



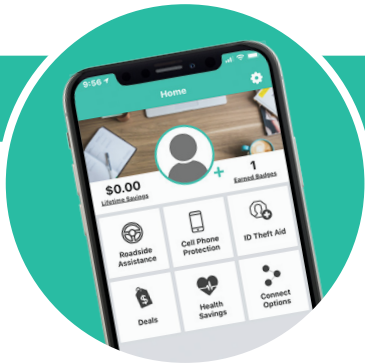
BaZing **BENEFITS** GUIDE



Member FDIC

- 1 BaZing Mobile App
- 2 BaZing Roadside Assistance
- 3 BaZing Cell Phone Protection
- 4 BaZing ID Theft Aid
- 5 BaZing Health Savings

Full details and information can be found on our website at myfcb.bank or the BaZing website.



MOBILE APP

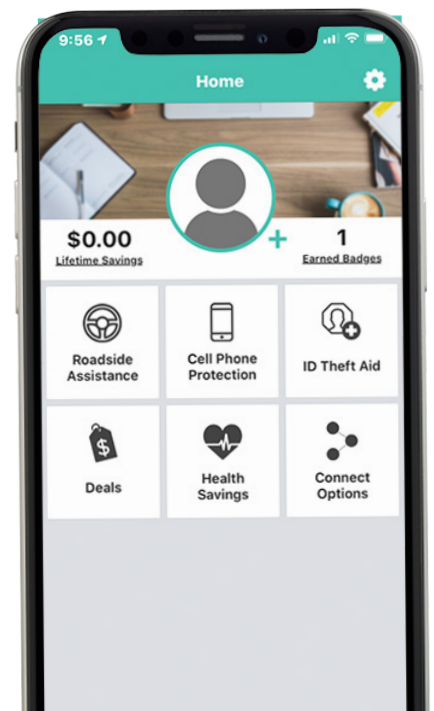
Have all the BaZing benefits in one place...

With your BaZing or BaZing Plus Spending Account you get access to enhanced benefits!

Have an iPhone or Android smartphone?

Download the BaZing Mobile App!

This FREE app gives you access to the BaZing benefits along with local and national deals, right in the palm of your hand.





ROADSIDE ASSISTANCE

What is covered?

- Covers up to \$80.00 per occurrence maximum.
- **Towing Assistance** – When towing is necessary, the Covered Vehicle will be towed to the nearest service facility.
- **Battery Service** - If battery failure occurs, a jump-start will be applied to start the Covered Vehicle.
- **Flat Tire Assistance** - Service consists of the removal of the Covered Vehicle's flat tire and its replacement with the spare tire located with the Covered Vehicle.
- **Fuel, Oil, Fluid and Water Delivery Service** - Provides for the delivery of an emergency supply of fuel, oil, fluid and water to a Covered Vehicle at the disablement site when the Covered Vehicle has an immediate need. You must pay for the fuel or other fluid when it is delivered.
- **Lock-out Assistance** - If your keys are locked inside of your Covered Vehicle, assistance will be provided to gain entry into the Covered Vehicle.
- **Collision Assistance** - If your Covered Vehicle is involved in a collision or accident and towing assistance is needed, Road America will provide assistance to direct your vehicle to the nearest repair facility.
- **Extrication Assistance** – Vehicle extrication will be provided when the Covered Vehicle is stuck in a ditch or other inaccessible area when such location is within fifty (50) feet of a paved road or highway. This service does not cover for extrication when driving a Covered Vehicle off-road or on unpaved surfaces.

How do you call for roadside assistance?

1. Simply call BaZing Customer Service at 855-822-9464
2. BaZing will connect you with Roadside Assistance

NOTE: ASSISTANCE OBTAINED THROUGH ANY SOURCE OTHER THAN ROAD AMERICA MOTOR CLUB IS NOT COVERED AND IS NOT REIMBURSABLE.



CELL PHONE PROTECTION

How are you eligible and what is covered?

