



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 provided to all First Class Checking members. With TruBenefit Card you have access to the following:

- Shopping & Entertainment Discounts
- 24/7 Call-A-Doc
- Discount Prescriptions
- Discount Tax Filing Services
- TruBenefitCard Mobile App
- And More!

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 Trupoint Marketing, LLC. They are not services
that belong to or are not provided directly by First
Southern National Bank.

FIRST CLASS BENEFITS

Identity Theft Restoration

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

Cell Phone Protection Benefit

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

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

Roadside Assistance

24-hour Roadside Assistance Services:

- Towing Services
- Lockout Services
- Battery Services
- 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]

Accidental Death and Dismemberment Benefit

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

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

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

Common Carrier Benefit

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

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

Warranty Registration

Warranty Registration Service makes it quick and convenient to protect your purchases! This service provides a single, central registration service that allows you to take full advantage of your warranties so that you can store and access key information about your warranty and the coverage it provides. No need to spend time digging through your files

for the documents needed to claim under your warranties, just store your information in a central location using the Warranty Registration Service! All personal information is kept private. This information is not traded, rented or sold to outside companies.

Secure Wallet

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

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

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

TRUBENEFIT CARD

Share these helpful discounts and services provided through TruBenefit Card with your friends and family!

Anyone can gain no cost access to TruBenefit Card by visiting:

www.trubenefitcard.com/first-southern.

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

This is NOT insurance.

Discount Shopping and Entertainment

Members have access exclusive discounts, special offers, preferred seating, tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels, rental cars and much more!

Shopping discounts on fashion, computers, electronics, health & beauty products, automotive products and services, appliances, furniture, home living products & services, gifts, business services and much more.

Home living discounts on appliances, furniture, kids' toys, food & grocery, pet care & supplies, security systems, and much more.

Entertainment & recreation discounts on movie tickets at most movie theaters, dining coupons and certificates at thousands of local restaurants, concert & event tickets, books, music, DVDs, sporting goods and much more.

National attraction & unique experience discounts at places such as Walt Disney World, Busch Gardens, Sea World, Universal Studios & Six Flags, Stock car driving, hot air balloon rides and much more.

Trupoint Tax Service

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

Online DIY

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

Professional Mobile App

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

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.

First Class Benefits