

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

## Lower your bills with BaZing.

Each account will have access to the following:



### 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.



### Roadside Assistance

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



### Health Savings Card

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



### Cell Phone Protection<sup>1,2</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).



### ID Theft Aid<sup>1,2</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 \$2,500 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.



### \$10,000 Travel Accidental Death Coverage<sup>2</sup>

Peace of mind for the unexpected.



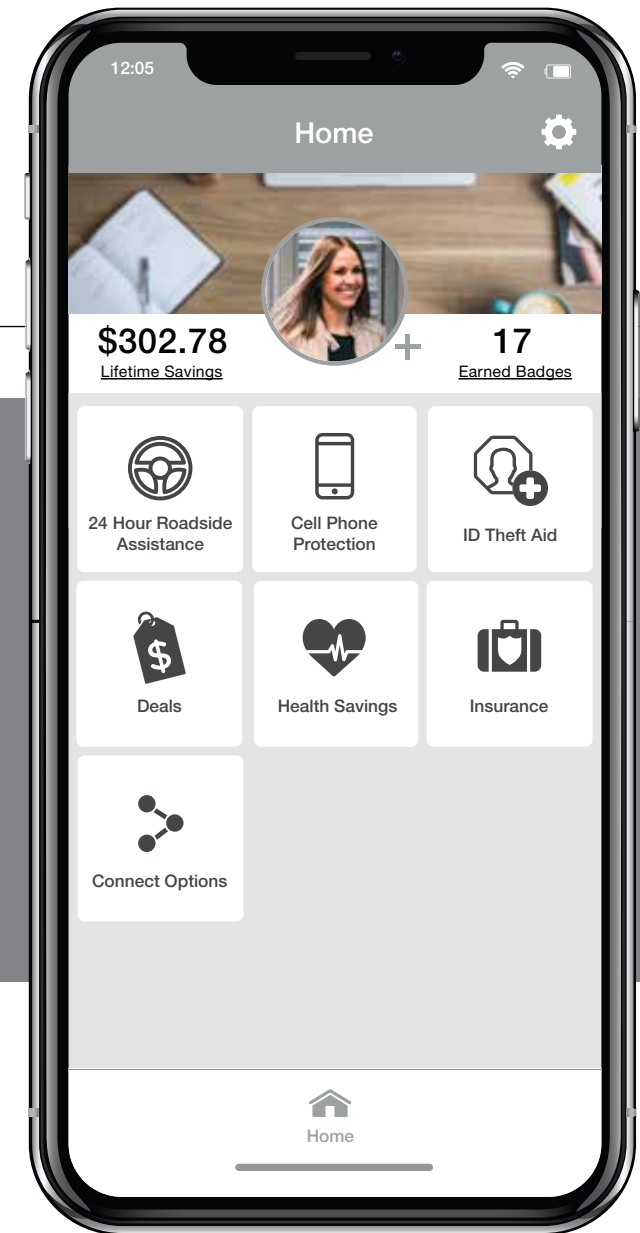
### Buyer's Protection and Extended Warranty<sup>1,2</sup>

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 90 days of purchase, when purchased using your BaZing checking account.



### Shop local, Save Local with BaZing Savings<sup>\*</sup>

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



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

# FM BANK

Member  
**FDIC**  
fmbanking.com



Get started by downloading the BaZing app today.

powered by **BaZing**

\*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.

# Welcome to FM BANK

## BEFORE THE ACCOUNT OPENING:

Choose a checking product

Choose a savings product

Choose the number of debit cards

Pick a check style

Choice Allowable Overdraft Program

## DURING THE ACCOUNT OPENING:

Download FM Bank app

Download BaZing app

Finalize a specific check style

## AFTER THE ACCOUNT OPENING:

Welcome letter details

Enroll in online-banking

Enroll in eStatements

## Start your journey ▶▶

**Q** Do you maintain an average daily balance of \$1,200 in your account?

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

**Q** Do you want a low cost account with basic benefits?

### Choice NOW Checking

### Choice BaZing Checking

### Choice Checking



#### Anywhere Banking Tools

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



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

Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, using your BaZing checking account.



#### ID Theft Aid<sup>1,2</sup>

Includes payment card fraud resolution, \$2,500 in personal identity theft benefit and identity restoration.



#### Roadside Assistance

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



#### Health Savings Card

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



#### Cell Phone Protection<sup>1,2</sup>

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



#### Shop Local, Save Local with BaZing Savings

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



#### \$10,000 Travel Accidental Death Coverage<sup>2</sup>

Peace of mind for the unexpected.



#### Great Interest on Your Checking Balance

Earn interest when you maintain a minimum average daily balance of \$1,200.



**\$6 fee per statement cycle, waived with \$1,200 average daily balance**

First 25 debits (excluding electronic debits) at no charge; \$0.20 per debit for each one after 25 per statement cycle

**Only \$6 per statement cycle.**

**\$6 fee per statement cycle**

Waived if average daily balance is \$3,000 or more

— OR —

\$3 credit if 3 or more debit card transactions per statement cycle

\$3 credit if qualifying electronic deposits total \$300 or more per statement cycle<sup>3</sup>

<sup>1</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>2</sup> Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. <sup>3</sup> Qualifying electronic deposits include mobile deposits and ACH deposits.