



# First Southern National Bank

WE **BELIEVE** IN YOU

## WELCOME TO YOUR TOTAL BUSINESS BENEFITS

We're excited to share with you the many benefits offered exclusively to you as a Total Business 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 Total Business customer, you'll enjoy lots of benefits including:

- Legal Club of America's® Small Business Plan
- Warranty Registration
- Discount Website Development
- Remote Technical Support
- Discount Office Supplies and Marketing Materials

### Online Access to Your Benefits

You can easily access your Total Business Benefits online, anytime!

- Go to [www.fsnb.net/TotalBusinessBenefits](http://www.fsnb.net/TotalBusinessBenefits)
- Click the Total Business Benefits Login link to access the login page
- Enter the username and password on your Total Business Member ID Card and click 'Login'

### You and Your Employees Have Access To The Following TruBenefit Card Plan Features:

- Shopping & Entertainment Discounts
- 24/7 Call-A-Doc
- Discount Prescriptions
- Dental Discounts & Services
- TruBenefitCard Mobile App
- Discount Tax Filing Services
- Vision Care Discounts & Services
- Hearing Care Discounts & Services
- Discounted Laboratory Services

### Gain Access To TruBenefit Card

- Go to <https://trubenefitcard.com/first-southern>
- Click the 'Gain Access' button
- Complete the registration form and you'll gain immediate access to TruBenefit Card!

All of your Total Business 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 *Total Business* Benefits

## Table of Contents

---

Legal Club of America's® Small Business Plan	2
Remote Technical Support	3
Warranty Registration	6
TruBenefit Card Plan Features	7
Additional Program Disclosures	14
Other Benefits	15

## Legal Club of America's® Small Business Plan

Your business has been enrolled as a corporate member of Legal Club of America's® Small Business Plan. The plan is designated for use by the business only and may not be used by employees of the company or for personal legal matters.

### Free Legal Services:

The following nine services are available at no charge from your plan attorney.

- Unlimited initial phone consultations during business hours for new legal matters.
- Attorney will review as many as 5 independent documents each quarter. These include business documents, contracts, signed or unsigned, up to 10 pages each.
- Initial telephone calls made on behalf of your business if deemed appropriate by your plan attorney (two per month). Follow up calls are made at the guaranteed low hourly rate.
- Initial letters written on behalf of your business if deemed appropriate by your plan attorney. Three per month for new subjects; follow up letters are written at the guaranteed low hourly rate.

Initial collection letters are limited to 10 per quarter. More than 10, and any follow up letters, are written at the guaranteed low hourly rate or at the contingency fee percentage, depending upon what you and your plan attorney decide.

- One on one consultations for each new legal matter. Thirty minute time limit per subject matter. Time over the 30 minutes per subject will be at the guaranteed low hourly rate.
- Registered Agent for your business in the state in which you are incorporated as well as other states where you do business.

\* In certain situations, attorney liability may require plan attorneys to ask for a retainer from the member prior to providing some of the free legal services.

### Guaranteed Low Hourly Rates\*

Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services.

### Retainers\*

In the case of extended legal care, plan attorneys may ask you for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a case will take, by the appropriate discounted hourly plan rate. For instance, 10 hours x \$125.00 = a retainer of \$1,250. Any unused portion of the retainer will be returned to the member.

### Contingency Fee Discounts\*

Attorneys often work on a contingency fee basis on such cases as personal injury and

collections. This fee is usually expressed as a percentage of the amount collected or awarded. In collection matters, your attorney will accept 18% if the case is settled before formal court proceedings begin. After proceedings begin, the fee is 27%. On all other contingency matters there is a 10% discount on the lower of either the state maximum or the attorney's standard rate.

\* Court costs, filing fees and time charged for travel to and from any courts are additional.

### **How to use**

To Receive a Plan Attorney Referral: [800] 305-6816

Contact Legal Club's Member Services Department (MSD) at [800] 305-6816 8:00 am to 8:00 pm EST, Monday through Friday. There is no limit to the number of referrals you may receive.

When contacting MSD, a Service Advocate (SA) will ask you to identify yourself and the method by which you became affiliated with Legal Club. Upon verification of membership the SA will then ask you to briefly describe your legal issue, for the purpose of referring you to a plan attorney that practices the appropriate area of law, speaks your language and is conveniently located.

If the appropriate plan attorney cannot be immediately provided, the SA will escalate your issue to a Manager. In some situations this additional step is appropriate to help ensure the best possible referral. For example, your particular need may require additional review or they may need to confirm certain information with a specific plan attorney or participating law firm. A Manager will contact you to ensure you are provided the best available referral.

Contacting Plan Attorneys:

When contacting a plan attorney identify yourself as a Legal Club of America member. If for any reason the plan attorney is unable to assist you please call MSD for another referral.

Plan attorneys may be out of the office, or otherwise attending to their existing clients. Therefore, please allow up to 3 business days for the plan attorney to respond to your call(s).

