






Discover the money-saving benefits of your new **Checking Account.**

Here's what you'll get with each account:

-  **Online Banking**
Access your account anytime, from any computer with Internet access.
-  **Mobile Banking**
Check balances, make transfers, pay bills, and deposit checks with your phone.
-  **Bill Pay**
Decide which bills you want to pay and when.
-  **Debit Card**
A debit card in your name gives you the power to decide when to buy - and when to save.
-  **eStatements**
Skip the paper statement and go paperless with eStatements.



Big money, Smart savings Powered by BaZing.



Shop Local, Save Local¹

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



Cell Phone Protection^{2,3}

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$400 per claim (maximum of \$800 per year).



Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



\$10,000 Travel Accidental Death Coverage³

Peace of mind for the unexpected.



ID Theft Aid^{2,3}

Payment card fraud resolution: If your cards are lost or stolen, you have a personal fraud specialist ready to assist you.

Personal identity theft benefit: Receive up to \$5,000 reimbursement for covered expenses you incur to restore your identity.

Identity restoration: Unlimited access to personal fraud specialists who provide identity recovery and restoration assistance.



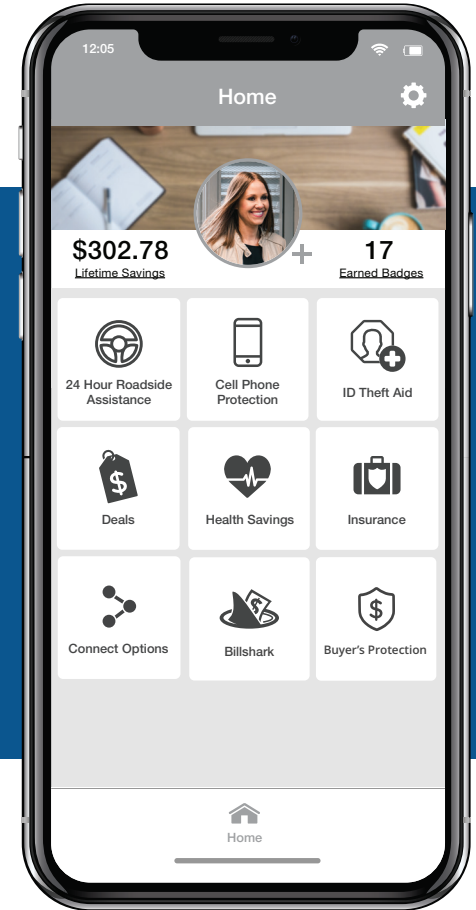
Buyer's Protection and Extended Warranty^{1,2}

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your BaZing checking account.



Billshark⁴

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



Save money on the things you're already paying for.



Member FDIC 

www.FFLorain.bank



Get started by downloading the BaZing app today.

powered by
BaZing

Start your journey



Anywhere Banking Tools

Online banking, mobile banking, bill pay, debit card and eStatement.



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Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



Cell Phone Protection^{2,3}

Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.



Roadside Assistance

Available 24/7 and free to use, up to \$80 in covered service charges.



\$10,000 Travel Accidental Death Coverage³

Peace of mind for the unexpected.



ID Theft Aid^{2,3}

Includes payment card fraud resolution, up to \$5,000 in personal identity theft benefit and identity restoration.



Buyer's Protection and Extended Warranty^{2,3}

Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account.



Billshark⁴

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



Great Interest on Your Checking Balance

Our best checking rate.



Do you maintain a minimum balance of \$1,500 in your account?



Do you have a cell phone or look for deals when you shop?



Do you want a low cost account with basic benefits?

Flagship Checking

Lighthouse Checking

Anchor Checking



Maintain a \$1,500 minimum balance or a \$500 direct deposit to waive the \$7 monthly fee.

Only \$5 per month.

\$100 minimum balance or 10 debit card transactions to waive the \$6 monthly fee.

¹ Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals. ² Subject to the terms and conditions detailed in the Guide to Benefits. ³ Insurance products are: NOT A DEPOSIT, NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK. ⁴ Billshark requires additional activation to begin.