



First Southern National Bank

WE BELIEVE IN YOU

WELCOME TO YOUR TOTAL BUSINESS BENEFITS

We're excited to share with you the many benefits offered exclusively to you as a Total Business customer. Inside your welcome booklet you'll find everything you need to know to take full advantage of the long list of benefits that come with your account. These benefits are provided by non-affiliated third parties.

Here's a Quick Overview

As a Total Business customer, you'll enjoy lots of benefits including:

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

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

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

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 your Total Business 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.

Your *Total Business* Benefits

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TOTAL BUSINESS BENEFITS

Legal Club of America's® Small Business Plan

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

Free Legal Services:

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

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

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

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

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

Guaranteed Low Hourly Rates*

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

Retainers*

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

retainer of \$1,250. Any unused portion of the retainer will be returned to the member.

Contingency Fee Discounts*

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

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

Remote Technical Support

Certified technicians are available to help you 24/7 over the phone or Internet to set up new computers or tablets, troubleshoot smart phones, digital cameras and printers, satellite and home entertainment systems, and much more. Are you having problems with pop ups, error messages, slow Internet, viruses, email or printing? Is your PC sluggish or software not working? They can help! For most problems, you won't even have to touch the keyboard as remote technicians use 100% secure, state-of-the-art technology to share your screen and diagnose and fix your problems remotely. Sit back, relax and watch them fix the problem in minutes.

Services Include:

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

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

Systems Supported

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

Software

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

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

System Utilities

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

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

Yahoo mail
Thunderbird

Eudora

Miscellaneous

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

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

Networking

Wired Routers
Wireless Routers
Wireless Adapters

ADSL Routers
Wireless Routers with print server
Print Servers

Recreational

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

Play Station Configuration
IP Camera
Iphone
Media Players

Warranty Registration

Warranty Registration Service makes it quick and convenient to protect your purchases! This service provides a single, central registration service that allows you to take full advantage of your warranties so that you can store and access key information about your warranty and the coverage it provides. No need to spend time digging through your files for the documents needed to claim under your warranties, just store your information in a central location using the Warranty Registration Service! All personal information is kept private. They do not trade, rent or sell this information to outside companies.

Other Benefits

Preferred Pricing for Marketing Supplies and Promotional Items from Curtis1000

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

Contact Susan Akins at 404-324-0004 or email sakins@curtis1000.com to place an order.

Discount Office Supplies from Quill

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

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

Discounted Website Services

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

TRUBENEFIT CARD

Gain no cost access to the TruBenefit Card and obtain incredible health, wellness, and lifestyle savings. Share the TruBenefit Card with your employees, friends and family!

In order to gain access to the services listed below you must register at

www.trubenefitcard.com/first-southern.

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.

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

- Your consult fee will be \$49.95 (you will be charged at the time of service).
- The primary account holder's spouse and children 26 or younger, can use 24/7 Call-A-Doc services.
- The patient speaks to a medically trained and HIPAA certified nurse who will triage and update the patient's electronic health records along with any symptoms.
- A 24-7 Call-A-Doc physician, licensed in their state, reviews the patients' medical history and provides a consultation over the phone or through video, just like an in-person visit.
- The physician recommends the proper treatment for the medical issue. If a prescription is necessary, it is sent to the member's pharmacy of choice.
- The physician documents the results of the consultation in the member's medical history. Consultation information can be sent to the member's primary care physician.
- A 24-7 Call-A-Doc nurse will perform a follow-up call within 48 to 72 hours of the patient's

consultation to ensure patient care quality.

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

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

Receive access to shopping and entertainment discounts from thousands of local and national vendors in 15 shopping categories. Some examples include:

- Shopping discounts on fashion, computers, electronics, health & beauty products, automotive products and services, appliances, furniture, home living products & services, gifts, business services and much more.
- Home living discounts on appliances, furniture, kids' toys, food & grocery, pet care & supplies, security systems, and much more.
- Entertainment & recreation discounts on movie tickets at most movie theaters, dining coupons and certificates at thousands of local restaurants, concert & event tickets, books, music, DVDs, sporting goods and much more.
- National attraction & Unique experience discounts at places such as Walt Disney World, Busch Gardens, Sea World, Universal Studios & Six Flags, Stock car driving, hot air balloon rides and much more.

Don't miss out on the significant savings available on items you purchase everyday!

TruPoint Tax Service

Experience the freedom of stress-free tax filing. Enjoy the ease and convenience of filing your Federal return for free, regardless of your tax situation. With direct e-filing to the IRS, your submission is fast, efficient, and hassle-free. Plus, rest assured knowing that all tax situations are covered, whether simple or complex.

For added convenience, take advantage of the state filing option for just \$14.99. As an IRS-approved e-file provider, this platform ensures the safety and security of your sensitive information.

Additional Discount Services:

Amplifon Hearing*

With Hear in America you receive:

- 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 NJ, NY, and RI.*

THE TRUBENEFIT CARD IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under MGL c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all 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.

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