

# First Class Checking

**Be Safer. Spend Smarter. It's Simple!**

## Financial Features

- Mastercard Debit Card
- Online Banking
- Digital or Mailed Statements
- Telephone Banking
- Bill Pay
- Mobile Banking\*
- Round UP Savings
- No Minimum Balance Requirement
- Unlimited Check Writing
- Interest-Bearing
- Person to Person Payments
- Digital Wallet Compatible
- FSNB will not charge a fee for transactions at another banks ATM\*\*
- Reduced Check Price – Selected Checks
- No Fee for Cashier's Checks

All for a \$5.95 Monthly Account Fee with Discounts - \$1.00 Veterans/Seniors(55+); \$1.00 Digital Statements

\*Additional charges may apply for text messages, alerts, and third-party carrier fees, etc.  
\*\*Fees from the other bank may apply.

## First Class Checking includes the following benefits at no additional cost:

*Benefits are provided by non-affiliated third parties.*

### Help Better Protect Your Identity<sup>1</sup>

- Identity theft resolution service for you
- Includes Fully Managed Recovery, Debit and Credit Card Registration, and Dark Web Monitoring

**(registration/activation required)**

(See reverse for details)

## Accidental Death & Dismemberment Insurance<sup>2</sup>

- Up to \$5,000 AD&D coverage

**(Coverage divides equally among joint account owners and reduces by 50% at age 70.)**

## Cell Phone Protection<sup>2</sup>

- Covers up to four phones listed on the cell phone bill
- Covers damage or theft
- Up to two claims per eligible account, per twelve-month period
- Up to \$400 per claim
- \$50 deductible per claim
- Cell phone bill must be paid using your First Class Checking account

## Debit Advantage<sup>®</sup>

- Buyers Protection<sup>2</sup> covers items for 90 days from the date of purchase against accidental breakage, fire or theft
- Extended Warranty<sup>2</sup> extends the U.S. manufacturer's original written warranty up to one full year on most new retail purchases if the warranty is less than five years
- Item(s) must be purchased entirely with your First Class Checking account for coverage

## Roadside Assistance Service<sup>2</sup>

- 24-hour coverage for roadside assistance services, including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence
- Maximum of two occurrences per twelve month period

## Travel and Leisure Discounts

- Redeem and print coupons online
- Access discounts from your mobile device
- Local and national discounts on hotels, restaurants, rental cars, auto care, museums, sporting events, salon services and more

**(available via mobile or web only)**

## Shopping Rewards<sup>™</sup>

- Access to exclusive offers and discounts at thousands of leading online retailers
- Shop online using our customized shopping portal and receive cash back
- Cash back is held in your Shopping Rewards account and, upon request, can conveniently be sent to you via PayPal or check

**(registration/activation required; available via mobile or web only)**

## Health Discount Savings

- Vision – exams, glasses, contact lenses, etc.
- Prescriptions
- Dental
- This is NOT insurance.

**(registration/activation required)**

## Telehealth<sup>3</sup>

- Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors
- Doctors ready to help with physical and mental health cares
- Zero copays, no surprise bills, plus discounts on prescriptions and lab work
- This is NOT insurance.

**(registration/activation required)**

**Benefits are provided and administered by Econocheck Corporation, a non-affiliated third-party, and are not services offered directly by First Southern National Bank. First Southern National Bank may discontinue these services at any time. All benefits end upon closure of your First Class Checking account.**

<sup>1</sup> Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

<sup>2</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. **Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

<sup>3</sup> Available for the primary account owner and their joint account owner(s). This is not insurance.

# First Class Checking

Benefits are provided by non-affiliated third parties.

## Help Better Protect Your Identity\*<sup>1</sup>

### Fully Managed Recovery

**Comprehensive Identity Theft Resolution Services** – Access to a dedicated fraud specialist assigned to manage your case until your identity is restored.

### Debit and Credit Card Registration

Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen. **(registration/activation required)**

### Dark Web Monitoring

Monitor your personal information on the dark web and receive alerts when your personal information is exposed. **(registration/activation required)**

*\*Some benefits require providing personal information at registration.*

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First  
Southern  
National Bank

Financial wisdom. Flourishing lives.

Member  
FDIC

