

Cellular Telephone Protection

This Guide to Benefit describes the benefit in effect as of the date your program provider elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date you enrolled in the program containing this benefit.

What is Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled eligible member (the "Member", also referred to as "You" or "Your") for damage to or theft of one (1) eligible Cellular Wireless Telephone. An eligible Cellular Wireless Telephone is the primary line or another line listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) deductible per claim and a maximum of two (2) claim occurrences per Member per twelve (12) month period. The maximum benefit limit is eight hundred dollars (\$800.00) per claim and one thousand dollars (\$1,000.00) per twelve (12) month period.

Who is eligible for this protection?

To be eligible for Cellular Telephone Protection, You must be a customer or member of an eligible U.S.-based entity enrolled in the Cellular Telephone Protection benefit through the program issued by your program provider. Only Cellular Wireless Telephones purchased by the Member will be covered.

Your Cellular Telephone Protection begins the first day following the benefit effective date set forth above.

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to eight hundred dollars (\$800.00) per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) deductible. The maximum limit of liability is eight hundred dollars (\$800.00) per claim occurrence, and one thousand dollars (\$1,000.00) per twelve (12) month period.

You will receive no more than the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality less Your fifty-dollar (\$50.00) deductible.

What is not covered?

- Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.

- Cellular Wireless Telephones purchased for resale, professional, or commercial use.
- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service).
- Cellular Wireless Telephones stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion previously known to You.
- Cellular Wireless Telephones stolen from a construction site.
- Cellular Wireless Telephones which have been rented, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or "pay as you go" type plans.
- Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular Wireless Telephone's ability to make or receive phone calls.
- Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
- Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless Telephone.
- Replacement Cellular Wireless Telephone not purchased from a cellular service provider's retail or Internet store (or authorized reseller).
- Taxes, delivery and transportation charges, and any fees associated with the cellular service provider.

Do I need to keep copies of receipts or any other records?

Yes. If You want to file a claim, You will need copies of Your Cellular Wireless Telephone provider's monthly billing statement for the billing cycle preceding the date of damage or theft and Your store receipt for repairs or purchase of Your replacement Cellular Wireless Telephone. You may also be required to submit your damaged device for evaluation of damage. A Cellular Wireless Telephone that has been voluntarily parted with is not eligible for Cellular Telephone Protection.

How do I file a claim?

Call the Benefit Administrator at **(866) 210-0361** or access the program materials or website for the program through which the Cellular Telephone Protection benefit is made available to You, if applicable, within sixty (60) days of damage or theft. Please note: If You do not give such notice within sixty (60) days after the damage or theft Your claim may be denied.

The Benefit Administrator representative will provide the appropriate claim form to You for the submission of your claim. This claim form must be completed, signed, and submitted with all the requested documentation within ninety (90) days from the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.

What do I need to submit with my claim?

- Your completed and signed claim form.
- A copy of Your Cellular Wireless service provider billing statement that reflects that the Cellular Wireless account was in good standing at the time of damage or theft.
- A copy of Your credit card statement from your program provider reflecting the account was in good standing at the time of damage or theft.
- A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model linked to Your Cellular Wireless Telephone account.
- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
- If the claim is due to damage, an itemized repair estimate or repair receipt from an authorized Cellular Wireless Telephone repair facility describing the damage to the device, a copy of an insurance claim, or other reports as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition, the Benefit Administrator may, in its sole discretion, require (a) the Member to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage; or (b) an itemized store receipt for the replacement Cellular Wireless Telephone reflecting the damage to the device being claimed and showing the purchase was made at a Cellular Wireless service provider's retail or Internet store.
- If the claim amount is less than Your personal homeowner's, renter's, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner's, renter's, or automobile insurance deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with Your claim form.
- Documentation (if available) of any other settlement of the claim.
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, will reimburse the Member for the lesser of a) eight hundred dollars (\$800.00) excess of the fifty-dollar (\$50.00) deductible; b) the actual or estimated cost of repair excluding taxes and other fees, less the fifty-dollar (\$50.00) deductible; or c) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and other fees paid to the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) deductible.

Please Note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per Member per twelve (12) month period. Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents.

Additional Provisions for Cellular Telephone Protection: This protection provides benefits only to You, a Member. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and the Cellular Telephone Protection benefit may be canceled. Each Member agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft.

No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against Us unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to Members subject to the terms and conditions contained herein. The terms and conditions contained in this Guide to Benefit may be modified.

Modifications to the terms and conditions may be provided via program websites, additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Members whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to Members whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by program provider. Your program provider can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as a Member.

For general questions regarding this benefit, call the Benefit Administrator at (866) 210 - 0361.

