



Benefit Details

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PERSONAL IDENTITY THEFT

Overview:

Member eligibility is determined by the date that UCCU enrolled you in Prime or Prime Plus Checking. To be eligible for this benefit, you must be a valid account holder of Utah Community Federal Credit Union and reside in the United States or Canada.

The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed under the plan, 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.

What are the covered costs under the Personal Identity Theft benefit?

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs incurred by you for a maximum of four (4) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator.
- Actual lost wages for time taken 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 Covered Stolen Identity.
- Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event.

What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered costs.
- Sick days and any time taken from self-employment.
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

When and where am I covered?

- 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.

Additional Provisions for Personal Identity Theft:

This benefit applies to you, an eligible account holder. Coverage is divided equally on joint accounts. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each account holder 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 a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. 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 Covered Stolen Identity Event. After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies. No legal action for a claim may be brought until sixty (60) days after we receive a Proof of Loss. No legal action against us may be brought more than three (3) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms stated herein have been complied with fully. This benefit is provided to eligible account holders at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions stated herein may be modified by subsequent endorsements. The benefit will not apply to account holders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as an account holder. It is insured by Indemnity Insurance Company of North America. For general questions regarding this benefit, call the Benefit Administrator at 855-822-9464.

Operating Procedures:

To file a claim, call our Benefit Administrator, toll-free, at 855-822-9464 immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the loss.

You must submit a signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator. Must be submitted within sixty (60) days.

Reimbursement will be initiated once your claim has been received, verified, and all required documents are approved.

If you reasonably believe that a law may have been broken, you must promptly file a report with the police.

You must take all reasonable steps to mitigate possible costs.

Other Information:

You can find information about Personal Identity Theft in the Protection Category at www.BaZing.com/UCCU or under More on the UCCU Prime mobile app.

PAYMENT CARD FRAUD RESOLUTION

Overview:

You are entitled to access a fraud specialist to assist with cancelling the stolen or lost cards and re-issuing new cards. There is no need to register your payment cards in advance to use Payment Card Fraud Resolution.

Operating Procedures:

Call BaZing Customer Service at 855-822-9464.

BaZing will connect you with a fraud specialist.

The fraud specialist will assist with pulling your online credit report and researching related information.

The fraud specialist will initiate a call with you and each affected creditor and/or bank.

With all parties on the phone, the request will be made to cancel existing credit/bank accounts and to have new cards issued.

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).

At your request, a fraud alert with the Credit Reporting Agencies may also be established.

Other Information:

You can find information about Payment Card Fraud Resolution in the Protection Category at www.BaZing.com/UCCU or under More on the UCCU Prime mobile app.

IDENTITY RESTORATION

Overview:

A dedicated and certified specialist is available to answer questions and assist with resolution in the event of fraud or an identity theft event.

A dedicated resolution specialist will perform assisted or fully-managed restoration services on behalf of victims and coordinate with customer's applicable financial institution and/or other agencies.

In addition to advising you on the best procedures to help prevent fraud or to respond to a fraud event, a resolution specialist can also act on your behalf by obtaining an executed limited power of attorney form.

Resolution specialists assist with an End2End Defense® 32-step restoration process which includes:

- Notifying and requesting government-issued identification such as a state's Driver's License, Social Security card or Passport
- Notifying the three national credit bureaus to place fraud alerts on credit reports, and review such reports to identify evidence of the fraud or identity theft event
- Notifying banks, credit card companies and merchants as directed by you to freeze or close any accounts compromised by or resulting from the fraud or identity theft event
- Notifying the Federal Trade Commission and filing a complaint to report the identity theft event
- Coordinating with credit bureaus, banks, credit card companies, government agencies and/or merchants

Operating Procedures:

- Call BaZing Customer Service at 855-822-9464 to be connected with a certified resolution specialist.

Other Information:

- You can find information about Identity Restoration in the Protection Category at www.BaZing.com/UCCU or under More on the UCCU Prime mobile app.

CELL PHONE PROTECTION

Eligibility:

To be eligible for Cellular Telephone Protection, You must be a member of Utah Community Federal Credit Union and pay your monthly Cellular Wireless Telephone bills from your Prime Plus or Prime checking account. Only Cellular Wireless Telephones purchased by the account holder will be covered. Following the program 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 from your Prime Plus or Prime checking account. If the account holder fails to make a Cellular Wireless Telephone bill payment in 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.

