

Benefits available with your **Premier or Choice** checking account.



**Roadside Assistance**

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



**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.



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



**ID Theft Aid<sup>1,2,3</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 \$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.

**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 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 180 days of purchase, when purchased using your BaZing checking account.



**Shop Local, Save Local with BaZing Savings<sup>3</sup>**

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

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.



**Debit Card**

A debit card in your name gives you the power to decide when to buy - and when to save.



**Bill Pay**

Decide which bills you want to pay and when.



**eStatements**

Skip the paper statement and go paperless with eStatements.

**FILL UP** WITH REWARDS.

Experience the benefits of **KS Bank Perks<sup>®</sup>** with a new checking account



**Sign Up.**

Add fuel benefits through the BaZing app.



**Shop.**

Only 15 debit card transactions 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.<sup>4</sup>



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ksbankinc.com


\*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.


Get started by downloading the KS Bank Perks app.





# Start your journey


 **Anywhere Banking Tools**  
Online banking, mobile banking, bill pay, debit card, and eStatement.


 **BaZing Fuel<sup>4</sup>**  
Earn 10¢/gal for up to 20 gallons each month with just 15 debit card purchases.


 **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.


 **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 180 days of purchase, using your BaZing checking account.

 **ID Theft Aid<sup>1,2</sup>**  
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<sup>1,2</sup>**  
Receive up to \$600 per claim (\$1,200 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**  
Our best checking rate.

<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.

**Q** Do you maintain a minimum balance of \$5,000 in your account?

## Premier Checking

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

## Choice Checking

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

## Smart Checking

Maintain a \$5,000 minimum daily account balance OR \$12,000 in combined deposits OR \$25,000 loan balance to waive the \$22 monthly service charge.

\*\$3 paper statement fee

Only \$8 per month.

\*\$3 paper statement fee

Maintain a \$300 average daily balance to waive the \$12 monthly service charge.

\*\$3 paper statement fee  
\*\*Fee waived for students ages 23 and under with proof of student ID and waived for customers 62 and above.

## Welcome to BaZing!

BaZing products and services are available to customers enrolled in an eligible checking account with a participating institution.

To access a complete description of all benefits and services, visit the BaZing website at [www.BaZing.com](http://www.BaZing.com).

If you have questions about BaZing benefits, call BaZing Customer Service at 855.822.9464 (8 a.m. - 5 p.m. CT, Monday - Friday).



## ID Theft Aid

### Personal Identity Theft\*

Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to the maximum amount allowed for the product enrolled, as a result of a Covered Stolen Identity Event. Covered Stolen Identity Event means the theft or unauthorized or illegal use of your name, demand deposit account or account number, Social Security number or any other method of identifying you. Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period. Damages or loss of money from your checking account are not eligible for coverage. Refer to the Personal Identity Theft Guide to Benefits for a complete list of terms and conditions. The \$2,500 lifetime benefit is divided equally among joint account holders.

### Payment Card Fraud Resolution

If your payment cards become lost or stolen, this benefit offers access to a fraud specialist to assist you in canceling and reissuing your cards as well as guidance and next steps in protecting your finances. No monetary reimbursement is provided in the event of a loss.

### Identity Restoration

Identity Restoration services provides access to a fraud specialist to guide victims of identity theft and other related fraudulent crimes through the complex process of restoring their personal identity, credit rating, financial security and legal integrity. Identity theft and other related crimes are devastating to consumers. This all-inclusive service fills a void by providing legal, financial and identity theft resolution services. No monetary reimbursement is provided in the event of a loss.

### Identity Monitoring

Scans online sources known for illegally buying and selling personal information, such as your stolen passwords, Social Security number, and date of birth, and notifies you if your identity may be at risk. Activation for this benefit is required. To activate identity monitoring, please go to [www.bazing.com](http://www.bazing.com), click on the Protection Category and follow the easy sign-up steps.

### Credit Monitoring

Your credit report will be monitored on a daily basis for any new credit inquiries. If any activity is detected, we will notify you so that you can confirm whether the suspicious activity is fraudulent. You'll also receive a quarterly credit report and updated credit score. Activation for this benefit is required. To activate credit monitoring, please go to [www.bazing.com](http://www.bazing.com), click on the Protection Category and follow the easy sign-up steps.

### Credit Score Tracker

View your credit score from your online dashboard and track it on a chart to illustrate trends over time. Activate credit monitoring to view and track your credit score.

### Credit Score Simulator

Estimate how much impact one particular action could have on your credit health. Activate credit monitoring to simulate your credit



## Cell Phone Protection\*

This insurance is to reimburse the enrolled account holder for damage to or theft of eligible Cellular Wireless Telephones. The enrolled checking account holder will receive a monetary reimbursement subject to the terms and conditions outlined in the Cellular Telephone Protection Guide to Benefits.

