



First Southern National Bank

WE **BELIEVE** IN YOU

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. 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
- Accidental Death & Dismemberment Insurance (AD&D)
- Warranty Registration
- Secure Wallet

TruBenefit Card is a separate program that you can access at no additional cost! With TruBenefit Card you have access to the following:

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

Anyone can gain no cost access to TruBenefit Card by visiting:
www.trubenefitcard.com/first-southern
Share the helpful discounts and services the TruBenefit Card provides with your friends and family!

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

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 to 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.

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.

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 canceled 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 canceled 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 canceled 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 canceled 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 canceled 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 canceled 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 canceled 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 canceled 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 canceled 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 canceled 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 canceled 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 canceled 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.

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.

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 [1] 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 N06524163, 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.

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.

Secure Wallet Terms and Conditions

A. DEFINITIONS

Throughout this document, Plan refers to this Secure Wallet Plan provided by the 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 Plan. Membership must not have expired or been cancelled by You or the American Advantage Association. AAA, 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:

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 Plan or would like to make a claim. The Administrator can be reached by phone at 1-888-424-4186.

Benefit Period means the period starting on the Membership Effective Date that 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.

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

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

Terms and Conditions means this document, which describes the terms, conditions, and exclusions of this Plan. The Terms and Conditions sets forth the entire agreement between You and Us. Representations or promises made by any person that are not contained in this document are not a part of this Plan.

Wallet means a wallet or purse

B. BENEFIT DESCRIPTION

Subject to the Terms and Conditions described in this document, in the event Your wallet is lost or stolen during the Benefit Period, We will refund Your financial loss up to USD 500 resulting from any of the following: fraudulent payment transactions or cash withdrawals using your lost or stolen credit or debit cards by an unauthorized third party; Unreturned cash in a stolen Wallet [Sub-limit of USD 50]; contributions toward the replacement of the physical wallet; the cost of reconstructing lost or stolen documents [such as a drivers license]; and the cost to replace keys that were in the wallet when lost or stolen. The 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.

NOTE: Reimbursement benefit payments are excess of any other applicable insurance or indemnity available to You or a Family Member. Reimbursement benefit payments are limited to only those amounts not covered by any other insurance or indemnity, subject to the conditions, limitations, and exclusions described herein. In no event will this benefit apply as contributing insurance. This non-contribution clause will take precedence over a non-contribution clause found in other insurance or indemnity language.

This Plan 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

C. LIMIT OF LIABILITY

The aggregate Limit of Liability is as follows:

The maximum amount We will pay per incident / Loss: \$500.

The maximum amount We will pay for unreturned cash in a stolen wallet: \$50.

We will not be liable for more than one [1] Loss within any consecutive twelve [12] month period.

Conditions Precedent to Liability:

We have no liability unless the following takes place:

- The Loss occurred during the Benefit Period; and
- A police report has been filed within forty eight [48] hours of the Loss or Theft.
- You notify the loss or theft of the card immediately, but in no case more than forty eight [48] hours, to the bank in order to close the credit card and stop payment[s].

D. EXCLUSIONS

WE SHALL NOT BE RESPONSIBLE FOR A LOSS RESULTING FROM ANY OF THE FOLLOWING:

1. A LOSS OCCURRING MORE THAN FORTY EIGHT [48] HOURS AFTER THE LOSS OR THEFT OF THE WALLET;
2. ANY CASH IN EXCESS OF USD 50 IN THE LOST OR STOLEN WALLET;
3. EXPIRED, CANCELLED OR WITHDRAWN CREDIT CARDS;
4. A LOSS THAT OCCURS PRIOR TO THE START OF THE BENEFIT PERIOD OR AFTER THE BENEFIT PERIOD ENDS;
5. A LOSS RESULTING FROM ANY KIND OF DISHONEST, FRAUDULENT OR CRIMINAL ACT, OR ILLEGAL ACTIVITY BY YOU OR YOUR FAMILY MEMBER;
6. A LOSS WHERE NO POLICE REPORT HAS BEEN FILED;
7. A LOSS THAT WAS CAUSED INTENTIONALLY OR NON-ACCIDENTALLY BY YOU OR A FAMILY MEMBER;

E. HOW TO FILE A CLAIM

As soon as You notice your card has been lost or stolen, you must:

1. Notify the loss or theft of the card immediately to the bank in order to close the credit card and stop payment[s]; and
2. File a notification with the Police Authorities within 48 hours.

