)). In the event of a collision or accident with another vehicle or object (reported in writing to state or local police), while your covered vehicle was being operated by you or a covered family member, and which occurs more than 150 miles away from your residence and results in an accidental disablement of your covered vehicle, you may be reimbursed for one or more of the expenses listed below if incurred within 3 days (72 hours) following the accident. NOTE: Mechanical failure of your covered vehicles is not covered by this benefit.

1. Commercial transportation (by common carrier licensed to carry passengers for hire) to your residence or destination and return to pick up your disabled vehicle after repair.
2. Local commercial lodging and meals (incurred in the vicinity where the collision occurred).
3. Rental of a replacement automobile obtained from any bona-fide car rental agency.
4. For reimbursement of expenses listed in this section, you must submit a claim to Nation Safe Drivers, within 21 days of the accident disablement, which includes your name, membership number, mailing address and a bona -fide copy of the filed accident report. You must also include paid receipts validated by the companies providing you service.

Cancellation:

If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price, less the amount of any claims paid or payable. If You cancel this Membership after the first thirty (30) days, You will be refunded by the Administrator on a prorated basis and the amount of any claims paid or payable. All cancellation requests must be submitted in writing to the Administrator and signed by You.

Transfer:

This membership is Non-Transferable

State Provisions

The following state specific requirements apply if Your Membership was purchased in one of the following states:

CALIFORNIA

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis. All cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC., 818 West Seventh Street, Los Angeles, CA 90017

LOUISIANA

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis, less a cancellation fee of twenty five dollars (\$25). All cancellation requests must be submitted in writing to the Administrator and signed by You.

MARYLAND

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis. All cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC., 351 West Camden Street, Baltimore, MD 21201; (410) 225-2995

MASSACHUSETTS

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis, less a cancellation fee of twenty five dollars (\$25). All cancellation requests must be submitted in writing to the Administrator and signed by You.

MISSISSIPPI

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis, less a cancellation fee of twenty five dollars (\$25). All

cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC., 645 Lakeland East Drive, Suite 101, Flowood, MS

39232

MONTANA

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis. All cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC., 208 North Broadway, Suite 313, Billings, MT 59404

NEVADA

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis. All cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC. dba Nation Safe Drivers, 311 South Division Street, Carson City, NV 89703

NEW MEXICO

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis. All cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC., 123 East Marcy, Santa Fe, NM 87501

OKLAHOMA

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis, less a cancellation fee of twenty five dollars (\$25). All cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC., 1833 South Morgan Road, Oklahoma City, OK 73128

TENNESSEE

The Theft Hit & Run Protection benefit in this Membership is not applicable.

UTAH

The Cancellation section of this Membership is replaced in its entirety by the following: You may cancel this Membership within the first ten (10) days of the purchase date, if no claim has been made, and receive a full refund of the total Membership purchase price, less the applicable cancellation fee in the amount of fifty dollars (\$50). We may only cancel this Membership under the following grounds: (1) Material misrepresentation; (2) Substantial change in the risk assumed, unless the insurer should reasonable have foreseen the change or contemplated the risk when entering into the Membership; (3) Substantial breaches of contractual duties, conditions, or warranties attainment of the age specified as the terminal age for coverage. If this Membership is canceled due to non-payment, We will mail written notice of cancellation to You and will cancel Your Membership no sooner than at least ten (10) days after the delivery or first-class mailing of a written notice. If this contract is canceled for any of the reasons listed above, We will mail written notice of cancellation to You and will cancel Your Membership no sooner than thirty (30) days after the delivery or first-class mailing of a written notice. If the Administrator cancels this Membership at any time, You will be entitled to prorated refund of the Membership less a cancellation fee of fifty dollars (\$50). In general, if Administrator cancels this Membership, Administrator will mail to You written notice of cancellation at least thirty (30) days before the cancellation date. However, if Administrator cancels this Membership within the first sixty (60) days after the Membership purchase date, Administrator will mail to You written notice of cancellation at least ten (10) days before cancellation date.