Overview:

What is Cellular Telephone Protection?

Cellular Telephone Protection will reimburse the enrolled account holder (the "Account holder", 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 the first two 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) co-payment per claim and a maximum of two (2) claims per twelve (12) month period.

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 the amount of the benefit in effect for your financial institution per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) co-payment. You will receive no more than the purchase price less your fifty-dollar (\$50.00) co-payment as recorded on your submitted receipt.

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 who is previously known to You.
- Cellular Wireless Telephones stolen from a construction site.
- Cellular Wireless Telephones which have been rented, leased, 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 account statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and your store receipt for purchase of your new Cellular Wireless Telephone.

Operating Procedures:

To file a claim, call the Benefit Administrator at 855-822-9464 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 ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned 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 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 corresponds with the above account statement.
- 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 currently 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, a copy of an insurance claim or other report 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) an itemized estimate of repair from an authorized Cellular Wireless Telephone repair facility or (b) the Account holder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage or (c) an itemized store receipt for the replacement Cellular Wireless Telephone showing the purchase was made at a cellular service provider's retail or Internet store (for example: Verizon Wireless, AT&T, Sprint, etc.).
- 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, may choose to repair or replace the Cellular Wireless Telephone or reimburse the account holder for the lesser of a) the amount of the benefit in effect for your financial institution in excess of the fifty-dollar (\$50.00) co-payment; or b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) copayment. Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period. Reimbursement will take place after receipt and approval of claim form and all required documents.

Additional Provisions for Cellular Telephone Protection:

This protection provides benefits only to you, an eligible account holder. Coverage is divided

equally on joint accounts. 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 account holder 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 stated herein have been complied with fully. This benefit is provided to eligible account holders at no additional cost. The terms and conditions stated herein may be modified by subsequent endorsements. The benefit will not apply to account holders whose accounts have been suspended or canceled. The Cellular Telephone Protection will not apply to account holders whose applicable account(s) are closed, delinquent, or otherwise in default. Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit and notify You at least thirty (30) days in advance. This information describes the benefit provided to You as an account holder. It is insured by Indemnity Insurance Company of North America. For general questions regarding this benefit, call the Benefit Administrator at 855-822-9464.

Other Information:

You can find information about Cell Phone Protection in the Protection Category at www.BaZing.com/UCCU or under More on the UCCU Prime mobile app.

TRAVEL ACCIDENTAL DEATH INSURANCE COVERAGE

Eligibility:

You are a Covered Person and eligible for coverage under the plan if you are an eligible account holder of Utah Community Credit Union with a covered account in good standing. For benefits to be payable the Policy must be in force, the required premium must be paid and you must be engaging in a Covered Activity. If you have more than one enrolled account offering coverage under this plan, the maximum amount We will pay for any one loss will be two times the largest benefit amount payable. You will be insured on the later of the Policy Effective Date or the date that you become eligible. Your coverage will end on the earliest of the date: 1) the Policy terminates; 2) you are no longer eligible; or 3) the period ends for which the required premium is paid. The coverage amount (Principal Sum) is determined by the coverage in effect for your financial institution.

Overview:

Covered Activities

Exposure & Disappearance - Coverage includes exposure to the elements after the forced landing, stranding, sinking, or wrecking of a vehicle in which you were traveling. You are presumed dead if you are in a vehicle that disappears, sinks, or is stranded or wrecked on a trip covered by the Policy; and the body is not found within one year of the Covered Accident.

Specified Trip - We will pay benefits described if you suffer a loss or Injury as a result of a Covered Accident while traveling in a Common Carrier or Private Passenger Automobile. We will only pay benefits if you are engaged in one of the hazards listed when the Covered Accident occurs. Unless otherwise specified, We pay benefits only once for any one Covered Accident, even if it is covered by more than one hazard.

Description of Benefits

Common Carrier Benefit - We will pay the Principal Sum if you die as a result of a Covered Accident while you are riding as a fare-paying passenger in, or are struck by a regularly scheduled Common Carrier. Riding includes getting into and getting out of the Common Carrier. Your death must result directly and independently from all other causes in an accidental death within 365 days from the Covered Accident. "Common Carrier" means: 1) a public conveyance, including a bus, train, taxicab, aircraft, licensed for hire to carry fare-paying passengers; or 2) a transport aircraft operated by the Air Mobility Command of the United States of America or a similar air transport service of another country.

