

WELCOME TO LINKBANK PERKS!

LINKBANK PERKS uses BaZing products and services to give clients, who are enrolled in an eligible checking account, an enhanced banking experience.

To access a complete description of all benefits and services, visit LINKBANK.COM/PERKS.

If you have questions about LINKBANK PERKS benefits, call BaZing Customer Service at (855) 822-9464 Monday through Friday, 9:00 AM - 6:00 PM EST.



ID THEFT AID

Personal Identity Theft*

This Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed for the product enrolled, as a result of a Covered Stolen Identity Event. Covered Stolen Identity Event means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number or any other method of identifying you. Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period. Damages or loss of money from your checking account are not eligible for coverage. The \$2,500 benefit is divided equally among joint account holders.

Payment Card Fraud Resolution

If your payment cards become lost or stolen, this benefit offers access to a fraud specialist to assist you in canceling and reissuing your cards, as well as guidance and next steps in protecting your finances. No monetary reimbursement is provided in the event of a loss.

Identity Restoration

Identity Restoration services provides access to a fraud specialist to guide victims of identity theft and other related fraudulent crimes through the complex process of restoring their personal identity, credit rating, financial security and legal integrity. Identity theft and other related crimes are devastating to consumers. This all-inclusive service fills a void by providing legal, financial and identity theft resolution services. No monetary reimbursement is provided in the event of a loss.



CELL PHONE PROTECTION*

This insurance is to reimburse the enrolled account holder for damage to or theft of eligible cellular wireless telephones. The enrolled checking account holder will receive a monetary reimbursement subject to the terms and conditions outlined in the Cellular Telephone Protection Guide to Benefits on the LINKBANK PERKS mobile app or LINKBANK.COM/PERKS.

Overview of Coverage Information

1. Protection begins the first day of the calendar month following the payment of the cellular wireless telephone bill using the eligible checking account associated with LINKBANK PERKS.
2. Coverage is for the primary cell phone and up to two (2) secondary phones listed on the cellular billing statement.
3. You will be assessed a \$50 co-payment per claim.
4. Maximum of two (2) claims per 12-month period; maximum benefit \$400 per claim and \$800 per 12-month period.
5. If you fail to make a cell phone bill payment in a particular month, your protection is suspended. Coverage is reinstated the first of the month following the phone bill payment.
6. Only cellular phones purchased by eligible checking account holders are eligible.
7. Specific exclusions include pre-paid or “pay-as-you-go” phones, cosmetic damage that does not impact the phone’s ability to make or receive calls, damage resulting from abuse or normal wear and tear, phones not purchased from a cellular service provider retail store or authorized reseller or Internet store.

Requirements Information

1. To submit a claim, you should notify BaZing by calling (855) 822-9464 within 60 days of the phone being stolen or damaged. A claim form may be downloaded at LINKBANK.COM/PERKS.
2. When submitting a claim, you should provide the completed claim form and all required documentation noted on the claim form and in the Cellular Telephone Guide to Benefits as determined by the Benefit Administrator. Claims must be submitted within 90 days of damage or theft.
3. To be eligible for this coverage, you should pay your cell phone bill from your eligible checking account associated with LINKBANK PERKS.



DOWNLOAD THE LINKBANK PERKS APP, OR VISIT
LINKBANK.COM/PERKS FOR MORE INFORMATION!





TRAVEL ACCIDENTAL DEATH INSURANCE*

This benefit covers loss of life due to an accident while traveling by a licensed common carrier (airplane, bus, taxi, train) or as a private passenger in an automobile. If the accident is covered by workers' compensation, it is not covered. Refer to the Travel Accidental Death insurance Guide to Benefits, on the LINKBANK PERKS mobile app or LINKBANK.COM/PERKS, for complete coverage description and exclusions. \$10,000 death benefit per eligible account holder.



BUYER'S PROTECTION AND EXTENDED WARRANTY*

Buyer's Protection and Extended Warranty will replace, repair, or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of items such as TVs, tablets, laptops, computers, Wi-Fi routers, printers, scanners and other computer peripherals, digital and video cameras, home theater systems, electronics, appliances, DVD and DVR players, mobile electronics, video game consoles...just to name a few.

To be eligible for Buyer's Protection and Extended Warranty, the item must be purchased in its entirety using your LINKBANK PERKS related checking account. This protection is up to a maximum of \$2,500 per occurrence and \$50,000 per year for the first 180-days after purchase of the protected product. It also doubles the product warranty period up to one year.



ROADSIDE ASSISTANCE

This benefit provides roadside service for up to \$80 per occurrence limit. There will be one occurrence for the same service during any continuous seven-day period and a maximum of four services per twelve-month period. Covered services include towing assistance, battery service, flat tire assistance, fuel, oil, fluid, water delivery, lock-assistance, collision assistance and extrication assistance. Refer to the Roadside Assistance Terms and Conditions in the LINKBANK PERKS mobile app and LINKBANK.COM/PERKS for a complete list of terms and conditions.



BILLSHARK

Billshark helps you get the best rate from service providers for internet, cell phone, cable, satellite, home security, and more. Billshark can also find recurring subscriptions you no longer need and help with cancellation. LINKBANK PERKS account holders receive preferred pricing for Billshark services, which will be reflected in the cart at sign-up. Billshark requires activation.

**Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.*



HEALTH SAVINGS CARD

This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers. A list of participating providers is available on the LINKBANK PERKS mobile app and LINKBANK.COM/PERKS. The discounts cannot be combined with your primary insurance. However, you may choose the coverage that provides the best benefit to you. Health savings benefits are not insurance.



FINANCIAL WELLNESS

Create state-specific and legally binding Wills, Health Care Proxies, Powers of Attorney, Pet Powers of Attorney, Trusts, and more. Financial Wellness, powered by Gentreo, keeps you updated as local and national laws change, and you can update your documents any time, as often as you need. Store all your documents and other important information in your family vault. Decide who you want to have access to your documents and invite them into your circle. Stay connected with the people who matter most so everyone knows what to do in an emergency. You've worked hard for the people and things in your life. Protect your legacy while protecting your loved ones from the stress and anxiety of going to court, hiring lawyers, and paying avoidable legal bills. Financial Wellness requires activation.



PET INSURANCE*

Sign up for Carefree Pet Plus Insurance at preferred pricing through the LINKBANK PERKS mobile app or visit LINKBANK.COM/PERKS. In addition to pet insurance, the benefit includes ID tags linked to Pet Cloud, where you can store additional information about your pet. It also includes 24/7 Virtual Vet, discounts on pet medication, warranty protection for damage from pets on home items, and more! To use the pet insurance, go to any licensed vet and send in the claim form and invoices for services. You can visit any vet in the country, and there are no breed or age restrictions.



SAVINGS NETWORK

The LINKBANK PERKS mobile app offers a complete network of savings that provides you with both national and local discounts. So whether you are planning that cross-country vacation or simply looking for dinner at a local restaurant, LINKBANK PERKS has something for you. To find deals near you, use the LINKBANK PERKS mobile app or visit LINKBANK.COM/PERKS.

LINKBANK PERKS uses BaZing products and services to give clients, who are enrolled in an eligible checking account, an enhanced banking experience. The information in this benefits reference guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions outlined in the applicable Guide to Benefits or on LINKBANK.COM/PERKS, the full terms and conditions will control in all respects.

Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions and may choose to limit deals.