WISCONSIN

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis, less a cancellation fee of twenty five dollars (\$25). All cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC., 8040 Excelsior Drive, Suite 200, Madison, WI 53717

WYOMING

The Cancellation section of this Membership is replaced in its entirety by the following: If this Membership is cancelled by You within thirty (30) days from the Effective Date, You will receive a refund of the full purchase price. If You cancel this Membership after the first thirty (30) days, You will be refunded on a prorated basis. All cancellation requests must be submitted in writing to the Administrator and signed by You. Other Offices: Nation Motor Club, LLC., 1712 Pioneer Avenue, Suite 200, Cheyenne, WY 82001.

Accidental Death and Dismemberment Benefit

If your injury results in any one of the losses shown below within 365 days from the date of a Covered Accident, the plan will pay out the benefit amount shown below for that loss. The Principal Sum is \$5,000.

Covered Loss	Benefit Amount
Life	100% of the Principal Sum
Two or more Members	100% of the Principal Sum
One Member	50% of the Principal Sum
Thumb & Index Finger of the same hand	25% of the Principal Sum

- First Class Checking account holders with First Southern National Bank are eligible for this benefit.
- If you have more than one First Class Checking account, you will receive a maximum of two times the largest benefit amount payable.

For customer service, eligibility verification, plan information, or to file a claim, contact us at 888-424-4186. This coverage is underwritten by ACE American Insurance company of America.

Common Carrier Benefit

You will receive \$20,000 if there is a loss of life as a result of a Covered Accident while you are riding as a fare-paying passenger in, or are struck by a regularly scheduled Common Carrier.

- Common Carrier means: 1) a public conveyance, including a bus, train, taxicab, aircraft, licensed for hire to carry fare-paying passengers; or 2) a transport aircraft operated by the Air Mobility Command of the United States of America or a similar air transport service of another country.
- Your death must result directly and independently from all other causes in an accidental death within 365 days from the Covered Accident.

For customer service, eligibility verification, plan information, or to file a claim, contact us at 888-424-4186. This coverage is underwritten by ACE American Insurance company of America.

Accidental Death and Dismemberment Terms and Conditions

Guide to Benefit

You are a Covered Person and eligible for coverage under the plan, if you are in the eligible class defined below. For benefits to be payable the Policy must be in force, the required premium must be paid and you must be engaging in one of the Covered Activities described below.

Who is eligible for this protection?

All eligible FSNB First Class Checking account holders with a covered account in good standing.

What if I have coverage under more than one account?

If you have more than one enrolled account offering coverage under this plan, the maximum amount We will pay for any one loss will be two times the largest benefit amount payable.

Period of Coverage: You will be insured on the later of the Policy Effective Date or the date that you become eligible. Your coverage will end on the earliest of the date: 1) the Policy terminates; 2) you are no longer eligible; or 3) the period ends for which the required premium is paid

Coverage includes

24-Hour Coverage - We will pay the benefits described in the Policy when you suffer a Covered Accident any time while insured by the Policy. Unless otherwise specified, We will pay benefits only once for a Covered Accident.

Exposure & Disappearance - Coverage includes exposure to the elements after the forced landing, stranding, sinking, or wrecking of a vehicle in which you were traveling. You are presumed dead if you are in a vehicle that disappears, sinks, or is stranded or wrecked on a trip covered by the Policy; and the body is not found within one year of the Covered Accident.

Description of Benefits

Accidental Death and Dismemberment Benefits

- If your Injury results, within 365 days from the date of a Covered Accident, in any one of the losses shown below, We will pay the Benefit Amount shown below for that loss. Your Principal Sum (PS) is \$5,000. If multiple losses occur, only one Benefit Amount, the largest, will be paid for all losses due to the same Covered Accident. Benefits will be reduced at age 70.

Schedule of Covered Losses

Life	100% of the Principal Sum
Two or more Members	100% of the Principal Sum

One Member	50% of the Principal Sum
Thumb & Index Finger of the Same Hand	25% of the Principal Sum

“Member” means Loss of Hand or Foot, Loss of Sight, Loss of Speech and Loss of Hearing. “Loss of Hand or Foot” means complete Severance through or above the wrist or ankle joint. “Loss of Sight” means the total, permanent Loss of Sight of one eye. “Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means. “Loss of Hearing” means total and permanent Loss of Hearing in both ears that is irrecoverable and cannot be corrected by any means. “Loss of a Thumb and Index Finger of the Same Hand” means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). “Severance” means the complete separation and dismemberment of the part from the body.