Passenger Accident Benefit - We will pay the Principal Sum if you die as a result of a Covered Accident while you are driving, riding as a passenger in, or getting in or out of, a Private Passenger Automobile. Your death must result directly and independently from all other causes in an accidental death within 365 days from the Covered Accident. "Private Passenger Automobile" means a validly registered, four wheel private passenger car, campers, motor

homes, station wagons, sport utility vehicles, pick-up trucks, van-type cars that are not licensed commercially or being used for commercial purposes, and motorcycles. Any vehicle being used as a taxicab, bus, or other public conveyance will not be considered a Private Passenger Automobile. Any vehicle not defined above will not be considered a Private Passenger Automobile.

Seatbelt and Airbag Benefit - We will pay a percent of the Principal Sum subject to the conditions described below, if you die directly and independently from Injuries sustained while wearing a seatbelt and operating or riding as a passenger in an Automobile. An additional amount will be paid if you were also positioned in a seat protected by a properly-functioning and properly deployed Supplemental Restraint System (Airbag). Verification of proper use of the seatbelt at the time of the Covered Accident and that the Supplemental Restraint System properly inflated upon impact must be a part of an official police report of the Covered Accident or be certified, in writing, by the investigating officer(s) and submitted with your claim to Us. If such certification or police report is not available or it is unclear whether you were wearing a seatbelt or positioned in a seat protected by a properly functioning and properly deployed Supplemental Restraint System, We will pay a default benefit to your beneficiary. "Supplemental Restraint System" means an airbag that inflates upon impact for added protection to the head and chest areas. "Automobile" means a self-propelled, private passenger motor vehicle with four or more wheels that is a type both designed and required to be licensed for use on the highway of any state or country. Automobile includes, but is not limited to, a sedan, station wagon, sport utility vehicle, or a motor vehicle of the pickup, van, camper, or motor-home type. Automobile does not include a mobile home or any motor vehicle that is used in mass or public transit.

What is not covered?

We will not pay benefits for any loss or Injury that is caused by, or results from:

- intentionally self-inflicted Injury
- suicide or attempted suicide
- war or any act of war, whether declared or not
- a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food
- commission of, or attempt to commit, a felony
- the Insured being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred commission of or active participation in a riot or insurrection an accident if the Insured is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license
- injury covered by workers' compensation, employers' liability
- injury or loss contributed to the use of any drug or narcotic, except as prescribed by a Doctor

- injury resulting from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; hang-gliding, parachuting, amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing
- flight in, boarding, or alighting from an Aircraft, except as a fare-paying passenger on a regularly scheduled commercial or charter airline
- medical or surgical treatment, diagnostic procedure, administration of anesthesia related to medical mishap or negligence, including malpractice

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

Definitions

“Covered Accident” means an accident that occurs while coverage is in force for you and results directly and independently of all other causes in a loss or Injury covered by the Policy for which benefits are payable. “Injury” means accidental bodily harm sustained by you from a Covered Accident. The Injury must be caused solely through external, violent and accidental means. All injuries sustained by one person in any one Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. “We, Our, Us” means the insurance company underwriting this insurance or its authorized agent.

Operating Procedures:

You must notify Us within 90 days of an Accident or Loss. If notice cannot be given within that time, it must be given as soon as reasonably possible. For customer service, eligibility verification, plan information, or to file a claim, contact the Benefit Administrator at (855) 822-9464.

Any benefits due at the time of the covered person’s death will be paid to the designated beneficiary. If there is no named beneficiary or surviving beneficiary on record with Us or Our authorized agent, We pay benefits in equal shares to the first surviving class of the following: 1) Spouse; 2) Children; 3) Parents; 4) Brothers and sisters. If there are no survivors in any of these classes, We will pay the Insured’s estate.

This is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law.

Other Information:

Print your Guide to Benefits by going to www.BaZing.com/UCCU in the Protection Category.
 NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY ANY FINANCIAL INSTITUTION.

24 HOUR EMERGENCY ROADSIDE ASSISTANCE

Overview:

Emergency Roadside Assistance is available 24 hours a day, every day of the year throughout the United States, Canada and Puerto Rico. Your coverage begins on the date shown on your contract that includes this Emergency Roadside Assistance benefit and terminates on either the expiration date shown or at the expiration of your contract, unless cancelled. You will only have to pay for any non-covered expenses or costs in excess of your eighty dollar (\$80.00) per occurrence maximum. Coverage is extended to You, the contract holder, for all vehicles that you own or lease (12 month lease or longer), hereinafter referred to as a

"Covered Vehicle." Service will be provided to any driver of a Covered Vehicle and must be a Covered Emergency under these Terms and Conditions.