## **Remote Technical Support**

Certified technicians are available to help you 24/7 over the phone or Internet to set up new computers or tablets, troubleshoot smart phones, digital cameras and printers, satellite

and home entertainment systems, and much more. Are you having problems with pop ups, error messages, slow Internet, viruses, email or printing? Is your PC sluggish or software not working? They can help! For most problems, you won't even have to touch the keyboard as remote technicians use 100% secure, state-of-the-art technology to share your screen and diagnose and fix your problems remotely. Sit back, relax and watch them fix the problem in minutes.

### **Services Include:**

Computer & Tablet Maintenance  
 Operating System Repair  
 Software Installation  
 Printers & Scanners  
 MS Office Support  
 Satellite System Support

Virus & Spyware Removal  
 Data Backup  
 Performance Diagnostics  
 Smart Phone Connectivity  
 & More!

### **Systems Supported**

For remote and onsite technical support, they can help with just about anything you can think of. If you do not see it on the list below, you can call [888] 384-7935.

### **Software**

Microsoft Office  
 Excel  
 Lotus  
 SmartSuite  
 Microsoft Project  
 Open Office  
 Adobe Photoshop  
 Real Player  
 Outlook  
 PowerPoint  
 Windows Media Player  
 Quicken  
 WordPerfect  
 Winamp  
 Access  
 Word

Microsoft Works  
 Quickbooks / Pro  
 Microsoft Money  
 Operating Systems  
 Windows 8  
 Windows 7  
 Windows Vista  
 Windows XP  
 Windows 2000  
 Windows ME  
 Windows 98  
 Windows NT  
 Windows 95  
 Mac OS  
 LINUX

BitDefender

### **System Utilities**

AVG Anti-Virus  
 Norton Clean Sweep  
 BitDefender  
 Partition Magic  
 Norton Utilities  
 Ewido.net  
 Internet and Email  
 cc:Mail  
 Internet Phone  
 Telnet  
 Ad-Aware  
 Downloading  
 Yahoo Mail  
 WS FTP  
 Zone Alarm  
 Hotmail  
 NetMeeting  
 Yahoo mail  
 Thunderbird

Dr Solomon's  
 Norton Anti-Virus  
 Windows Themes  
 WinZip  
 Xoftspy  
 Lavasoft  
 AIM  
 ICQ  
 Skype  
 Yahoo Messenger  
 AOL  
 IIS  
 Gtalk  
 MS Instant Messenger  
 iChat  
 Internet Explorer  
 Outlook  
 Eudora

### **Miscellaneous**

Desktop Themes  
 Power Supply  
 Installations  
 Monitors  
 Screen Savers  
 Video Cards  
 CD/CDR/CDW/DVD  
 System Recovery  
 Other System Utilities  
 Internet Phone  
 Cable/DSL Modem  
 Memory Telephony/VOIP

Registry  
 Sound Cards  
 Digital Camera  
 Drivers  
 Printers  
 BIOS Configuration Data backup  
 Hard Drives  
 Fonts  
 Speakers  
 USB  
 Scanners

**Networking**

Wired Routers  
 Wireless Routers  
 Wireless Adapters

ADSL Routers  
 Wireless Routers with print server  
 Print Servers

**Recreational**

Xbox  
 Nintendo Wii Configuration  
 IPOD, IPOD Shuffle, Creative Zen players  
 Blackberry, PDA, Smartphones  
 Skype Phones [EVA 8000, SPH200]

Play Station Configuration  
 IP Camera  
 Iphone  
 Media Players

**How to use**

For assistance, call [888] 384-7935 available 24 hours a day, 7 days a week.

**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. They do not trade, rent or sell this information to outside companies.

**How to use**

Log into your member pages, locate 'Warranty Registration', then click the link provided in the benefit description to 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! To access the member benefit portal visit [www.fsnb.net/TotalBusinessBenefits](http://www.fsnb.net/TotalBusinessBenefits). Login credentials can be found by using the auto-login feature within your welcome email and are located on your membership card within the member portal. If you need assistance logging in, please call 888-424-4186.

## TruBenefit Card

With TruBenefit Card, you receive not cost 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:

- 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!

#### How to gain access

Discount Shopping & Entertainment is part of the TruBenefit Card. To gain access to Discount Shopping & Entertainment, register at <https://trubenefitcard.com/first-southern>.

**Discount Shopping & Entertainment:** *This benefit is also offered to your employees.*

## 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

### **How to gain access**

TruPoint Tax Service is part of the TruBenefit Card. To gain access to TruPoint Tax Service, register at <https://trubenefitcard.com/first-southern>.