- The cell phone bill must be paid out of the BaZing spending account the month prior to the incident.
- Only broken or stolen phones are covered. Lost phones are not covered.
- Cell phones that are part of a pre-paid or pay as you go cell phone plan are not eligible.
- All claims are subject to a \$50 copay. Approved claims submitted for reimbursement of over \$450 will receive the maximum amount of reimbursement, which is a check for \$400.
- There is a maximum of 2 claims per 12-month period. The maximum benefit limit is \$800 per 12-month period.
- You must file a claim for approval.



ID THEFT AID

Identity Restoration

What if you become a victim of identity theft or other fraudulent crimes?

- Access to a fraud specialist to guide you through the complex process of restoring your personal identity, credit rating, financial security, and legal integrity.
- Provides legal, financial, and identity theft restorations services.
- Unlimited access to a fraud specialist to assist you with notification to creditors, file alerts and freezes if you deem such action appropriate.
- The fraud specialist is also available to provide education and assistance with common identity related issues such as lost documents, identity theft of children, travel related issues and more.

How to use:

1. Call BaZing Customer Service at 855-UBAZING (855-822-9464)
2. BaZing will connect you with a fraud specialist.

Personal Identity Theft

What does this coverage include?

- 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.
- Receive reimbursement for covered expenses to restore your identity, up to the maximum amount allowed.

How do you collect reimbursement?

1. Call BaZing Customer Service at 855-822-9464 when you believe a stolen identity event has occurred
2. You will be walked through the necessary steps

Payment Card Fraud Resolution

What happens if your payment cards are lost or stolen?

1. Call BaZing Customer Service at 855-822-9464, and BaZing will connect you with a fraud specialist.
2. The fraud specialist will assist with pulling your online credit report and researching related information.
3. The fraud specialist will initiate a call with you and each affected creditor and/or bank.
4. With all parties on the phone, the request will be made to cancel existing payment cards and to have new cards issued.
5. If you prefer, you may choose to speak directly to the card issuers without assistance from the fraud specialist (we will provide you with card issuer contact information from your credit report).
6. At your request, a fraud alert with the Credit Reporting Agencies may also be established.



HEALTH SAVINGS

Health Savings Card

Where can you find the Health Savings Card to use?

1. On the BaZing mobile app, click the More menu and find Health Savings Card under the More Benefits section.
2. Print it off yourself from the BaZing website.

Anyone in the household can use the card, even if they are not a signer on the bank account (i.e. children).

The card cannot be used in conjunction with insurance or other discounts, but rather one or the other (whichever provides the greater discount).

Pharmacy Savings

Save on Prescriptions

Save up to 50% or more on prescription drugs at participating pharmacies. Simply present your Health Savings Card to your local participating pharmacist. There are no forms to fill out, receipts to send in or deductibles to pay.

Mail Order Pharmacy

Use our mail order pharmacy program to maximize savings on name brand or generic maintenance medication and have prescriptions delivered right to your home. This service provides a convenient, cost-efficient way to purchase a 30-90 day supply of maintenance drugs at greatly reduced prices.

Ordering is easy:

Simply call toll-free at 888-479-2000 and select option 0. A Customer Care Representative is available to assist you 24/7.

Eye Care Savings

Get discounts on frames, lenses, eye exams, contact lenses and LASIK surgeries with participating providers.

How do you get the discounts?

1. Simply schedule an appointment with the participating provider.
2. Present your Health Savings Card upon arrival.

How do you receive discounts on contact lenses?

1. Call 1-800-CONTACTS
2. Mention the code "Outlook Vision."

Can you use this benefit in conjunction with your vision insurance?

- Many vision insurance plans cover either glasses or contacts once per year.
- You may use your vision insurance for one and your Health Savings card for the other.

Hearing Savings

What is the discount for this?

- Save 15% on over 70 models of hearing aids through a nationwide network of hearing care offices.
- Purchases are backed by the Belcare Member Satisfaction Program, which includes free hearing aid inspections, cleanings and adjustments.

How do you receive the discount?

- Just present your Health Savings Card to the participating provider.