Common Carrier Benefit - We will pay \$20,000 if you die as a result of a Covered Accident while you are riding as a fare-paying passenger in, or are struck by a regularly scheduled Common Carrier. Riding includes getting into and getting out of the Common Carrier. Your death must result directly and independently from all other causes in an accidental death within 365 days from the Covered Accident.

“Common Carrier” means: 1) a public conveyance, including a bus, train, taxicab, aircraft, licensed for hire to carry fare-paying passengers; or 2) a transport aircraft operated by the Air Mobility Command of the United States of America or a similar air transport service of another country.

What is not covered?

We will not pay benefits for any loss or Injury that is caused by, or results from:

- intentionally self-inflicted Injury.
- suicide or attempted suicide.
- war or any act of war, whether declared or not.
- a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- commission of, or attempt to commit, a felony.
- the Insured being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred.
- commission of or active participation in a riot or insurrection.

- an accident if the Insured is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license.
- Injury covered by workers' compensation, employers' liability laws, or similar occupational benefits.
- Injury or loss contributed to the use of any drug or narcotic, except as prescribed by a Doctor.
- Injury resulting from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; hang-gliding, parachuting, amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing.
- flight in, boarding, or alighting from an Aircraft, except as a fare-paying passenger on a regularly scheduled commercial or charter airline.
- medical or surgical treatment, diagnostic procedure, administration of anesthesia related to medical mishap or negligence, including malpractice.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

Definitions:

"Covered Accident" means an accident that occurs while coverage is in force for you and results directly and independently of all other causes in a loss or Injury covered by the Policy for which benefits are payable. "Injury" means accidental bodily harm sustained by you from a Covered Accident. The Injury must be caused solely through external, violent and accidental means. All injuries sustained by one person in any one Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. "We, Our, Us" means the insurance company underwriting this insurance or its authorized agent.

You must notify ACE American Insurance Company within 90 days of an Accident or Loss. If notice cannot be given within that time, it must be given as soon as reasonably possible. This notice should identify you, your financial institution, and the Policy Number.

Policy Number: ADD No6524163, Underwritten by ACE American Insurance Company, 436 Walnut Street, Philadelphia, PA 19106

Contact Information: For customer service, eligibility verification or plan information, call our customer service line at 888-424-4186.

Payment of Claims – Any benefits due at the time of the covered person's death will be paid to the

designated beneficiary. If there is no named beneficiary or surviving beneficiary on record with Us or Our authorized agent, We pay benefits in equal shares to the first surviving class of the following: 1) Spouse; 2) Children; 3) Parents; 4) Brothers and Sisters. If there are no survivors in any of these classes, We will pay the Insured's estate.

This Description of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. Please keep this information as a reference.

Full Service Travel Agency

Direct Travel full service travel agency service provides you with one-stop shopping for the most cost effective and friendly travel arrangements. You can interact directly with a live agent or use their convenient online travel booking solution. Direct Travel offers the latest in travel technology and cost containment. All available fares and fees given to members are intended to provide the absolute lowest cost available for your travel needs. Program highlights include:

- Agent Airline Fare Guarantee
- Maintenance of your personal preference profile
- e-Travel - full online travel and reservation booking services
- Hotel & Rental Car Discount Programs
- Vacation Planning
- Direct Travel's hours of operation are 8am-6pm M-F, Eastern Time

Direct Travel provides the knowledge and experience to help you manage all of your travel needs. The following is a brief outline of the benefits including significant savings you receive under this program.

Agent Fare Guarantee

If you purchase an airline ticket with Direct Travel, they will refund the entire cost of your ticket including the fee if you purchase, on the same business day before 5:00pm, a ticket on the Internet or directly with the airline on the same itinerary at a fare that is lower by more than \$25. In addition, you'll receive a \$50 credit toward your next purchase with Direct Travel.