**TruPoint Tax Service:** *This benefit is also offered to your employees.*

## **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.

### **What to Expect with 24/7 Call-a-Doc:**

- Your consult fee will be \$49.95 (you will be charged at the time of service).
- The primary account holder's spouse and children 26 or younger, can use 24/7 Call-A-Doc services.
- The patient speaks to a medically trained and HIPAA certified nurse who will triage and update the patient's electronic health records along with any symptoms.
- A 24-7 Call-A-Doc physician, licensed in their state, reviews the patients' medical history

- and provides a consultation over the phone or through video, just like an in-person visit.
- The physician recommends the proper treatment for the medical issue. If a prescription is necessary, it is sent to the member's pharmacy of choice.
- The physician documents the results of the consultation in the member's medical history. Consultation information can be sent to the member's primary care physician.
- A 24-7 Call-A-Doc nurse will perform a follow-up call within 48 to 72 hours of the patient's consultation to ensure patient care quality.

*\*Informational consultations only in AR, ID, GU, PR, and VI.*

### **How to gain access**

24/7 Call-a-Doc is part of the TruBenefit Card. To gain access to 24/7 Call-a-Doc, register at <https://trubenefitcard.com/first-southern>.

**24/7 Call-a-Doc:** *This benefit is also offered to your employees.*

## **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 exam<sup>1</sup>
- Special pricing on complete pairs of glasses and sunglasses
- 15% savings on a contact lens exam<sup>2</sup>
- Unlimited use on materials throughout the year
- Exclusive Member Extras, like special offers

### **UNLIMITED ANNUAL MATERIAL USE<sup>3</sup>**

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.<sup>4</sup>

### MEMBER OUT-OF-POCKET COST

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

### How to gain access

VSP Vision is part of the TruBenefit Card. To gain access to VSP Vision, register at <https://trubenefitcard.com/first-southern>.

***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.***

*©2020 Vision Service Plan. All rights reserved. VSP, VSP Vision care for life, and WellVision Exam are registered trademarks, and Vision Savings Pass is a trademark of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc.*

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

**VSP Vision:** This benefit is also offered to your employees.

# 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

## How to gain access

Discount Prescriptions is part of the TruBenefit Card. To gain access to Discount Prescriptions register at <https://trubenefitcard.com/first-southern>.

## Excluded States: AK

**Discount Prescriptions:** *This plan feature is also offered to your employees.*

## 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

### How to gain access

Hear in America is part of the TruBenefit Card. To gain access to Hear in America, register at <https://trubenefitcard.com/first-southern>.

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

*Hear in America: This plan feature is also offered to your employees.*

## 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

<b>Procedure</b>	<b>Your Cost</b>	<b>Retail Cost</b>	<b>You Save</b>	<b>% Savings</b>
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.*

### **How to gain access**

DenteMax Dental is part of the TruBenefit Card. To gain access to DenteMax Dental, register at <https://trubenefitcard.com/first-southern>.

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

### **MARYLAND RESIDENTS**

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

**DenteMax Dental:** This plan feature is also offered to your employees.

## **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.

### **How to gain access**

DirectLabs® is part of the TruBenefit Card. To gain access to DirectLabs®, register at <https://trubenefitcard.com/first-southern>.

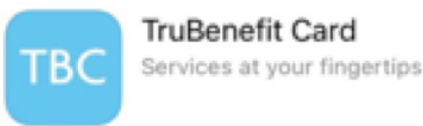
**Excluded States: AK, LA, MA, MD, MT, NJ, NY, RI, VT, WA**

**DirectLabs®:** This plan feature is also provided to your employees.

## TruBenefitCard Mobile App

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

### How to Download the TruBenefit Card Mobile App



**Step 1:** Visit the App Store on your device

**Step 2:** Search for “TruBenefit Card” & download it to your device

**Step 3:** To login, enter the Username & Password found on your Member ID Card.

**Step 4:** Access your plan features anytime, anywhere!

\*

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

*Provided as a 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:

VantageAmerica Solutions, Inc. 1275 Milwaukee Avenue Glenview, IL 60025

847-460-4779 | [www.vantageamericasolutions.com](http://www.vantageamericasolutions.com)

## **Other Benefits**

### ***Preferred Pricing for Marketing Supplies and Promotional Items from Curtis1000***

Preferred pricing for marketing supplies and Promotional Items are available through Curtis1000.

Contact Susan Akins at 404-324-0004 or email [sakins@curtis1000.com](mailto:sakins@curtis1000.com) to place an order.

### ***Discount Office Supplies from Quill***

Discounted office supplies are available through Quill. Variety of preferred customer programs and discounts available to fit your specific needs.

To take advantage of this benefit, or for more information, contact Carl Russell at 877-413-0011 ext 1416 or [Carl.russell@quill.com](mailto:Carl.russell@quill.com) and mention First Southern National Bank.

### ***Discounted Website Services***

Website assistance including development for new websites is available at a 10% discount through Dalitopia Media [20% discount for Non-Profits.] To get started, contact Danielle Koehler at 757-276-6136 or [danielle@dalitopia.com](mailto:danielle@dalitopia.com).



Your *Total Business* Benefits