Services and benefits are insured under a policy from Plateau Casualty Insurance Company, 2701 North Main Street, Crossville, TN 38555.

Roadside Assistance

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

What is Roadside Assistance?

Subject to the terms and conditions provided in this Guide to Benefit, the Roadside Assistance benefit will provide the enrolled accountholder (the "Accountholder", also referred to as "You" or "Your") in an account that has this benefit (a "Covered Account") with 24-hour emergency roadside assistance for covered services as described in this Guide to Benefit. The Roadside Assistance benefit is subject to a maximum of two (2) occurrences per twelve (12) month period per Covered Account. The maximum benefit limit is \$100.00 per occurrence and \$200.00 per twelve (12) month period.

Who is eligible for this benefit?

To be eligible for the Roadside Assistance benefit, You must be an accountholder of an eligible U.S.-based financial institution enrolled in the Roadside Assistance benefit and have the Roadside Assistance benefit included in the Covered Account provided by Your financial institution.

Your Roadside Assistance coverage begins the date of enrollment in Your Covered Account.

How do I access Roadside Assistance with this benefit?

To obtain Roadside Assistance services, just call the Roadside Assistance service provider toll-free at 1-800-528-6298 and provide the Access Code for Your Covered Account. Your Access Code can be found in the documents provided to You at account opening and on the mobile application utilized to access this benefit provided as part of Your Covered Account. You will only be required to pay for any expenses or costs in excess of Your \$100.00 per occurrence maximum for covered emergencies.

The following are covered emergencies, subject to the \$100 per occurrence limit.

- Towing Assistance – When towing is necessary, Your vehicle will be towed to the nearest service facility up to \$100.00 from the disablement site. You will be responsible for the extra cost of towing Your disabled vehicle further than the coverage limitation of \$100.00 from the disablement site.

- Flat Tire Assistance – Service consists of the removal of Your vehicle's flat tire and its replacement with the spare tire located with Your vehicle. Towing Assistance will be provided, if necessary.
- Fuel, Oil, Fluid and Water Delivery Service – An emergency supply of fuel, oil, fluid and water will be delivered if Your vehicle is in immediate need. You must pay for the fuel or other fluid when it is delivered.
- Lock-out Assistance – If Your keys are locked inside Your vehicle, assistance will be provided to gain entry into Your vehicle.
- Battery Assistance – If battery failure occurs, a jump start will be provided to start Your vehicle. Towing Assistance will be provided, if necessary.

How do I obtain coverage under this benefit?

To be eligible for coverage, this Roadside Assistance Benefit must be utilized to arrange for emergency roadside assistance for Your vehicle and the service must be a covered emergency as described in this Guide to Benefit. Assistance obtained through any other source other than the Roadside Assistance service provider is not covered.

When calling for emergency roadside assistance services, the Roadside Assistance representative will ask You for Your Access Code and some preliminary information and will then dispatch a roadside assistance service provider to the location of Your vehicle. You must be with Your vehicle when the service provider arrives unless it is unsafe to remain with the vehicle as an unattended vehicle cannot be serviced.

What type of coverage is this?

Roadside Assistance is not insurance coverage. The Roadside Assistance benefit will provide emergency roadside assistance services for covered emergencies up to two (2) eligible occurrences per twelve (12) month period and will cover eligible expenses for such services up to \$100.00 per occurrence, subject to the terms, conditions, exclusions and limits of liability listed herein. Service must be a covered emergency under this Guide to Benefit. There is a limit of one (1) covered occurrence for the same service type during any continuous seven (7) day period.

You will be responsible for any emergency roadside assistance expenses incurred using the Roadside Assistance benefit in excess of the maximum amount payable per covered roadside assistance occurrence. The maximum amount payable per occurrence is \$100.00.

The following items are not included as part of the emergency Roadside Assistance benefit:

- Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of Your vehicle in the commission of a felony.
- Costs of parts, replacement keys, fluids, fuel, lubricants; cost of installation of any products or material; and additional labor related to towing.
- Non-emergency towing or other non-emergency service.
- Non-emergency mounting or removing of any tires, snow tires or chains.
- Shoveling snow from around Your vehicle.
- Tire repair.
- Extrication or Winching.
- Motorcycles, trucks over one and a half (1 ½) ton capacity, antique vehicles (meaning vehicles over 20 years old or out of manufacture for ten (10) years or more), taxicabs, limousines or other commercial or delivery vehicles.
- Recreational vehicles (including self-motorized RVs), camping trailers, travel trailers or any vehicles in tow.
- Any and all taxes, fines or tolls.
- Damage or disablement due to fire, flood or vandalism.
- Towing from or repair work performed at a service station, garage or repair shop.
- Towing by other than a licensed service station or garage; vehicle storage charges; a second tow for the same disablement.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
- Repeated service calls for a vehicle in need of routine maintenance or repair.