### Overview of Coverage Information

1. Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using the eligible checking account associated with your BaZing membership.
2. Coverage is for the primary cell phone and up to two (2) secondary phones listed on the cellular billing statement.
3. You will be assessed a \$50 co-payment per claim.
4. Maximum of two (2) claims per 12-month period; maximum benefit \$600 per claim and \$1,200 per 12-month period.
5. If you fail to make a cell phone bill payment in a particular month, your protection is suspended. Coverage is reinstated the first of the month following the phone bill payment.
6. Only cellular phones purchased by eligible checking account holders are eligible.
7. Specific exclusions include pre-paid or "pay-as-you-go" phones, cosmetic damage that does not impact the phone's ability to make or receive calls, damage resulting from abuse or normal wear and tear, phones not purchased from a cellular service provider retail store or authorized reseller or Internet store.

### Requirements Information

1. To submit a claim, you must notify BaZing by calling 855.822.9464 within 60 days of the phone being stolen or damaged. A claim form may be downloaded at [BaZing.com](http://BaZing.com) or by calling BaZing.
2. When submitting a claim you must provide the completed claim form and all required documentation noted on the claim form and in the Cellular Telephone Guide to Benefits as determined by the Benefit Administrator. Claims must be submitted within 90 days of damage or theft.
3. To be eligible for this coverage, you must pay your cell phone bill from your eligible checking account associated with your BaZing membership.



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[ksbankinc.com](http://ksbankinc.com)

## Travel Accidental Death Insurance\*

This benefit covers loss of life due to an accident while traveling by licensed common carrier (airplane, bus, taxi, train) or as a private passenger in an automobile. If the accident is covered by workers' compensation, it is not covered. Refer to the Travel Accidental Death insurance Guide to Benefits for complete coverage description and exclusions. \$10,000 death benefit per eligible account holder.

## Buyer's Protection and Extended Warranty\*

Buyer's Protection and Extended Warranty will replace, repair, or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of items such as TVs, tablets, laptops, computers, Wi-Fi routers, printers, scanners and other computer peripherals, digital and video cameras, home theater systems, electronics, appliances, DVD and DVR players, mobile electronics, video game consoles...just to name a few.

To be eligible for Buyer's Protection and Extended Warranty, the item must be purchased in its entirety using your BaZing related checking account. This protection is up to a maximum of \$2,500 per occurrence and \$50,000 per year for the first 180-days after purchase of the protected product. It also doubles the product warranty period up to one year. For additional terms and conditions about Buyer's Protection and Extended Warranty, view the Guide to Benefits.

## Roadside Assistance

The benefit provides roadside service for up to \$80 per occurrence limit. There will be one occurrence for the same service during any continuous seven-day period and a maximum of four services per twelve-month period. Covered services include towing assistance, battery service, flat tire assistance, fuel, oil, fluid, water delivery, lock-assistance, collision assistance and extrication assistance. Refer to the Roadside Assistance Terms and Conditions at [www.BaZing.com](http://www.BaZing.com) for a complete list of terms and conditions.

## Billshark

Billshark helps you get the best rate from service providers for internet, cell phone, cable, satellite, home security, and more. Billshark can also find recurring subscriptions you no longer need and help with cancellation. BaZing members receive preferred pricing for Billshark services, which will be reflected in the cart at sign-up. Billshark requires activation.

## Health Savings Card

This benefit offers discounts and preferred pricing for prescriptions, eye care and hearing services at participating providers. A list of participating providers is available online at [www.BaZing.com](http://www.BaZing.com). The discounts cannot be combined with your primary insurance. However, you may choose the coverage that provides the best benefit to you. Health savings benefits are not insurance.

## BaZing Fuel

Earn rewards with BaZing Fuel to save at the gas pump. Get 10 cents per gallon just for activating and earn monthly rewards when you do the required debit card purchases from your BaZing checking account each month. Transactions must post and settle during each Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Also receive bonus rewards when the required number of additional transaction count is met. 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. Earned monthly and bonus rewards are applied and eligible for redemption the first day of the month following the MQC. Redeem BaZing Fuel at participating Shell Stations. BaZing Fuel is limited to 20 gallons of fuel per purchase. Once you begin to dispense fuel using your BaZing Fuel, you must dispense to the 20-gallon limit or you forfeit any remaining rewards for the other gallons. Other restrictions may apply. Review the full terms and conditions before activating BaZing Fuel in the mobile app.

## Savings Network

BaZing offers a complete network of savings that provides you with both national and local discounts. So whether you're planning that cross-country vacation or simply looking for dinner at a local restaurant, BaZing has something for you. To find deals near you go to [www.BaZing.com](http://www.BaZing.com) and search by zip code, city and state or merchant under Local or Online Deals, or use the BaZing mobile app.

**The information in this benefits reference guide is designed to assist eligible account holders. If there is any conflict between the information in this document and the full terms and conditions outlined in the applicable Guide to Benefits or on the BaZing.com website, the full terms and conditions will control in all respects.**

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.

\*Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.