



## Welcome to United Rewards Checking!

### Benefits Service Disclosure

Please review this document for information about some of the features of **United Rewards Checking**, including complete details regarding access to the benefits<sup>1</sup>.

- **IDPROTECT® – Identity Theft Monitoring and Resolution Service<sup>1</sup> for you and your joint account holders includes:**
  - **Single Bureau Credit File Monitoring\*** – daily credit file monitoring and automated alerts of key changes to your Equifax credit report.
  - **Identity Monitoring\*** – monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified.
  - **Credit Report\*** – ability to request a single bureau report every six months or upon opening an identity theft resolution case.
  - **Credit Score<sup>2,3,\*</sup>** – ability to request a single bureau score every month.
  - **Credit Score Tracker<sup>3</sup>** – receive valuable insight into your credit score<sup>2</sup>
  - **Up to \$10,000 Identity Theft Expense Reimbursement Coverage<sup>4</sup>** – to cover expenses associated with restoring your identity. *(Insurance Certificate with complete details of coverage attached.) Need to file a claim? Call 1-866-210-0361.*
  - **Fully Managed Identity Theft Resolution Services** – access to a 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.
  - **Online Identity Theft News Center and Valuable Phone and Web Resources\***
  - **Financial Wellness 360°** – access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. *(available via mobile and web only)*
- **Cellular Telephone Protection<sup>4</sup>** – receive up to \$400 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to two claims per eligible account, per twelve month period. Covers up to four phones on a cellular telephone bill. *(Cellular telephone bill must be paid using this account. Guide to Benefit with complete details of coverage attached.) Need to file a claim? Call 1-866-210-0361.*
- **Travel and Leisure Discounts** – money-saving discounts from thousands of local and national businesses. Redeem and print coupons online or access discounts, including movie and theme park tickets from your mobile device. Digital Access makes saving super easy and convenient, giving instant savings anywhere, and anytime. *(registration/activation required; available via mobile or web only)*

#### Accessing Your Benefits!



Within five (5) days of account opening, the primary account owner will receive an email from Support@ClubChecking.com confirming activation of the credit file monitoring service provided with United Rewards Checking along with **instructions on how to go online to complete registration and access all the benefits and features of United Rewards Checking.** Joint Account Owner(s) see reverse for instructions on how to access to benefits.



Once registration is complete, accessing your benefits will be easy – online at **BankWithUnited.clubchecking.com** or with the **Club Checking Mobile App!** Mobile app instructions will be available online.



**Call the Benefits Service Center at 1-866-210-0361 for questions related to any of the benefits and services listed above.**

Thank you for allowing us to serve your financial needs. We appreciate your trust in us. If you have any questions regarding your United Rewards Checking account or the benefits listed above, please speak with a representative at United Bank.

**Please refer to the Terms & Conditions of United Rewards Checking on the next page for complete details regarding activation and access to the benefits and services, including important disclosures.**



## Benefits Service Disclosure – Customer Copy

### TERMS AND CONDITIONS:

<sup>1</sup> **Eligibility:** 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.

### Access to Benefits:

**Primary Account Owner:** Within five (5) days of account opening date, you will receive an email from Support@ClubChecking.com confirming activation of the credit file monitoring features along with instructions on how to go online and complete registration and access all the benefits and features. To receive notifications regarding your benefits, an active and unique email address must be on file.

**Joint Account Owner(s):** Go to BankWithUnited.clubchecking.com using Access Code UB443883 to register and access benefits.

### Features:

#### • IDProtect® - Identity Theft Monitoring and Resolution Service<sup>1</sup>:

##### Monitoring Services:

- **Credit File Monitoring** – daily credit file monitoring and automated alerts of key changes to your Equifax credit report.

**ACTIVATION:** (Primary Account Owner) Credit file monitoring will be turned on for Primary Account Owner only within five (5) days of account opening, provided Primary Account Owner is 18 years of age or older and information has been verified by the Credit Reporting Agency (CRA). If credit file monitoring has been activated, credit alerts will be sent to the email address provided at the time of account opening. **A unique email address must be on file to receive alerts.** Primary Account Owner will need to go online and complete registration to view credit alert details. Mobile credit alerts may be activated at that time. **Mobile fees may apply. If you do not want Credit File Monitoring activated, please contact the Benefits Service Center at 1-866-210-0361. Credit File Monitoring will not be turned on for Joint Account Owner(s). Joint Account Owner(s) will go to BankWithUnited.clubchecking.com using Access Code UB443883 to register and activate monitoring.**

**WRITTEN INSTRUCTIONS/DISCLOSURE:** Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to one free annual credit report from each of the three major credit reporting companies in a 12-month period. You authorize the administrator of this Program (Econocheck; “ECC”) and Equifax (“EX”), to use your personal information to activate the Credit File Monitoring (“CFM”) services. You understand that in accordance with the Fair Credit Reporting Act, you are authorizing and providing “written instructions” under the Fair Credit Reporting Act to ECC and EX (and each of their affiliates), to obtain your credit information from your personal credit file maintained by one or more of three nationwide credit reporting agencies and You hereby authorize ECC and EX (and each of their affiliates) to access Your personal credit information in order to (i) confirm your identity and (ii) provide your credit data and the CFM services (credit report, credit score, credit file monitoring) to you related to your use and enjoyment of the service.

