

# 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.



## Lower your bills with BaZing.

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



### 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 \$600 per claim (maximum of \$1,200 per year).



### Billshark<sup>3</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.



### ID Theft Aid<sup>1,2,3</sup>

**Identity Restoration and Payment Card Resolution:** Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

**Personal Identity Theft Benefit:** Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

**Credit Monitoring and Credit Report:** Monitor changes and new activity on your credit report and review your credit report quarterly.

**Credit Score and Score Tracker:** View your credit score online and track trends on your dashboard.

**Score Simulator:** Estimate how much impact one particular action could have on your credit health.

**Identity Monitoring:** Monitors the dark web to identify activity associated with your identity, including public records, change of address, social security, and non-credit loans.



### 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.



### Roadside Assistance

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



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

Peace of mind for the unexpected.



### Health Savings Card

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



### Shop local, Save Local with BaZing Savings\*

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



### Sign Up.

Add fuel benefits through the BaZing app.



### Swipe.

Only 15 swipes per month earns you fuel savings.



### Save.

Save 10¢ per gallon on up to 20 gallons.

# 10¢/gal

Earn rewards to redeem at the pump simply by using your debit card for everyday purchases.

# FILL UP WITH REWARDS.

**Security Federal Bank**

Member FDIC

securityfederalbank.com



Get started by downloading the SFB Perks 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.

# Start your journey ▶▶

**Q** Do you want to earn a great rate, save money on everyday purchases & receive extra benefits?

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

**Q** Do you want to earn great interest on your checking account?














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

## Premium

## Perks

## High Yield

## Freedom

 <b>BaZing Fuel<sup>4</sup></b> Earn 10¢/gal for up to 20 gallons each month with just 15 debit card swipes.	✓	✓		
 <b>Cell Phone Protection<sup>1,2</sup></b> Receive up to \$600 per claim (\$1,200 per year) if your cell phone is broken or stolen. You will be assessed a \$50 co-payment per claim.	✓	✓		
 <b>Billshark<sup>3</sup></b> 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. Billshark's fee is 33% of your savings	✓	✓		
 <b>ID Theft Aid<sup>1,2,3</sup></b> Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator, and identity monitoring.	✓	✓		
 <b>Buyer's Protection and Extended Warranty<sup>1,2</sup></b> 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.	✓	✓		
 <b>Roadside Assistance</b> Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓		
 <b>\$10,000 Travel Accidental Death Coverage<sup>2</sup></b> Peace of mind for the unexpected.	✓	✓		
 <b>Health Savings Card</b> Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓		
 <b>Shop Local, Save Local with BaZing Savings</b> Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓		
 <b>Anywhere Banking Tools</b> Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓	✓
 <b>ATM Fee Refunds</b> Up to \$25 in ATM fee refunds per monthly e-statement period when you meet the qualifications at the bottom of this page.	✓	✓	✓	
 <b>Great Interest on Your Checking Balance</b> Our best checking rate.	✓		✓	
 <b>REWARD YOURSELF</b> Earn 1.25% APY <sup>5</sup> on the first \$10,000 in your account, if the answer to all three qualifying questions is YES. High Yield Rate on Balances over \$10,000.	✓		✓	

### REWARD YOURSELF Qualifying Questions:



1. Do you receive e-statements instead of paper statements?
2. Did you make 12 or more debit card purchases in the preceding month?
3. Are you set-up for at least one monthly ACH debit or credit?

**Maintain a \$5,000\* monthly minimum account balance, and we'll waive the \$15 monthly fee.**

*\*High Yield Rate on Balance.  
Requires \$5,000 minimum deposit to open.*

**If the answer to the 3 qualifying questions is YES, we'll waive the \$7 monthly fee.**

*Requires \$50 minimum deposit to open.*

**Maintain a \$2,500 monthly minimum account balance, and we'll waive the \$12 monthly fee.**

*Requires \$2,500 minimum deposit to open.*

**Maintain a \$100 monthly minimum account balance, and we'll waive the \$5 monthly fee.**

*Requires \$100 minimum deposit to open.*

<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> Billshark, identity monitoring, and credit monitoring each require additional activation to begin. <sup>4</sup> You'll receive a one-time activation reward of \$0.10 per gallon when you activate BaZing Fuel. You'll earn a monthly reward of \$0.10 per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Only transactions posted during the MQC will count towards the monthly reward for that MQC. The following activities do not count toward earning BaZing Fuel: ATM withdrawals, transfers between accounts, deposit or refund transactions. Transactions posted during the MQC greater than the monthly reward requirement will be stored to count towards a bonus reward of \$0.10 per gallon. When you have 50 stored bonus transactions you will earn the bonus reward. You will continue to earn bonus rewards for every 50 stored bonus transactions accrued. If the required monthly reward transaction count is not met during the MQC, no transactions are counted for any reward during that MQC or the bonus reward. BaZing Fuel is limited to 20 gallons of fuel per purchase, per vehicle, or fraud limits placed by Shell and/or limits placed on your payment card by your financial institution, each of which may be lower. To activate, you will need to have online banking with your financial institution. Refer to the BaZing Fuel Terms and Conditions for full disclosures. BaZing Fuel offer may be changed at any time and without notice. <sup>5</sup> APY or Annual Percentage Yield is accurate as of 9/15/2022.

**\$3 monthly paper statement fee is applied to all accounts not enrolled in eStatements.**