Personal Preference Profiles

You can setup and Direct Travel will maintain a preference profile for you that includes your preferences in air, hotel and car rental accommodations as well as your frequent flyer and other travel reward program account information to be automatically applied when you make reservations. Only dedicated travel counselors will have direct access to this profile, thereby ensuring confidentiality.

Quick Response Time

With the latest technology, Direct Travel promises a response to your request for information within minutes. Their agents understand that your time is money and provide you with information on all options as quickly as possible. Their phone system allows you the option of holding for the first available agent or you can reach a receptionist who can escalate an urgent call for you. Their agents strive to make any necessary callbacks within our thirty-minute rule.

Non-refundable Tickets

Direct Travel tracks unused non-refundable tickets and applies residual values to your future travel whenever applicable. Each time the traveler's name is displayed on the reservation screen the agent is alerted of the unused tickets available for possible use.

Direct e-Travel

Direct e-Travel allows you to plan, book and purchase complete travel itineraries online.

Hotel Programs

Direct Travel offers preferred rates at over 17,000 hotels in 139 countries on 5 continents.

Car Rental Programs

Direct Travel provides significant savings on car rental expenses with negotiated discounts.

Vacation Planning

Direct Travel vacation consultants are trained to match you with the perfect vacation at the best rates available. Their team of certified destination specialists and cruise counselors is well traveled and has more than 80 combined years of experience in the travel industry.

How to use this benefit

You can easily access your First Class Benefits online anytime at www.fsnb.net/FirstClassBenefits or by calling (888) 424-4186.

Discount Shopping and Entertainment

Receive access to shopping and entertainment discounts from thousands of local and national vendors in 15 shopping categories. Some examples include:

- Shopping discounts on fashion, computers, electronics, health & beauty products, automotive products and services, appliances, furniture, home living products & services, gifts, business services and much more.
- Home living discounts on appliances, furniture, kids' toys, food & grocery, pet care & supplies, security systems, and much more.
- Entertainment & recreation discounts on movie tickets at most movie theaters, dining coupons and certificates at thousands of local restaurants, concert & event tickets, books, music, DVDs, sporting goods and much more.
- National attraction & Unique experience discounts at places such as Walt Disney World, Busch Gardens, Sea World, Universal Studios & Six Flags, Stock car driving, hot air balloon rides and much more.

Don't miss out on the significant savings available on items you purchase everyday! Use of this service will likely save you significantly more than the cost of your membership with only one or two purchases per month.

How to use this benefit

To enter Discount Shopping & Entertainment Mall, log into your member pages and click on the link under Discount Shopping and Entertainment.

Price Protection

If you purchase an eligible item and see the same item advertised for a lower price within 60 days of the purchase date in either a printed advertisement or a non-auction Internet advertisement, Price Protection will reimburse you the difference between the original purchase price of the item and the new, lower advertised price up to \$250 per claim.

Highlights:

- Eligibility includes most new items purchased while you are a member (even if not purchased through this plan's shopping site).
- If you find a lower price for an item you purchased, Price Protection will reimburse the difference up to \$250.

How to Use This Benefit

Call the Administrator at 888-424-4186 to request a claim form. You must report the claim within sixty (60) days of the date of the purchase. The following required items, must be sent to the Administrator at American Advantage Association, c/o NBFSA, LLC., P.O. Box 24279, Winston Salem, NC 27114 and be postmarked within one hundred twenty (120) days of purchase:

1. Completed and signed claim form.
2. A copy of the Printed Advertisement or Non-Auction Internet Advertisement that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
3. Itemized purchase receipt.
4. Any other documentation the Administrator may reasonably request to validate a claim.

Exclusions and limitations apply. See terms and conditions below for complete details. This benefit is not a contract of insurance. Obligations are insured by a contractual liability insurance policy with a licensed insurance carrier issued to the American Advantage Association.