Operating Procedures:

All of the emergency roadside assistance services are provided by Brickell Financial Services-Motor Club, Inc. d/b/a Road AmericaMotor Club, administrative offices at 7300 Corporate Center Drive, Suite 601, Miami, Florida 33126. (For Mississippi and Wisconsin customers, services are provided by Brickell Financial Services-Motor Club, Inc. For California customers, services are provided by Road America Motor Club, Inc. d/b/a RoadAmerica Motor Club.) All entities are collectively referred to as "Road America Motor Club" or "RAMC") throughout these Terms and Conditions.

Just call TOLL-FREE 1-888-838-2163, and a service vehicle will be promptly dispatched to your assistance. Important: Please be with your Covered Vehicle when the service provider arrives, unless it is unsafe to remain with the vehicle, as they cannot service an unattended vehicle. In the event that service is not obtainable through RAMC, you will receive an authorization number to receive a refund of payments made according to your program benefit and coverage limits for services received independently. You must first contact RAMC for authorization to obtain independent services. NOTE: ASSISTANCE OBTAINED THROUGH ANY SOURCE OTHER THAN ROAD AMERICA MOTOR CLUB IS NOT COVERED AND IS NOT REIMBURSABLE. The following are Covered Emergencies/Covered Services, subject to the eighty dollar (\$80.00) per occurrence limit. There will be a limit of one (1) occurrence for the same Covered Service type during any continuous seven (7) day period and a maximum of four (4) Covered Services per twelve (12) month period of coverage.

- 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.

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 the Covered Vehicle in the commission of a felony. Cost of parts, replacement keys, fluids, lubricants, or fuel, cost of installation of products, or materials. Non-emergency towing or other non-emergency service. Any service available through a valid manufacturer's warranty or service. Non-emergency mounting or removing of snow tires or chains. Shoveling snow from around a vehicle. Tire Repair. Motorcycles, trucks over one and a half ton capacity, antique vehicles (meaning vehicles over 20 years old or out of manufacture for 10 years or more), taxicabs, limousines, or other commercial vehicles. Recreational vehicles (including self-motorized RVs), camping trailers, travel trailers, or any vehicles in tow. Any and all taxes, tolls or fines. 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 the law. Services received independently from Road America without prior authorization from Road America. Repeated service calls for a Covered Vehicle in need of routine maintenance or repair. Only one disablement for the same Covered Service type during any seven (7) day period will be accepted with a maximum of four (4) Covered Services per twelve (12) month period of coverage. THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.

Other Information:

You can also find information about 24-Hour Emergency Roadside Assistance under the Protection and Travel Categories at www.BaZing.com or under More on the UCCU Prime mobile app.

HEALTH SAVINGS CARD

Overview:

Prescription Drug Discount Card Program:

Save up to 50%, or more, on prescription drugs at participating pharmacies! Simply present your card to your local participating pharmacist, there are no forms to fill out and no deductibles to pay.

Mail Order Pharmacy Program:

Use our mail order pharmacy program to maximize savings on name brand or generic maintenance medication and have prescriptions delivered 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.

Vision Discounts:

Save 10%-50% on frames and lenses. Also save on eye exams, contact lenses, LASIK surgeries in selected areas where approved.

Hearing Discounts:

Members save 15% on over 70 models of hearing aids through a nationwide network of over 1,300 hearing care offices. Purchases are backed by the BelCare™ Program, which includes free hearing aid inspections, cleanings, and adjustments.

Personalized Follow-Up Schedule: A specific follow-up schedule will be outlined to help members adjust to their hearing aids. Beltone will help them get comfortable with and knowledgeable about their hearing aids, and will make any necessary adjustments to the aids themselves.

BelCare™ Program: Members receive the BelCare™ Program, a nationwide program of continuing care. Hearing aid inspections, cleaning, and adjustments are absolutely free during the hearing aid lifetime at any one of over 1,300 participating Beltone offices and service centers. Some restrictions and limitations apply.

THIS IS NOT INSURANCE

Operating Procedures:

Members print their Health Savings Card at www.BaZing.com/UCCU under the Health Category. Or show the card from the UCCU Prime mobile app under More.