- **Identity Monitoring\*** – monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A Risk Score rating is generated with your initial scan and monthly after that. If your scan reflects a high-Risk Score, a Risk Specialist will follow up with you by phone to discuss the scan.  
**ACTIVATION:** Registration is required to activate this benefit and a phone number must be on file to receive notice of elevated Risk Score. You will need to go online to activate and view your Risk Score.
- **Single Bureau Credit Report\*** – ability to request a single bureau report with Equifax data every six months or upon opening an identity theft resolution case.
- **Single Bureau Credit Score<sup>2,3,\*</sup>** – ability to request a single bureau score with Equifax data every month.
- Up to **\$10,000 Identity Theft Expense Reimbursement<sup>4</sup>** – helps to cover expenses associated with restoring your identity. (You do not have to activate this benefit. It goes into effect as of the account opening date and it is available to you in the event you suffer an identity theft incident.)
- **Fully Managed Identity Theft Resolution Services** – access to a fraud specialist assigned to manage your case until your identity is restored. (You do not have to activate this service. It goes into effect as of the account opening date and it is available to you in the event you suffer an identity theft incident.)
- **Debit and Credit Card Registration\***
- **Online Identity Theft News Center and Valuable Phone and Web Resources\***
- **Credit Score Tracker<sup>3</sup>** – receive valuable insight into your credit score<sup>2</sup>
- **Financial Wellness 360°** – access your financial wellness platform with unlimited one-on-one coaching, interactive courses, videos, booklets, infographics, and more to help maximize financial wellness. **(available via mobile or web only)**

\* Registration/activation required

<sup>2</sup> You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Equifax data. Third parties may use a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis.

<sup>3</sup> Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.

<sup>4</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. Guide to Benefit and insurance documents are located at BankWithUnited.clubchecking.com. **Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

**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: | <u>\$ 10,000</u> | per policy period             |
| Lost Wages:                   | <u>\$ 1,000</u>  | per week, for 5 weeks maximum |
| Travel Expenses               | <u>\$ 1,000</u>  | per week, for 5 weeks maximum |
| Elder Care and Child Care     | <u>\$ 1,000</u>  | per policy period             |
| <b>Deductible</b>             | <u>\$ 0</u>      | per policy period             |

**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 (c) you, with our express prior written consent, may select such attorney.

d) Restoration services

Those services performed in response to a stolen identity event and on your behalf after receipt of authorization from you including but not limited to:

- i. Providing you with an information package including a description of the resolution process, educational articles, and guidance for avoiding future complications.
- ii. Notifying the three major credit bureaus and provide assistance with requesting that a fraud alert be placed on your credit files and affected credit accounts.
- iii. Reviewing your credit files with you to determine the accuracy of the file and potential areas of fraud.
- iv. Notifying as needed, your affected creditors, financial institutions, credit card companies, utility providers, and merchants of the identity fraud.
- v. Providing information to the Federal Trade Commission (FTC), and to other government agencies as appropriate.
- vi. When appropriate, providing assistance with obtaining and reviewing your Social Security Personal Earnings and Benefits Statement.
- vii. Creating and maintaining a case file to document the identity fraud.

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.

## Cellular Telephone Protection

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 Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled eligible accountholder (the "Accountholder", also referred to as "You" or "Your") for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary line and up to three (3) secondary, additional, or supplemental lines as 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 Eligible Account through which this benefit is provided per twelve (12) month period. The maximum benefit limit is four hundred dollars (\$400.00) per claim and eight hundred dollars (\$800.00) per twelve (12) month period.

### Who is eligible for this protection?

To be eligible for Cellular Telephone Protection, You must be an accountholder of an eligible U.S.-based financial institution enrolled in the Cellular Telephone Protection benefit and pay Your monthly Cellular Wireless Telephone bills with Your eligible account issued by your institution ("Eligible Account"). Only Cellular Wireless Telephones purchased by the Accountholder will be covered.

Following the benefit effective date set forth above, Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using Your Eligible Account. If the Accountholder fails to make a Cellular Wireless Telephone bill payment for a particular month, the Cellular Telephone Protection is suspended. Provided the Cellular Telephone Protection continues to be offered, the benefit will resume on the first day of the calendar month following the date of any future Cellular Wireless Telephone bill payment with the Eligible Account.

### 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 four hundred dollars (\$400.00) 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 four hundred dollars (\$400.00) per claim occurrence, and eight hundred dollars (\$800.00) 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 Eligible Account statement reflecting monthly Cellular Wireless Telephone bill payments during the time immediately preceding the 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 Cellular Telephone Protection benefit page of the website for the Eligible Account through which this 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.
- Copies of Your Eligible Account statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
- 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 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 Accountholder 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 Accountholder for the lesser of a) four hundred dollars (\$400.00) 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 Eligible Account through which this benefit is provided 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, an Accountholder. 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 Accountholder 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 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 program websites, 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 Cellular Telephone Protection 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.**

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