To file a claim, You or a Family Member must call 1-888-424-4186 within forty-five [45] days

of the date of Loss to request a claim form. Failure to call within forty-five [45] days may result in a denial of the claim. The Administrator will receive Your claim over the telephone and will mail a claim form to You within five [5] business days. The following required items must be completed and returned with a postmark within ninety [90] days of the date of Loss:

1. A copy of the bank 's letter acknowledging receipt of the Insured Person's request to stop payment on the card;
2. A copy of the police report specifying the theft, loss of the card and wallet and this within 48 hours of the theft/loss;
3. The latest credit card statement evidencing premium charge and fraudulent transactions made; and
4. Any other document or information necessary for the Insurer to judge the validity of the indemnity request and proceed to the proper indemnification according to this contract.
5. The fully completed claim form.
6. Any other documents that the Administrator may reasonably request to validate a claim.

Benefits payable under these Terms and Conditions for any Loss will be paid upon receipt of proof of such Loss and all required information necessary to support the claim.

All benefits will be payable to You or a Family Member or, in the case of death, to Your or a Family Member's estate. No person or entity other than You or a Family Member shall have any legal or equitable right, remedy or claim of reimbursement proceeds and/or damages under or arising out of this Plan.

F. CANCELLATION AND NON-RENEWAL

The Member or AAA can cancel or choose not to renew this Plan. If AAA cancels or chooses not to renew, We will notify You at least thirty [30] days before the expiration of this Plan. Such notices need not be given if similar replacement benefit takes effect without interruption. If the Plan is canceled or non-renewed by either You or AAA, the benefits will continue to be in force for the remaining Benefit Period for which fees have been paid to the AAA. Benefits will still apply to claims that occurred prior to the date of such cancellation or non-renewal, provided all other terms, conditions, and exclusions of benefits are met.

G. GENERAL PROVISIONS

Misrepresentation or Fraud: Benefits for You or a Family Member may be cancelled if, whether before or after a Loss, You or a Family Member have concealed or misrepresented any material fact or circumstance concerning this Plan or the subject thereof or the interest of You or a Family Member therein. Plan benefits may be cancelled if You or a Family Member commit fraud or false swearing in connection with any of the above. In order for Us to cancel Your Plan benefits for misrepresentation or due to fraud or false swearing in Your request for reimbursement benefits, We must be able to prove the misrepresentation was fraudulent and

that if We had known the truth, We would have not in good faith have issued this to You. In order for Us to cancel Your Plan benefits due to failure or false swearing arising from a claim made by or on behalf of You, We must show that the statement was fraudulent.

Legal Actions: No action at law or in equity shall be brought to recover under this Terms and Conditions prior to the expiration of sixty [60] days after proof of Loss has been furnished in accordance with the requirements of this Plan.

Duplicate Membership Plan: In the event that You or a Family Member have intentionally or unintentionally enrolled for more than one [1] membership in this Plan, benefits under this Terms and Conditions is limited to one [1] benefit payable per Loss.

Subrogation: If payment is made under this Terms and Conditions, We are entitled to recover such amounts from other parties or persons. Any party or person to or for whom We make payment must transfer to Us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from that person.

Dispute Resolution: Covered Deductible reimbursement payments are subject to the Terms and Conditions outlined in this Terms and Conditions document and include certain restrictions, limitations, and exclusions. This Terms and Conditions is not a policy of insurance. Our obligations are insured by a contractual liability insurance policy with a licensed insurance company issued to the American Advantage Association. In the event of any conflict between this Terms and Conditions and the contractual liability insurance policy, the contractual liability policy will govern. The contractual liability policy is on file at the offices of the Administrator.

TruBenefit Card

TruBenefit Card is a separate program provided at no cost. With TruBenefit Card, you receive access to incredible health, wellness, and lifestyle savings. Anyone can gain no cost access to these savings through the TruBenefit Card by registering at, www.trubenefitcard.com/first-southern. TruBenefit Card includes:

TruBenefitCard Mobile App

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

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.

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**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

TruBenefit Card is a separate program provided at no cost.

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

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

First Class Benefits