In the Health Category or under More on the UCCU Prime mobile app, click on the Health Provider Search to find out what local pharmacies, vision centers, and hearing aid providers participate in the program.

For pharmacy, present the Health Savings Card or from the UCCU Prime mobile app to the Pharmacist with your prescription.

For Mail Order Pharmacy, simply call toll-free at 888-479-2000 and select option 5. A Customer Care Representative is available 24 hours/day, 7 days/week and will assist you in placing your order and delivering your prescription directly to your home.

For eye exams, schedule an appointment with the participating provider. For services, present your card or show the card from the UCCU Prime mobile app to the provider upon arrival.

Receive discounts on contact lenses by ordering at 1-800-CONTACTS and mention code "Outlook Vision" to receive the discount.

This card does not work in addition to your insurance; rather you can use one or the other. Sometimes your insurance provides a deeper discount, and other times it's your UCCU Prime Health Savings card.

Other Information:

The Health Savings Card is found under the Health Category at www.BaZing.com/UCCU or under More on the UCCU Prime mobile app.

SAVINGS NETWORK

Overview:

BaZing Guarantee

We choose our merchant partners carefully and offer the best discounts available from thousands of local and online retailers. With all of the offers available to our UCCU Prime members, there may be rare instances when a merchant may mistakenly not honor a coupon. If this happens to you, we will make it right! Our guarantee is that we will compensate you the estimated amount of the discount that was not honored, up to \$100. Sometimes merchants may also go out of business without alerting us. If you find that a business has closed, please let us know so that we can keep our network as accurate as possible. Our goal is 100% satisfaction, and your communication with us will help us attain this goal. Call us at 1.855.UBAZING (1.855.822.9464), email us at Customer.Service@BaZing.com or submit comments at www.BaZing.com/UCCU under My Account or submit a copy of your receipt on the UCCU Prime mobile app.

Hotel and Car Rental Discounts

Save on hotels and get a best price guarantee on 435,000+ hotels in popular destinations worldwide including the USA Caribbean, Mexico, Canada, Australia, and Europe.

For Hotel Discounts and Car Rental Discount, members may search by city or zip code online at www.BaZing.com/UCCU or on the UCCU Prime mobile app. Members may book reservations online or call the toll free number provided directly. Member follows the directions online to obtain rate quote and room availability information. All information to reserve the room at the discounted rate will be listed on the www.BaZing.com/UCCU website or the UCCU Prime mobile app. Hotel industry standards regarding discounts are if the hotel is below a certain capacity they will honor discounts, if they are above that capacity they will not honor the discount. All discounts are off the published Rack Room Rate.

Dining Discounts

Members may choose from a broad range of culinary delights and enjoy savings of up to 50% at hundreds of dining establishments ranging from upscale restaurants to casual family eateries, for catering, take-out, and delivery. This is the passport to affordable dining enjoyment at nationwide establishments and locations nearby.

Members may search by city or zip code online at [www. BaZing.com/UCCU](http://www.BaZing.com/UCCU) for Dining Deals under Local Deals or on the UCCU Prime mobile app.

Grocery Coupons

Members can enjoy access to hundreds of coupons through the grocery coupon site. If you are one who loves to look through the Sunday paper for money savings ads and deals, then you will love this benefit!

Members may search for Grocery Coupons in the Shopping Category at www.BaZing.com/UCCU. This is not available on the UCCU Prime mobile app. Note: to print grocery coupons you will need to download a printer application (which enables a barcode to be printed on the coupon). BaZing is not able to provide technical support in this regard, but here is a link that may assist in troubleshooting:

<http://www.coupons.com/CouponWeb/help/print/index.html?pid=0&var=legacy&sid=0>

Shopping and Services Discounts

Save online and locally on retail products. Save up to 50% on professional services including dry cleaning, business services, photography, house cleaning, lawn care, and home security. In addition, you'll enjoy discounted rates on various automotive services such as engine repairs, oil changes, new tires, body work, and more!

For Shopping and Services, members may search by city or zip code online at www.BaZing.com/UCCU or on the UCCU Prime mobile app.

Entertainment Discounts

Get up to 50% off golf resorts, driving ranges, and golf schools. Receive great savings at premier ski resorts worldwide. Get preferred rates at theme parks, zoos, museums, movie theaters and other family destinations

For Entertainment, members may search by city or zip code online at www.BaZing.com/UCCU or on the UCCU Prime mobile app.

