

# 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.



Member FDIC

[www.FFLorain.bank](http://www.FFLorain.bank)



## Big money, Smart savings Powered by BaZing.



### Shop Local, Save Local<sup>1</sup>

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<sup>2,3</sup>

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 Coverage<sup>3</sup>

Peace of mind for the unexpected.



### ID Theft Aid<sup>2,3</sup>

**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.



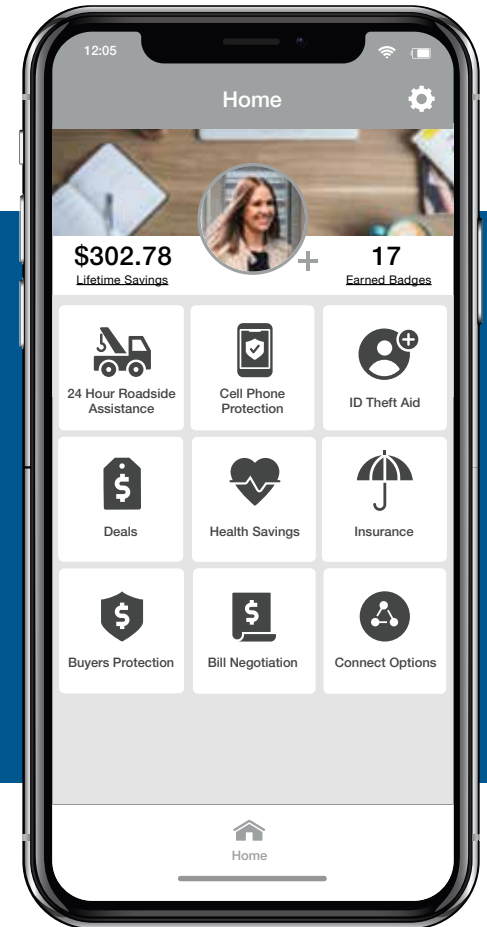
### Buyer's Protection and Extended Warranty<sup>1,2</sup>

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.



### Bill Negotiation<sup>4</sup>

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.



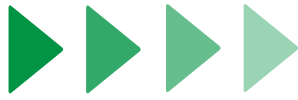
# Save money on the things you're already paying for.



Get started by downloading the BaZing app today.



# Start your journey



## Anywhere Banking Tools

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



## Shop Local, Save Local<sup>1</sup>

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<sup>2,3</sup>

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 Coverage<sup>3</sup>

Peace of mind for the unexpected.



## ID Theft Aid<sup>2,3</sup>

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



## Buyer's Protection and Extended Warranty<sup>2,3</sup>

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.



## Bill Negotiation<sup>4</sup>

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



<sup>1</sup> 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. <sup>2</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>3</sup> Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. <sup>4</sup> Requires additional activation to begin.

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.