

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.



Online Bill Pay

Decide which bills you want to pay online.



Debit Card

A debit card gives you the power to make everyday purchases with ease.



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.



Billshark³

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.



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^{1,2}

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^{1,2,3}

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.



\$10,000 Travel Accidental Death Coverage²

Peace of mind for the unexpected.



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.



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.



Get started by downloading the BaZing app today.



1FSB.BANK



*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 maintain an average daily balance of \$2,500 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?

First Rate Checking with Perks

Perks Checking

Essential Checking

 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓
 Buyer's Protection and Extended Warranty^{1,2} 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.	✓	✓	
 ID Theft Aid^{1,2,3} Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator, and identity monitoring.	✓	✓	
 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^{1,2} 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 Coverage² Peace of mind for the unexpected.	✓	✓	
 BaZing Fuel⁴ Earn 10¢/gal for up to 20 gallons each month with just 15 debit card swipes.	✓	✓	
 Billshark³ 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.	✓	✓	
 Earn High Interest⁶ Our best checking rate.	✓		

¹ Subject to the terms and conditions detailed in the Guide to Benefits. ² Insurance products are: NOT A DEPOSIT, NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK. ³ Billshark, identity monitoring, and credit monitoring each require additional activation to begin. ⁴ 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. ⁵ A \$4 monthly fee applies for paper statements. Enroll in eStatements to avoid the fee. ⁶ Must meet all 5 requirements to receive full interest: Access internet banking, receive electronic statements, minimum of one on-line bill payment accessed through our internet banking, minimum of 1 automatic debit or direct deposit, & minimum of 12 posted Visa Debit Card POS (Point of Sale) transactions per statement cycle of \$5 or more. Limit of one First Rate Checking with Perks account per customer.

Maintain a \$2,500 average daily balance, and we'll waive the \$10 service charge.

Only \$7 per month.

Maintain a \$100 average daily balance to waive the \$7 service charge⁵.
Waived for customers 22 and under.