Price Protection Terms and Conditions

Definitions

Throughout this document, Plan refers to this Price Protection provided by American Advantage Association to Member(s) “You” and “Your” refer to the person who is a Member in good standing in the American Advantage Association membership providing this benefit Plan. Membership must not have expired or been canceled by You or the American Advantage Association. We and Us refer to the American Advantage Association, the Company providing this benefit to Members. In addition, when in bold certain words and phrases are defined as follows:

Member refers to an individual and their legal dependents actively enrolled for membership in an American Advantage Association Membership providing this benefit Plan as part of the association membership and considered by the American Advantage Association as a member in good standing.

Administrator means the party that has been authorized by Us to administer the services and benefits provided under this plan. You may contact the Administrator if You have questions regarding this coverage or would like to make a claim. The Administrator can be reached by phone at 888-424-4186

Auction (online or live) means a place or Internet site where items are sold through price bids, price quotes; or where prices fluctuate based on the number of people purchasing, or interested

in purchasing a product. (Examples include, but are not limited to, Ebay, Ubid, Yahoo, Lendingtree, Priceline, public or private live auctions, etc.)

Coverage Period means the period starting on the Membership Effective Date which continues for the period of time in which the membership is active/valid or until the date this benefit is no longer available to Members.

Membership Effective Date means the date You enroll as a member in the American Advantage Association membership program.

Non-Auction Internet Advertisements means advertisements posted on the Internet, by a non-Auction Internet merchant with a valid tax identification number. The advertisement must have been posted within sixty (60) days after the date You purchased the item and must be for the identical item (advertisement must verify same manufacturer and model number). The printed version of the Internet advertisement must include the merchant's internet address and customer service telephone number, as well as the item including manufacturer, model number, sale price and date of publication.

Printed Advertisements means advertisements appearing in a newspaper, magazine, store circular, or catalog which state the authorized dealer or store name, item (including manufacturer and model number), and sale price. The advertisement must have been published within sixty (60) days after the date You purchased the item and must be for the identical item (advertisement must verify same manufacturer and model number).

Coverage Agreement

If You purchase a new item during Your Coverage Period and within sixty (60) days of the purchase date You find the item advertised at a lower price in either a Printed Advertisement or Non-Auction Internet Advertisement (advertisement must verify same manufacturer and model number). We will reimburse You the difference of the purchase price and the advertised lower price.

This is not a contract of insurance. Our obligations are insured by a contractual liability insurance policy with a licensed insurance carrier issued to the American Advantage Association.

Limitations

Coverage is limited to:

- The difference between the actual cost of the item (excluding taxes, storage, shipping, and handling costs) and the advertised lower price, up to \$250 per claim.
- The maximum number of purchases for which a claim can be paid in each calendar quarter (January

– March, April – June, July – September, or October – December) is one (1) purchase. The maximum number of claims per calendar year is Four (4) claim(s).

Exclusions

COVERAGE DOES NOT APPLY TO:

