



\$10,000 Accidental Death & Dismemberment Insurance / Travel Assistance Services

AD&D Insurance is included in the package selected by your financial institution. See your enrollment card to determine your coverage amount. Coverage is split equally between authorized signers. Coverage underwritten by ACE American Insurance Company.

TO RECEIVE AN INSURANCE DESCRIPTION OF COVERAGE FORM INCLUDING TRAVEL ASSISTANCE BENEFITS

Your membership includes accidental death and dismemberment insurance coverage. Unless otherwise stated by you, beneficiaries shall be this order: spouse, children, parents and siblings. To request a beneficiary designation different from above, receive a change form from your financial institution. Once completed, they will file it with your enrollment card. This is only a brief description of the coverage available under the policy. Many travel assistance information services are included as part of this plan. Also included are medical and emergency assistance services while traveling more than 100 miles from your home, including abroad. The policy contains reductions, limitations, exclusions, and termination provisions. Full details of coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. All coverage options may not be available in all states. You do not need a copy of the Description of Coverage Form to file a claim. However, you will receive a copy for your records, by going to: www.myluxbenefits.com or send your request to: Member Benefits, 4055 International Plaza#440, Fort Worth, TX 76109. If you need to file a claim, please call your financial institution or the Sisk Association at 800-899-7175 to obtain a claim form. Insurance in this account is not insured by the FDIC or any other federal government agency. There is no bank guarantee and it is not a deposit. The insurance benefit is provided through The Sisk Association of which your financial institution is a sponsor. You are a member of the Sisk Association when you enroll in the package through your financial institution.

Shopping, Travel & Attractions Discounts

A dynamic program which will reward you every time you use it. Save on hundreds of products for your home, pet and lifestyle needs. Plus, find great deals while you shop in stores, restaurants or online and receive coupons and shipping offers. Log into the www.myluxbenefits.com website and click on link to access the features of this service.

LUX BENEFITS

You will have access to savings, discounts, and other benefits on specified products and services offered by third party product and service providers and suppliers who are independent from the Administrator, as well as on specified travel and attractions related purchases made through Lux Benefits or through third party providers who are independent from the Administrator, who have agreed to make their travel and attractions related services and benefits available to users of Lux Benefits at preferred rates. Savings on merchandise purchases are, unless otherwise noted, off the Manufacturer's Suggested Retail Price.

Cellular Telephone Protection

Are your cell phones protected? In case of damage or theft this service will reimburse the eligible account holder up to \$250 per claim. Limit two (2) claims per 12 month period. You must pay your monthly Cellular Wireless Telephone bills out of your eligible account. Coverage is subject to \$50 co-pay. Lease and pay as you go plans are excluded.

TO RECEIVE A CELLULAR TELEPHONE PROTECTION GUIDE TO BENEFIT

Subject to the terms and conditions provided in the Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled accountholder (the "Accountholder", also referred to as "You" or "Your") for damage to or theft of eligible Cellular Wireless Telephones. The policy contains limitations, exclusions, and termination provisions. Full details of coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Coverage options may not be available in all states. This coverage is not insured by the FDIC or any other government agency. Eligible Cellular Wireless Telephones are the primary line and up to the first four secondary, additional, or supplemental lines as listed on your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. You must charge your monthly Cellular Wireless Telephone bills to your eligible account. Protection begins on the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an eligible account. If the accountholder fails to make a Cellular Wireless Telephone bill payment in a particular month, protection is suspended. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$250.00 per claim and \$500.00 per twelve (12) month period. To file a claim call the Benefit Administrator at (800) 899-7175 within sixty (60) days of damage or theft. Lease and pay as you go plans are excluded. Please note: If you do not give such notice within sixty (60) days after the damage or theft your claim may be denied. To receive a Guide of Benefits visit www.myluxbenefits.com or send your request to: Member Benefits, 4055 International Plaza #440, Fort Worth, TX 76109.

CyberScout® - Lifestages

If you become a victim of identity theft, call the toll free number, and you will be assigned to a highly qualified fraud specialist who is your single source to help you resolve your problem from start to finish. You save time, avoid frustration and get your problem corrected with the unlimited, one-on-one help of an expert. Call 1-866-602-2056 and provide Member ID# IDT12006. Go to www.myluxbenefits.com for valuable news and resources, helping you learn how to stand up against identity theft.

TO UTILIZE CYBERSCOUT

If you become a victim of identity theft call 1-866-602-2056 and use ID# IDT12006.

Roadside Assistance

Whenever you travel, you'll like the secure feeling that you are protected by the Nation Safe Drivers Auto Club. NSD provides real peace-of-mind with the best service and protection available anywhere. 24-hours a day and 7 days a week coverage includes towing up to 15 miles, roadside assistance, delivery of supplies, tire service, battery service, and lockout service. This benefit covers one person per account on an individual account and the account holder and spouse on a joint account. Maximum of three claims per member per year. Additional charges may apply for delivery of supplies or towing over 15 miles.

** Nation Safe Drivers may operate in various states as Nation Motor Club, LLC or Nation Safe Drivers Services, Inc.*

TO RECEIVE ROADSIDE ASSISTANCE TERMS & CONDITIONS

To receive a copy for your records, go to www.myluxbenefits.com or send your request to: Member Benefits, 4055 International Plaza #440, Fort Worth, TX 76109.

TO CONTACT ROADSIDE ASSISTANCE

For roadside assistance call 1-844-895-7779 and provide your Member ID Number located on the front of the card.