

Club Account Benefits

1. ACE Accidental Death and Dismemberment (AD&D) and Common Carrier (CC) Insurance

A person is covered when they are officially enrolled. An insurance certificate can be downloaded from www.memberbenefitpackage.com. If a customer wants to file a claim, call The Sisk Company at 1-800-899-7175.

1. Coverage includes various amounts of Accidental Death and Dismemberment Insurance and Common Carrier Insurance. Common Carrier means if you die in an accident as a passenger on a vehicle licensed to carry passengers for a fare, coverage doubles.
2. Nationally, approximately 100,000 accidental deaths occur per year.
3. 40% of customers who are single or with young families find AD&D insurance appealing.
4. Average annual retail cost is over \$25.
5. Accidents are the leading cause of death for people under 45, those most likely to be underinsured.
6. Customers requesting a specific beneficiary should ask the bank for a change of beneficiary form and it should be kept at the bank with the enrollment card.
7. Claims are paid in a six to eight week average time frame.
8. Some types of accidental deaths are excluded.
9. Always read your certificate.
10. Additional Travel Assistance Benefits:
 - o Coma Benefits
 - o Bereavement and Trauma Counseling Benefits
 - o Emergency Medical Expense Guarantee Benefits
 - o Emergency Medical Evacuation
 - o Rehabilitation Benefits
 - o Repatriation of Remains Benefits
 - o Seatbelt and Airbag Benefits
 - o Travel Assistance Services

2. LifeLock LifeLock #1 in Identity Theft Protection

1. Requests for credit fraud alerts on your behalf
2. Request for free annual credit reports on your behalf
3. Reduced junk mail & reduced pre-approved credit card offers
4. Proactive identity theft protection
5. \$1 million service guarantee - LifeLock will identify, retain and pay for qualified professionals to restore your good name
6. WalletLock, eRecon, TrueAddress

3. Identity Theft 911

1. A personal advocate working one on one with you or your family member
2. Unlimited access to toll-free number
3. Systematic notification to credit bureaus, creditors, collectors & government agencies
4. Three in one credit report from TrueCredit
5. One full year of FICO Identity Theft fraud monitoring where available
6. Optional credit freezes
7. A full year of threat alerts, proactive tips, education, and follow-up calls to avoid recurrence

4. Living Family Journal

An application is included in the customer packet. Customers can either download the information from the enclosed website for free or use the application to order a CD for \$4.95 to cover shipping and handling. The customer will be mailed a LifeSteps CD.

1. The Living Family Journal is designed to provide a simple, effective tool to record and update information from the convenience of your personal computer. No more searching drawers, file cabinets or closets, it is all at your fingertips!
2. Organize: all of your personal information, medical, legal, financial, real estate, insured valuables, funeral plans, and family traditions.
3. This software program sells for \$19.95 and up.

5. EasySaversm

1. Discount Prescription Drug Program
 - a. Spouses and dependents are eligible
 - b. Most major chains and independents in all markets accept program
 - c. Approximately 70% of the US population is without a prescription card.
 - d. Guarantees the lowest pharmacy price for customers
 - e. Typical savings range from 10% to 50% about 2/3's of the time.
 - f. More than 40,000 pharmacies participate
 - g. More than 1,000,000 prescriptions are processed annually through this program
 - h. Retail cost of similar services is \$50 to \$100 per year
 - i. Non-participating pharmacist can easily enroll if they will call the 800 number found on the front of the card.
2. Coast to Coast Vision Care Savings
 - a. Save 10% to 30% off retail cost of eyewear, including most frames and lenses.
 - b. Save 10% to 40% on replacement contact lenses
 - c. Guaranteed the lowest prices on eyewear at thousands of locations nationwide plus a 30 day satisfaction guarantee
 - d. Access network of ophthalmologists, in selected markets, providing members with 10% to 30% discount on qualified procedures
3. 50% off 5,000 Hotels and Motels
4. Vacation and Cruises Packages 35% off
5. Car Rental's 20%
6. Airfare Lowest Price Guarantee
7. Home Decorating Cash Back
8. Home Maintenance 20% Cash Back
9. Car Care up to 20% Cash Back
10. 20% Cash Back on retail, gas and dining gift cards
11. Hundreds of brand name products 50% savings
12. \$1,000 Supermarket Savings
13. Pet Needs 10% Savings
14. Theme Parks 25% off
15. Movie Tickets 50% off
16. Videos, DVDs, and Games 20% Cash Back
17. Magazines 3 Months FREE
18. Golf 50% Savings
19. Flowers 15% Savings

Go to www.memberbenefitpackage.com to access benefits and enter member id number and login zip code to check out all the great savings!