Merchants listed at www.BaZing.com/UCCU or on the UCCU Prime mobile app are not a sponsors of BaZing or any financial institution, are subject to change without notice, may not be available in all locations, and may choose to limit deals.

Operating Procedures:

For the BaZing Guarantee, call us at 1.855.UBAZING (1.855.822.9464), email us at Customer.Service@BaZing.com or submit comments at www.BaZing.com/UCCU under My Account or submit a copy of your receipt on the UCCU Prime mobile app.

We publish a maximum BaZing Guarantee of \$100. However, at our discretion we may reimburse more (up to \$200) because we want members of UCCU Prime to receive amazing customer service.

Members may print a coupon at www.BaZing.com/UCCU to present to the merchant, or show the coupon on the UCCU Prime mobile app.

For all questions about Savings Network benefits, contact BaZing Customer Service at 1.855.UBAZING (1.855.822.9464), email us at Customer.Service@BaZing.com.

To receive help logging in to BaZing.com/UCCU or the UCCU Prime mobile app, contact BaZing Customer Service at 1.855.UBAZING (1.855.822.9464), email us at Customer.Service@BaZing.com.

Other Information:

Local deals are displayed on www.BaZing.com/UCCU based on the zip code you entered when you registered. Local deals are displayed on the UCCU Prime mobile app based on your physical location.

UCCU PRIME MOBILE APP

Overview:

Download the free UCCU Prime mobile app to receive discounts locally wherever you are, and to receive online, hotel, car rental, and recreation deals.

Available for iPhone on the App Store or Android on Google Play.

Operating Procedures:

Supported devices

- iOS: 8.0 – 9.2.1
- Android: 4.4 – 4. 4.4 KitKat, 5.0 – 5.1.1 Lollipop, 6.0 Marshmallow

Locations services for your device should be turned on for the local deals to find you.

UCCU Prime mobile app needs permission to know your location and to send you notifications.

You can manage the notifications under More on the app.

You log in to the app using the same information you use to log in to BaZing.com/UCCU

Once you log in to the app, you do not need to enter your login information again, unless you logout from the More section of the app.

For your convenience, after you have downloaded the UCCU Prime app and completed the login setup, you can quickly launch UCCU Prime from the “Services” menu inside Online Banking or the UCCU Mobile banking app.

Other Information:

Contact BaZing Customer Service for any questions or issues at 1.855.UBAZING (1.855.822.9464), or email us at Customer.Service@BaZing.com. You can also contact us directly from the app.

ANSWERS TO FREQUENTLY ASKED QUESTIONS

- **How do I upgrade my checking account to Prime Checking?**
 - Call 800-453-8188 during office hours (Mon-Fri: 8am – 6pm, Sat: 9am – 2pm)
 - Email UCCU using the secure messaging option inside online banking (just click “Messages” after logging in)
 - Visit any branch.
- **If I upgrade to a UCCU Prime package, will my spouse be able to use the UCCU Prime benefits also?**
 - Authorized joint-owners/signers on Prime Checking accounts qualify for all Prime Checking benefits. To access UCCU Prime benefits, each signer on a prime checking account will need their own unique login credentials. Please contact UCCU for a temporary password and then complete the setup at www.BaZing.com/UCCU or using the “UCCU Prime” app.
- **What does “powered by BaZing” mean?**
 - UCCU Prime Checking packages are an exclusive mix of banking advantages, money saving benefits and protection services. Some of these benefits are made possible through a partnership with BaZing, a nationwide discount network of over 360,000 online and local deals.
- **If I upgrade to Prime Checking, will my checking account number change?**
 - No. Your checks and account number will not change and automatic payments or deposits already established for your checking account will remain in place, including Bill Pay.
- **Where can I quickly find information to redeem UCCU Prime protection benefits?**
 - The UCCU Prime smartphone app puts all the information you need to redeem all the protection benefits right at your fingertips (e.g. Cell Phone Protection, 24 Hour Roadside Assistance, ID Theft Aid, Accidental Death Insurance, etc).
- **Do I have to use my phone to enjoy the benefits of UCCU Prime?**
 - No. UCCU Prime benefits and deals can be accessed from any computer, tablet or smartphone. Please note that at this time not all the deals are searchable from the smartphone app so be sure to login at www.BaZing.com/UCCU to explore all the savings.
- **Can I access the UCCU Prime app from within the UCCU Mobile online banking app?**
 - Yes. After you have downloaded the UCCU Prime app and completed the login setup, you can quickly launch UCCU Prime from the “Services” menu inside UCCU Online Mobile Banking.

