

MEMBER BENEFITS

Choose
Our Best Account
and start saving today!

	Estimated Annual Retail Savings
Personalized Checks	\$33 ⁰⁰
Photocopy Service	\$3 ⁰⁰
Notary Service	\$5 ⁰⁰
\$10,000 Accidental Death & Dismemberment Insurance	\$45 ⁰⁰
Credit Card Registration	\$15 ⁰⁰
Safe Deposit Journal	\$5 ⁰⁰
Key Tag Return	\$10 ⁰⁰
Household Inventory Ledger	\$5 ⁰⁰
Assets Organized	\$5 ⁰⁰
Entertainment [®] SaversGuide [®]	\$150 ⁰⁰
Rental Car Discounts	\$25 ⁰⁰
Flowers, Gifts and Greenery	\$25 ⁰⁰
Cash Back Member Rewards	\$40 ⁰⁰
Emergency Medical ID	\$15 ⁰⁰
Prescription Drug Plan	\$79 ⁰⁰
EyeCare & EyeWear Plan	\$99 ⁰⁰
Hearing Plan	\$135 ⁰⁰
Internet Access Of Benefits <i>online banking service that saves you time and money</i>	
Our Best Account benefits priced separately:	\$694 ⁰⁰

Our Best Account

You also receive these additional benefits, when you select Our Best Account:

INSURANCE BENEFIT
\$10,000 Accidental Death & Dismemberment Insurance*
Our Best Account coverage includes \$10,000 of 24-hour Accidental Death & Dismemberment Insurance.

*Benefit reduces by 50% at age 70. Coverage is divided equally among joint account holders.

Special Insurance Program Notes

The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

Insurance Products

Not insured by FDIC or any Federal Government Agency by the bank or any bank affiliate

SECURITY BENEFITS

Safe Deposit Journal

It's easy to locate important documents and other valuables when you use the Safe Deposit Journal to record items deposited and withdrawn from your safe deposit box.

Key Tag Return

A lost set of keys can cause a great deal of worry for the person who loses them. We'll help you feel secure and get your keys back. As a club member, you are entitled to one number-coded, return-postage-guaranteed key tag at no charge. Additional key tags are available for \$2.50 each.

Assets Organized

Keep an organized record of all your important personal and financial information within this one document. Then place it somewhere convenient to both you and your spouse. Some advisors consider this basic concept your first step to achieving true financial security.

Household Inventory Ledger

This easy to use ledger provides an efficient and thorough way to record your household items along with their estimated value and serial numbers. Please store the completed Household Inventory Ledger outside your home in a safe deposit box. It may prove to be a very important asset in the event of unexpected circumstances.

Credit Card Registration

Register your credit, debit and ATM cards and have the peace of mind of knowing your cards are protected and your liability is limited should your cards become lost or stolen. With one toll-free phone call you will be able to cancel your missing cards, stop unauthorized use and request replacement cards.

Internet Access Of Benefits

All for only \$6.95 per month.

PLUS, AS A VALUED OUR BEST ACCOUNT MEMBER, YOU HAVE ACCESS TO THE FOLLOWING BENEFITS AND SERVICES AT NO ADDITIONAL COST:

TRAVEL & ENTERTAINMENT BENEFITS

Entertainment® SaversGuide®

The SaversGuide® Directory lists thousands of hotels and restaurants where you can obtain great discounts just by showing your SaversGuide® Membership Card. The directory also contains discounts to movie theaters and money-saving coupons from top national merchants across the country. To enjoy even more savings, visit the SaversGuide® web link located within the directory. The web site allows you to search for local merchants in your hometown or hotels and merchants at your vacation destination.

Rental Car Discounts

Receive auto rental discounts at Avis, Hertz, Alamo, National and Budget. Members are provided special discount codes and toll-free telephone access for priority service.

SHOPPING BENEFITS

Flowers, Gifts & Greenery

Save up to 15% off the regular price when you send your friends and family flowers, gifts, gift baskets and potted plants. Use your special member access for all occasions. It's simple and smart!

Cash Back Member Rewards

Start receiving Cash Back Member Rewards today! You can earn 10% cash back on your everyday purchases - such as groceries, household supplies, entertainment. Save your receipts and submit quarterly for cash back rewards.

Upgrade to Our Best Account Family Plan

and receive all of the benefits of Our Best Account and your coverage increases to \$25,000 Accidental Death & Dismemberment Insurance*, \$100,000 Scheduled Airline Coverage, \$1,500 Dependent Spouse Coverage and \$1,500 Dependent Child Coverage.

All for only \$2 more per month!

HEALTH BENEFITS

Emergency Medical ID

Carry vital medical information with you at all times with your EMID Card. Know that emergency medical technicians will be able to give you the best possible care with the information your card provides. Two cards are available at no cost. Additional cards are \$2.50.

Prescription Drug Plan

As a member, receive discounts on prescription drugs for you and your immediate family! Save up to 30% on average on brand name and generic prescription drugs. Our card is welcomed at approximately 40,000 pharmacies, including a wide variety of national retail chains, as well as independent pharmacies. **This is not insurance.**

EyeCare & EyeWear Plan

This vision program offers members 20% to 60% off eyeglasses, contact lenses (excluding disposable), and other retail eyewear items through a network of over 12,000 eyecare professionals nationwide, including JCPenney, LensCrafters, Pearle Vision, Sears Optical and Target Optical. In addition, members can save 10% to 30% on eye examinations and surgical procedures, including Lasik where available. **This is not insurance.**

Hearing Plan

Members have access to one of the largest networks of audiologists in the United States and receive 10% to 20% savings from the provider's fee on hearing aids (10% off programmable or digital hearing aids), hearing aid repairs as well as related hearing products (excluding batteries) and also can receive a hearing aid evaluation at no charge. **This is not insurance.**

Disclosure for health discount benefits only:

This plan is NOT insurance. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. The range of discounts for services offered will vary depending on the type of provider and service. Discounts on hospital services are not available in Maryland. This is not a Medicare prescription drug plan. This plan is administered by Coverdell & Company, Inc., a discount medical plan organization at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374. You have the right to cancel this agreement within 30 days of the effective date. To access a provider list, log on to www.eClubOnline.net using access code: E751C953 or call toll-free, 1-866-210-0361.

Financial Benefits

The following benefits may be yours when you choose Our Best Account:

Personalized Checks

You will receive all the personalized checks you need at no additional cost. Your special member checks will be printed with your name and address.

Interest on Checking

Ask us how you can earn interest on your checking account.

Overdraft Privilege

Ask us for Details.

Unlimited Checking

Write all the checks you want. There are no per-check charges.

No Issue Fee on ATM/Debit Card

Imaged Checks Returned with Each Month's Statement

Pay Yourself First Savings Program

Free Trust Consultation

Personal Financial Planning Assistance

Free Notary and Photocopy Service on Important Documents

Discount on Safe Deposit Box Rental