

TERMS & CONDITIONS

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.

Identity Theft Restoration Terms & Conditions

You will have access to Identity Theft Restoration Advocates who will provide you with comprehensive, personalized recovery services.

Our unique 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 Privacy Advocates. Our program takes a completely hands on approach to identity theft

restoration. Identity Theft Restoration:

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

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

possible.

- Provide members with a “Case Completion Kit” including copies of documentation, correspondence, forms and letters for their personal records.
- Provide daily identity monitoring with all three credit bureaus for six months.

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.

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

Roadside Assistance

24-hour Roadside Assistance Services:

- Towing Services
- Lockout Services
- Battery Jump Start
- Fuel Delivery
- Other Roadside Assistance (such as replacing a hose, tightening a cable or belts, etc)

[Limited to: \$100 per service / 3 services per year / 1 service per 72 hour period]

Roadside Assistance Service Includes:

TOWING SERVICE

When your vehicle cannot be started or driven due to a mechanical breakdown, you are eligible for towing services, up to \$100 [one-hundred dollars].

EMERGENCY TIRE SERVICE

Whenever you have a flat or damaged tire, you are eligible for services up to a maximum of \$100 [one-hundred dollars] per occurrence for the service provider to change an inflated spare from mount to wheel. This service may not be available in all areas, in which case, towing service may be provided up to your benefit level.

LOCKOUT SERVICE

If you lock your keys in your vehicle, we will provide an emergency vehicle service to unlock your vehicle. Key Replacement is not included. This service is limited to \$100 [one-hundred

dollars] per occurrence.

BATTERY JUMP START

In the event the battery in your vehicle fails, battery jump start services will be provided to a maximum of \$100 [one-hundred dollars] per occurrence.

EMERGENCY ROAD SERVICE

Any available contracted road service that is needed to get your vehicle running to a maximum of \$100 [one-hundred dollars] [i.e. hose replacement or tightening of cables or belts etc.]

FUEL DELIVERY SERVICE

We will deliver fluids including gasoline, water, oil, or any supplies necessary to send your car on its way [member responsible for actual cost of fluid or supplies requested]. You are responsible for the cost of the fuel and/or supplies. These delivery services are limited to \$100 [one-hundred dollars] per occurrence.

Roadside Assistance Services Terms and Conditions

Emergency Roadside Assistance [the “Program”] is administered by Roadside Protect, Inc. These Program benefits begin after the effective date on your membership documents [“Enrollment Date”] and continues until cancellation. Eligible expenses will be covered, in accordance with this Benefit Statement, for a 12-month period beginning on your Enrollment Date [the “Benefit Period”] and continuing for successive Benefit Periods until cancelled. You must be a current paid member on the date of your event and on the date a claim is made for coverage to apply. This Program may be cancelled at anytime without prior notice to you.

What is Emergency Roadside Assistance?

This Emergency Roadside Assistance benefit will cover you for services, as defined below, for a covered vehicle up to a maximum benefit of \$100.00. Claims for services are limited to one event per 72 hours and a limit of 3 events during the twelve [12] month Benefit Period.

Who is Eligible

Assistance is extended to you as member, your legal spouse and your dependent children up to age 21 living at home.

You are allowed up to 3 claims during the Benefit Period. Benefits are not assignable or

transferable. An Eligible Vehicle means a passenger vehicle less than 10,000 lbs GVWR that is being operated by you, your spouse, or a dependent child when an event occurs.

Event Coverage

TOWING SERVICE

When your vehicle cannot be started or driven due to a mechanical breakdown, you are eligible for towing services, up to \$100 [one-hundred dollars].

EMERGENCY TIRE SERVICE

Whenever you have a flat or damaged tire, you are eligible for services up to a maximum of \$100 [one-hundred dollars] per occurrence for the service provider to change an inflated spare from mount to wheel. This service may not be available in all areas, in which case, towing service may be provided up to your benefit level.

LOCKOUT SERVICE

If you lock your keys in your vehicle, we will provide an emergency vehicle service to unlock your vehicle. Key Replacement is not included. This service is limited to \$100 [one-hundred dollars] per occurrence.

BATTERY JUMP START

In the event the battery in your vehicle fails, battery jump start services will be provided to a maximum of \$100 [one-hundred dollars] per occurrence.

EMERGENCY ROAD SERVICE

Any available contracted road service that is needed to get your vehicle running to a maximum of \$100 [one-hundred dollars] [i.e. hose replacement or tightening of cables or belts etc.]