Only one (1) disablement for the same service type during any seven (7) day period will be accepted.

THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.

Additional Provisions for Roadside Assistance:

The Roadside Assistance benefit provides coverage only to You, an eligible Accountholder. You shall use due diligence and do all things reasonable to avoid or diminish emergency roadside assistance expenses. This provision will not be applied unreasonably to avoid covering roadside assistance expenses.

This benefit is provided to eligible Accountholders subject to the terms and conditions contained herein. The terms and conditions contained in this Guide to Benefit may be modified.

Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Accountholders whose accounts have been suspended or canceled. The Roadside Assistance benefit described in this Guide to Benefit will not apply to Accountholders whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as an Accountholder.

For general questions regarding this benefit, call the Benefit Administrator at (866) 210 – 0361.

Summary Description of Benefits for the Personal Internet & Identity Coverage Master Policy

This Summary is provided to inform you that as a member of Econ-O-Check Association you are entitled to benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of Personal Internet Identity Coverage has been issued to Econ-O-Check Association (the “**Master Policy Holder**”), under Policy Numbers: [7078268 and 1423608 respectively] underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., to provide benefits as described in this Summary.

General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

Limit of Insurance

Aggregate Limit of Insurance: per policy period	<u>\$25,000</u>
Lost Wages: per week, for 5 weeks maximum	<u>\$ 1,000</u>
Travel Expenses per week, for 5 weeks maximum	<u>\$ 1,000</u>
Elder Care and Child Care per policy period	<u>\$ 1,000</u>

Deductible per policy period	<u>\$ 0</u>
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Filing a Claim

If you have any questions regarding the identity theft insurance coverage or wish to file a claim under the Master Policy, please contact the Insurer at: 1-888-716-5437

This is a group master policy issued to Econ-O-Check Association. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

BENEFITS

We shall pay you for the following:

a)Costs

- i. Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
- ii. Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;
- iii. Reasonable and necessary costs incurred by you for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event;
- iv. Costs approved by us, for providing periodic reports on changes to, and inquiries about the information contained in your credit reports or public databases (including, but not limited to credit monitoring services
- v. Cost of travel within the United States incurred as a result of your efforts to amend or rectify records as to your true name and identity;
- vi. Reasonable and necessary costs for elder care, spousal care or child care incurred as a result of your efforts to amend or rectify records as to your true name or identity;
- vii. Reasonable and necessary costs incurred by you for ordering medical records for the purpose of amending and/or rectifying these documents as a result of a stolen identity event; and
- viii. Reasonable and necessary costs incurred by you for the replacement of identification cards, drivers licenses and passports as a result of a stolen identity event.

b)Lost Wages

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays, and paid personal days excludes business interruption or future earnings of a self-employed professional. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

c) Legal defense fees and expenses

Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:

- i. An initial consultation with a lawyer to determine the severity of and appropriate response to a stolen identity event;
- ii. Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event;
- iii. Removing any civil judgment wrongfully entered against you as a result of the stolen identity event;
- iv. Defending criminal charges brought against you as a result of a stolen identity event; provided, however, we will only pay criminal defense related fees and expenses after it has been established that you were not in fact the perpetrator;
- v. Challenging the accuracy or completeness of any information in your medical history as a result of a medical identity theft. It is further agreed that solely with respect to subparagraph (c) you, with our express prior written consent, may select such attorney; and
- vi. Challenging the accuracy or completeness of any information in your tax history as a result of a stolen identity event. It is further agreed that solely with respect to subparagraph (3) the insured, with our express prior written consent, may select such attorney.

A stolen identity event is the theft of your personal identification, social security number, or other method of identifying you, which has or could reasonably result in the wrongful use of such information. All loss resulting from stolen identity event(s) and arising from the same, continuous, related or repeated acts shall be treated as arising out of a single stolen identity event occurring at the time of the first such stolen identity event. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

Coverage Scope

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, in no event later than 90 days after the stolen identity event is discovered by you and you follow the instructions given to you in a claims kits that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event is reported to us within 90 days of discovery. You will not be covered if the stolen identity event first occurs after termination of the master policy or termination of your membership in the Master Policyholder's program.

Limits Of Insurance

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. **LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.**

The Lost Wages Limit of Insurance shown above is a sublimit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

Deductible

1. You shall be responsible for the applicable Deductible amount shown above and you may not insure against it.
2. You shall be responsible for only one Deductible during any one policy period.

Other Insurance

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

DUPLICATE COVERAGES

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a) subject to the applicable deductibles and limits of liability of each insured membership program
- b) but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.

For general questions regarding this benefit, call the Benefit Administrator at (866) 210 – 0361.