- **How do I find and redeem local and national discounts?**
 - Use the UCCU Prime smartphone app to search local deals while on-the-go. Please note that not all national discounts on travel, theme parks and entertainment can be found using the smartphone app. To search the entire database of travel, theme parks and entertainment discounts we suggest that you login using a web browser from www.BaZing.com/UCCU.

- **Which ATMs can I use for free?**
 - With Prime Checking, you can use any of the nearly 30,000 ATMs that display the CO-OP ATM logo. For a complete list of locations visit co-opcreditunions.org/locator.

- **Should I carry my Health Savings Card in my wallet?**
 - A digital version of your Health Savings Card can be accessed inside the UCCU Prime smartphone app so there is no need to carry a card. Simply show the Health Savings Card screen to your pharmacist or participating provider for discounts.

- **Are all benefits & discounts active immediately?**
 - Members are eligible for the UCCU Prime benefits and discounts immediately upon electing for a Prime Checking package, *with one exception*: eligibility for Cell Phone Protection begins the first day of the calendar month after the cell phone bill for the eligible accountholder is paid from the member's UCCU Prime checking account.

- **What do I present to receive discounts?**
 - Instructions on how to redeem discounts are found with each offer. In most cases, you can simply show the merchant the offer on your smartphone screen.

- **How do I get notified of newly added discounts and benefits?**
 - All UCCU Prime members will receive emails from BaZing periodically with featured deals. Members may opt out of these emails by clicking on the opt-out link in the email footer. BaZing does not share email addresses with any other source.

- **Where can I go to learn more and find answers to UCCU Prime questions?**
 - All BaZing Member Service Information, product knowledge, the BaZing Guarantee and other related information can be found at www.BaZing.com/UCCU. Just login and follow links on the top of the page.

- **Who can I call if I have a question about UCCU Prime benefits powered by BaZing?**
 - For questions regarding deals and protection benefits, call the BaZing Customer service line toll free at 1-855 UBAZING (855-822-9464). For all other questions, please contact UCCU at 800-453-8188.

- **I tried to use my coupon and it didn't work. What do I do?**
 - With thousands of offers available to our BaZing members, there may be rare instances when a merchant might mistakenly not honor a coupon. But if this happens to you, we will make it right! Simply tap "I had a problem" when redeeming deals in the UCCU Prime mobile app and follow the instructions.

- **Are all the discounts on the BaZing website also on the mobile app?**
 - Currently, only select portions of the BaZing website are available on the mobile app, which is always expanding.

- **What if I showed a mobile coupon and they did not accept it?**
 - We will honor the discount and notify the merchant. If you use the mobile coupon and it didn't work, choose the option "I had a problem" to immediately begin the process of getting your refund.

- **Can additional merchants be added to the BaZing discount network?**
 - Yes. UCCU continuously calls on local merchants to sign-up for BaZing and so can you! To recommend a business Just click the "Refer-A-Merchant" icon on the BaZing website or mobile app. A UCCU representative will then follow-up with the merchant. Any merchant can join the BaZing discount network for free.

- **What discount can I get on the prescriptions that I use?**
 - To see the discounts you can receive off your prescriptions, visit the Health Category at www.BaZing.com/UCCU. Click on the Pharmacy Savings button, and use the Prescription Cost Estimator. Simply type in your prescription to see both the cost and potential savings.

- **How does the Cell Phone Protection work?**
 - If your phone is broken or stolen, we'll reimburse you for what you pay to have it repaired or replaced, up to \$400 per claim. To be eligible for this benefit, the cell phone bill must be paid out of your UCCU Prime checking 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.

- **How does the Roadside Assistance work?**

- As a UCCU Prime Checking member, roadside assistance is available to you 24/7. This roadside assistance is free to use for covered services up to \$80.00. If your covered charges equal more than \$80.00, you'll simply pay the difference (up to 4 times a year). Coverage includes:
 - Towing assistance
 - Battery service
 - Flat tire assistance
 - Fuel, oil, fluid and water delivery service
 - Lock-out assistance
 - Collision assistance
 - Extrication assistance

For more information please call 800-453-8188 or visit our website at uccu.com.



LOVE WHERE YOU BANK.