FUEL DELIVERY SERVICE

We will deliver fluids including gasoline, water, oil, or any supplies necessary to send your car on its way [member responsible for actual cost of fluid or supplies requested]. You are responsible for the cost of the fuel and/or supplies. These delivery services are limited to \$100 [one-hundred dollars] per occurrence.

What Are the Exclusions?

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.

Program is administered by Roadside Protect, Inc. and Roadside Protect Motor Club in California.

For general customer services questions, please call 888-424-4186.

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.

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.

Exclusions and limitations apply. Please see the Terms and Conditions being on page 22.

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.

Additional Discount Services:

Amplifon Hearing*

Save 40% on diagnostic services, including hearing exams, at over 5,600 provider locations nationwide.

- Hearing aid low price guarantee: If you should find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5%!
- 2 years of free batteries (80 cells per hearing aid, per year)

DirectLabs® *

- A simple blood test is necessary for the prevention or early detection of diseases. The earlier a problem is identified, the easier and more likely it is to be treated.
- DirectLabs® (DLS) is the leader in direct access laboratory testing.
- DLS offers a wide variety of important health and wellness blood chemistry tests at discounted prices, saving members 10% to 80% off regular retail pricing at over 3,000 certified labs nationwide. **

Take charge of your health and wellness and order today! No doctor's visit required.

***Services not available in not available in NJ, NY, and RI.*

*** THIS HEARING AND LABS DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance. This hearing and labs discount plan does not meet the minimum creditable coverage requirements under MGL c.111M and 956 CMR 5.00 and is not a Qualified Health Plan under the Affordable Care Act. The range of hearing and lab discounts will vary depending on the type of provider and service. The hearing and labs discount plan does not pay providers directly. Plan members must pay for all hearing and lab services but will receive a discount from participating providers. For hearing and lab discounts, the list of participating providers is at tpm.solutionssimplified.com/hl. and a written list of participating hearing and lab providers is available upon request. Discount Plan Organization and Administrator for hearing and lab discounts: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380. Hearing and lab discounts are not available in Washington.**

HEARING AND LABS DISCOUNT PLAN TERMS AND CONDITIONS

Membership and Renewal Conditions: By joining a plan for yourself or on behalf of a minor child for whom you are a parent or legal guardian, you confirm that you are at least 18 years old and have read and agree to the terms and conditions of the plan. This plan will automatically renew each year on effective date.

Termination Conditions: TruBenefit Card and Careington reserve the right to terminate plan members from its plan for any reason.

Cancellation Conditions: Please contact customer service at 1-888-424-4186 if for any reason you are dissatisfied with the plan and wish to cancel at any time during the membership period.

Description of Services: Please see the enclosed materials for a specific description of the programs included in your plan.

Limitations, Exclusions & Exceptions: This plan is a discount membership program offered by Careington. Careington is not a licensed insurer, health maintenance organization or other underwriter of health care services. No portion of any provider's fees will be reimbursed or otherwise paid by Careington. Careington is not licensed to provide and does not provide health care services or items to individuals. You will receive discounts for services at certain health care providers who have contracted with the plan. You are obligated to pay for all health care services at the time of service. Savings are based upon the provider's normal fees. Actual savings will vary depending upon location and specific services or products purchased. Please verify such services with each individual provider. The plan's discounts may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices by participating providers and subject to change without notice. Any procedures performed by a non-participating provider are not discounted. From time to time, certain providers may offer products or services to the general public at prices lower than the discounted prices available through this plan. In such event, members will be charged the lowest price. Discounts on professional services are not available where prohibited by law. This plan does not discount all procedures. Providers are subject to change without notice and services may vary in some states. It is the member's responsibility to verify that the provider participates in the plan. At any time Careington may substitute a provider network at its sole discretion. Careington cannot guarantee the continued participation of any provider. If the provider leaves the plan, you will need to select another provider. Providers contracted by Careington are solely responsible for the professional advice and treatment rendered to members and Careington disclaims any liability with respect to such matters.

Complaint Procedure: If you would like to file a complaint regarding your plan membership, you must submit your complaint in writing to: Careington International Corporation, P.O. Box 2568, Frisco, TX 75034. You have the right to request an appeal if you are dissatisfied with the complaint resolution. After completing the complaint resolution process, if you remain dissatisfied you may contact your state insurance department.

Terms and Conditions