- ANY ITEM PURCHASED FROM AN INTERNET SITE WHOSE PRIMARY PURPOSE IS NOT FOR THE SALE OF THE ITEM OR RELATED ITEMS.
- ITEMS PURCHASED FOR RESALE, RENTAL, PROFESSIONAL, OR COMMERCIAL USE.
- JEWELRY, ART, USED OR ANTIQUE ITEMS; COLLECTIBLES OF ANY KIND (SUCH AS ITEMS DESIGNED FOR PEOPLE TO COLLECT OR ITEMS THAT OVER TIME BECOME COLLECTIBLES); RECYCLED, PREVIOUSLY OWNED, REFURBISHED, REBUILT, OR REMANUFACTURED ITEMS.
- CUSTOMIZED/PERSONALIZED, ONE-OF-A-KIND, OR SPECIAL-ORDER ITEMS.
- LAYAWAY ITEMS; ITEMS RETURNED TO ANY STORE.
- ANY ITEMS PURCHASED FROM AN AUCTION (ONLINE OR LIVE).
- ITEMS FOR WHICH THE PRINTED ADVERTISEMENT OR NON-AUCTION INTERNET ADVERTISEMENT CONTAINING THE LOWER PRICE WAS PUBLISHED AFTER SIXTY (60) DAYS FROM THE DATE THE ITEM WAS PURCHASED.
- ITEMS ADVERTISED IN OR AS A RESULT OF “LIMITED QUANTITY,” “GOING OUT-OF-BUSINESS SALES,” “CLOSE OUT,” OR AS “DISCONTINUED”.
- PRINTED ADVERTISEMENTS OR NON-AUCTION INTERNET ADVERTISEMENT THAT DISPLAY PRICING LOWER THAN THE PURCHASED ITEM DUE TO REBATES, SPECIAL OFFERINGS, BONUSES, FREE ITEMS/GIVEAWAYS, MANUFACTURER'S COUPONS, OR SPECIAL FINANCING.
- PROFESSIONAL SERVICES, INCLUDING WORKMANSHIP, INSTALLATION, PROFESSIONAL ADVICE/COUNSELING, AND TECHNICAL SUPPORT, OR HELP LINE.
- PLANTS, SHRUBS, ANIMALS, PETS, CONSUMABLES, AND PERISHABLES.
- MOTORIZED VEHICLES, INCLUDING, BUT NOT LIMITED TO, AUTOMOBILES, WATERCRAFT/BOATS, AIRCRAFT, AND MOTORCYCLES, OR THEIR MOTORS, EQUIPMENT, OR ACCESSORIES.
- LAND, ANY BUILDINGS (INCLUDING, BUT NOT LIMITED, TO HOMES AND DWELLINGS), PERMANENTLY INSTALLED ITEMS, FIXTURES, STRUCTURES, OR HOME IMPROVEMENT.
- GAME ANIMALS, PETS OR SPECIMENS PRESERVED FOR DISPLAY (E.G., FISH, BIRDS, REPTILES, OR MAMMALS).
- TRAVELER'S CHECKS, TICKETS OF ANY KIND (E.G., FOR AIRLINES, SPORTING EVENTS, CONCERTS, OR LOTTERY), NEGOTIABLE INSTRUMENTS, BULLION, RARE OR PRECIOUS METALS, STAMPS, AND COINS, CURRENCY OR ITS EQUIVALENT.
- DIFFERENCES IN PRICE DUE TO SALES TAX, STORAGE, SHIPPING, HANDLING, POSTAGE, TRANSPORTATION, AND DELIVERY.
- DIFFERENCES IN PRICE DUE TO FOREIGN EXCHANGE RATES OR FLUCTUATION IN FOREIGN EXCHANGE RATES.

- LOANS AND TRAVEL RESERVATIONS, INCLUDING BUT NOT LIMITED TO, AIRLINE TICKETS, CAR RENTALS, AND HOTEL RESERVATIONS.
- ITEMS PURCHASED OUTSIDE OF THE UNITED STATES OR ITEMS DELIVERED FROM OUTSIDE THE UNITED STATES.

How to File a Claim

Call the Administrator at 888-424-4186 to request a claim form. You must report the claim within sixty (60) days of the date of the purchase.

The following required items, must be sent to the Administrator at American Advantage Association, c/o NBFSA, LLC., P.O. Box 24279, Winston Salem, NC 27114 and be postmarked within one hundred twenty (120) days of purchase:

1. Completed and signed claim form.
2. A copy of the Printed Advertisement or Non-Auction Internet Advertisement that shows the date of the advertisement, retailer name, the product (advertisement must verify same manufacturer and model number), and sale price.
3. Itemized purchase receipt.
4. Any other documentation the Administrator may reasonably request to validate a claim.

Warranty Registration

Warranty Registration Service makes it quick and convenient to protect your purchases!

This service provides a single, central registration service that allows you to take full advantage of your warranties so that you can store and access key information about your warranty and the coverage it provides. No need to spend time digging through your files for the documents needed to claim under your warranties, just store your information in a central location using the Warranty Registration Service! All personal information is kept private. This information is not traded, rented or sold to outside companies.

How to use this benefit

Log into your member pages and click the link under Warranty Registration, then enter your warranty information into the fields as directed. Submit the information, and it will be saved to the system. You can revisit this page to view your warranty registration information at any time!

Your *First Class* Benefits