



First Southern

National Bank

WE **BELIEVE** IN YOU

FIRST CLASS BENEFITS

We're excited to share with you the many benefits offered exclusively to First Class Checking customers. Inside you'll learn more about these features that come with your account. Non-affiliated third parties provide these benefits.

Here's a Quick Overview

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

- Identity Theft Restoration Service
- Cell Phone Protection
- Roadside Assistance
- Shopping & Entertainment Discounts
- 24/7 Call-A-Doc
- Discount Prescriptions
- Dental Discounts & Services
- TruBenefitCard Mobile App
- Accidental Death & Dismemberment Insurance (AD&D)
- Warranty Registration
- Secure Wallet
- Discount Tax Filing Services
- Vision Care Discounts & Services
- Hearing Care Discounts & Services
- Discounted Laboratory Services

All of 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.

Identity Theft Restoration

You will have 24/7, 365 days per year access to privacy advocates who will provide you with comprehensive, personalized recovery services. A unique approach to identity theft solution provides you with all the components necessary to restore your identity, and prevent future incidences of identity theft. All work done on your behalf is performed by qualified paralegals. This program takes a complete hands on approach to identity theft restoration.

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

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 three (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.

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.

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.

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.

Secure Wallet

In the event your wallet/purse is lost or stolen during the time of coverage, you will be refunded your financial loss up to \$500 resulting from any of the following:

- Fraudulent payment transactions
- Cash withdrawals using your lost or stolen credit or debit cards by an unauthorized third party
- Contributions toward the replacement of the physical wallet/purse
- Cost of reconstructing lost or stolen documents (such as a driver's license)
- Cost to replace keys that were in the wallet/purse when lost or stolen and;
- Refunded financial loss for unreturned cash in a stolen wallet up to \$50

Coverage starts from the moment the first fraudulent transaction takes place and lasts for a maximum of 48 hours or until notification of the bank that the card is lost or stolen, whichever occurs first. You are covered for one [1] loss within any consecutive twelve [12] month period.

TruBenefit Card

With TruBenefit Card, you receive access to incredible health, wellness, and lifestyle savings. TruBenefit Card includes:

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: With TruBenefit Card, you receive access to incredible health, wellness, and lifestyle savings, at NO COST to you. Plan features 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.

Trupoint Tax Service

Easily file a basic tax return using our online DIY solution **or** save time and hassle by having a tax professional complete your tax return using the Trupoint Tax Service Mobile App!

Online DIY

- \$25 Fee
- Free phone and email support
- Easy to use interview modes

Professional Mobile App

- Fast and Convenient

- Download the app onto your device
- Prepared by a tax professional

24/7 Call-a-Doc

24-7 Call-A-Doc is committed to revolutionizing healthcare by setting the highest Telehealth industry standards and designing healthcare systems in the cloud to empower consumers to get on-demand access to medical care.

Our national network of U.S. based physicians are some of the most experienced telemedicine professionals in the industry today. Included in the network are primary care doctors, internists, emergency room doctors and licensed pediatricians. Our physicians can diagnose many common conditions and can recommend treatment plans including non-controlled prescription medication as necessary. Physicians are available 24/7/365 to provide members with convenient, quality medical consultations via telephone, video and secure email.

24/7 Call-A-Doc provides access to U.S. based and licensed Network Physicians in all 50 states, Puerto Rico, the Virgin Islands and Guam*.

*Informational consultations only in GU, PR, and VI.

VSP Vision Discounts

VSP® Vision Savings Pass™ is a discount vision program that offers immediate savings on eye care and eyewear. This is not an insurance plan.

SEE THE SAVINGS

- Access to discounts through a trusted, private-practice VSP network doctors and Visionworks retail locations
- One rate of \$50 for an eye exam¹
- Special pricing on complete pairs of glasses and sunglasses
- 15% savings on a contact lens exam²
- Unlimited use on materials throughout the year
- Exclusive Member Extras, like special offers

UNLIMITED ANNUAL MATERIAL USE³

Your VSP Vision Savings Pass can be used as often as you like throughout the year. With the best choices in eyewear, we make it easy to find the perfect frame that's right for you, your family, and your budget. Choose from great brands like bebe, CALVIN KLEIN, Cole Haan,

Flexon®, Lacoste, Nike, Nine West, and more.⁴

MEMBER OUT-OF-POCKET COST	
WellVision Exam ¹	<ul style="list-style-type: none"> • \$50 with purchase of a complete pair of prescription glasses. • 20% savings without purchase. • Once every calendar year.
Retinal Screening	<ul style="list-style-type: none"> • Guaranteed pricing with WellVision Exam, not to exceed \$39.
Lenses	<ul style="list-style-type: none"> • With purchase of a complete pair of prescription glasses; Single vision \$40, lined trifocals \$75, lined bifocals \$60.
Lens Enhancements	<ul style="list-style-type: none"> • Average savings of 20-25% on lens enhancements such as progressive, scratch-resistant, and anti-reflective coatings.
Frames	<ul style="list-style-type: none"> • 25% savings when a complete pair of prescription glasses is purchased.
Sunglasses	<ul style="list-style-type: none"> • 20% savings on unlimited non-prescription sunglasses from any VSP doctor within 12 months of your last WellVision Exam.
Contact Lenses	<ul style="list-style-type: none"> • 15% savings on contact lens exam (fitting and evaluation).
Laser Vision Correction	<ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities.

¹This cost is only available with the purchase of a complete pair of prescription glasses; otherwise, you'll receive 20% savings on an eye exam only.

²Applies only to contact lens exam, not materials. You are responsible for 100% of the contact lens material cost.

³Unlimited use is for materials only. An eye exam is limited to once a year per member.

⁴Brands subject to change.

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan is not a Qualified Health Plan under the Affordable Care Act. **THIS IS NOT A MEDICARE PRESCRIPTION DRUG PLAN.** There is no cost to join this discount program. The plan provides discounts at certain health care providers for services. The range of discounts will vary depending on the type of provider and service. Plan members are obligated to pay for all health care services but will receive a discount from those health care providers who have agreed to provide discounts. The plan and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This plan is not available in Washington. Void where prohibited.

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All other brands or marks are the property of their respective owners. 46450 VCCM

Discount Prescriptions*

Prescription Drug Savings:

Members receive 10% to 85% savings on prescription drugs by:

1. Searching for prescription drug pricing on the member website and view prices at most pharmacies in the community to compare
2. Printing a coupon from the member website and presenting it to the pharmacist; or
3. Presenting the membership ID Card to the pharmacist

Drug Pricing and Information Tools:

- Search for prescription drugs on our member website and compare prices at various pharmacies in the area.
- Select the preferred price and print a coupon specifically for the selected pharmacy directly from our website
- Quickly and easily identify generic drug alternatives or other less expensive drug alternatives that may be available to treat your condition [consult a physician in order to change a prescription]
- Access detailed drug data including important information about appropriate dosage, potential side effects and more.
- View pictures of the prescription drug pills online to verify the correct drugs are prescribed.
- Access directions to the pharmacy on the member website
- Contact our friendly and helpful customer service specialists

Additional Plan Features:

- Access to over 63,000 participating pharmacies
- All family members and dependents may use the plan
- No age restrictions
- Use over and over with no usage restrictions

Excluded States: AK

Hear in America*

With Hear in America you receive:

- Free Annual Hearing Screening – find out if you have hearing loss, what type of hearing loss, and does it need medical attention
- Nationwide Network with thousands of providers
- Coverage available to all Family Members, even if they live in another household
- 30 - 70% discounts off of MSRP for 9 top brands of hearing aids
- 3 years of follow up office visits
- 3-year warranty
- 3 years of loss and damage coverage
- 3 years of free hearing aid batteries
- Financing available to qualified members

Excluded States: AK, LA, MA, MT, VT, WA

Dental Discounts powered by DenteMax*

The dental discount plan offers significantly reduced fees saving members an average of 20% to 50% off of almost all General Dentists' and Specialists' standard fees. Members get access to nearly 80,000 credentialed Dentemax dentists nationwide for:

- Preventive & Diagnostic [Oral Exams, Cleanings, X-Rays]
- Restorative [Fillings, Inlays and Crowns]
- Endodontics, Periodontics, and Prosthodontics
- Oral Surgery
- Orthodontics

The dental discount plan is not insurance, which keeps it simple and more convenient. Members enjoy:

- No administrative forms or hassles
- No red tape. Members are automatically accepted when they join
- No limits on the number of times a member can see a provider
- No waiting. Members can start using the plan as soon as they receive their ID cards
- No age restrictions

Procedure	Your Cost	Retail Cost	You Save	% Savings
Office Visit	\$52.00	\$82.00	\$30.00	37%

Bitewing X-Ray	\$33.00	\$64.75	\$31.75	49%
Cleanings	\$61.00	\$89.75	\$28.75	32%
Single Tooth Extraction	\$96.00	\$170.26	\$74.25	44%
PFM Crown	\$714.00	\$1,040.25	\$326.25	31%
Root Canal	\$683.00	\$910.00	\$227.00	25%

** Samples are not a guarantee of savings. Prices will vary by provider and location. Payment at the time of service is requested.*

Excluded States: AK, LA, MA, MT, VT, WA.

MARYLAND RESIDENTS

Discounts for hospital services, if any, are not applicable in Maryland

DirectLabs ® *

Serious Medical Conditions such as Heart Disease, Prostate Cancer, Diabetes, Thyroid disease and more, can go undetected for up to two years—without noticeable symptoms. The earlier a problem is detected, the easier and more likely it is to be treatable. You now have direct access to major clinical labs across the USA* for those important blood tests – and at discounted prices. Take charge of your health and fitness today! It is simple: a doctor's appointment is not necessary. All blood tests are offered at a savings of up to 80% off typical lab costs and through the same CLIA-certified accredited labs used by your physician. DirectLabs services include Blood, urine, saliva, hair and fecal tests.

Excluded States: AK, LA, MA, MD, MT, NJ, NY, RI, VT, WA

TruBenefitCard Mobile App

Access your plan features anytime, anywhere using the TruBenefitCard Mobile App!

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TruBenefit Card plan features containing the symbol shown above are associated with following disclosure:

Provided as part of the TruBenefit Card at no cost to all members.

THIS IS NOT INSURANCE

- a. The discount medical card program is NOT health insurance.
- b. The plan provides discounts at certain health care providers for medical services.
- c. The plan does not make payments directly to the providers of medical services.
- d. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary services received.
- e. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with VantageAmerica Solutions, Inc., a discount medical plan organization.

These discount services are not qualified as a health plan under the Affordable Care Act [ACA].

Managed and Administered by:

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First Class Benefits