



SIGNATURE+ CHECKING

ID theft aid¹

Personal Identity Theft

Get 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 (the theft or unauthorized or illegal use of your name, account numbers, 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 funds 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 \$5,000 benefit is divided equally among joint account holders.

Payment card fraud resolution

If your cards are lost or stolen, a fraud specialist can assist you in canceling and reissuing your cards and offer guidance to protect your finances. No monetary reimbursement is provided in the event of a loss.

Identity restoration

Access a fraud specialist to guide victims of fraud and identity theft through the complex process of restoring their personal identity, credit rating, financial security and legal integrity. This all-inclusive service provides 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 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, please go to BaZing, click on the Identity Monitoring tile and follow the easy sign-up steps.

Credit monitoring

Your credit report will be monitored daily 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, please go to go to BaZing, click on the Identity Monitoring tile, and follow the easy sign-up steps.

BaZing is our partner in connecting you to money-saving benefits. To access a complete description of all benefits and services, log into online or mobile banking and click on Get Started under BaZing. If you have questions about BaZing benefits, call BaZing Customer Service at 855-822-9464 (8 a.m. – 5 p.m. CT, Monday - Friday).

Cell phone protection¹

This insurance is to reimburse the enrolled account holder for damage to or theft of eligible cell phones. 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 cell phone 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 \$1,000 per claim and \$2,000 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 cell 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 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.

Roadside assistance²

Get 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 in BaZing for a complete list of terms and conditions.

Financial wellness³

Create state-specific and legally binding Wills, Health Care Proxies, Powers of Attorney, and more. Get updated as local and national laws change, and update your documents any time. Store all your documents and other important information in your Document Vault. Decide who you want to have access to your documents and share directly from the Document Vault. Stay connected with the people who matter most so everyone knows what to do in an emergency. Financial Wellness requires activation.

Pet care services⁴

Sign up for Carefree Pet Plus Insurance at preferred pricing through BaZing. In addition to pet insurance, included are ID tags linked to Pet Cloud where you can store additional information about your pet, 24/7 Virtual Pet, discounts on pet medication, warranty protection for damage from pets on home items, and more! To use the pet insurance go straight to any licensed vet, and send in the claim form and invoices for services. You can visit any vet in the country and there are no breed or age restrictions.

ATM reimbursement⁵

With your Civic debit card, you can choose any ATM that's convenient for you and we will reimburse you for any fees up to \$20 each card, per month.

1 Insurance products are not a deposit, not federally insured, not an obligation or guaranteed by the credit union, its affiliates, or any government agency. Cell phone protection and personal identity protection are subject to additional terms and conditions detailed in the Guide to Benefits. Identity and credit monitoring with credit report and score requires additional activation.

2 Any vehicle with wheels is covered under the program if it is classified as 'Light Duty.' 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program. Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Civic Federal Credit Union shall not have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor your financial institution provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival.

3 Civic Federal Credit Union, through BaZing, offers estate planning resources to members. Requires additional activation. Attorneys participating ("participating attorneys") in the Program are not employees or agents of the credit union or any affiliated entity. Trust representatives are not employees or agents of the participating attorneys. The credit union and BaZing do not provide legal advice or services and are not responsible for the services provided by the participating attorneys or other independent professionals.

4 Insurance products are not a deposit, not federally insured, not an obligation or guaranteed by the credit union, its affiliates, or any government agency. Carefree Pet Plus, cell phone protection, and personal identity protection are subject to additional terms and conditions. Requires additional activation. Pre-existing conditions are not covered. Waiting periods, deductibles, benefit limits and exclusions may apply. For policy terms, limitations, and conditions, please visit [BaZing.com/pet-health-insurance](https://www.bazing.com/pet-health-insurance). Wellness coverage reimbursements are based on a schedule. Products, rates, and discounts may vary by state and are subject to change.

5 Civic participates in select surcharge-free ATM networks. See the current list of locations. Other ATM networks may charge an ATM fee that Civic will reimburse, up to a total of \$20 per month per debit/ATM card beginning on the first day of the month and ending on the last day. If you are eligible for an ATM fee reimbursement, funds are typically released by Civic to your account within two business days, but timing may vary.

6 Rates subject to change.

7 To be eligible for a higher dividend rate, members must be enrolled in Signature+ Checking.

8 Subject to approval; for dealer purchase only. To be eligible for this discount, members must be enrolled in Direct Deposit and Signature+ Checking. Account in good standing is eligible for an interest rate applied to new, used and refinanced autos. Discounts cannot be combined with any other discounts or specials offered by the credit union.

9 Discounts cannot be combined with any other discounts or specials offered by the credit union.

Earn dividends⁶

Signature+ Checking earns higher dividends than other Civic checking products.

Courtesy Pay

Civic has your back in case of insufficient funds. Your Signature+ Checking Account is automatically enrolled in Courtesy Pay.

eStatements

Access your statements faster, save on mailing fees, and help us avoid paper waste with eStatements.

Banking your way

Your Signature+ Checking account comes with a debit card and access to online and mobile banking so you can bank your way anytime, anywhere.

Preferred rates on credit union certificates⁷ and loans⁸

Your Signature+ Checking Account automatically qualifies you for preferred rates on new and renewed Choice Certificates, Jumbo Choice Certificates and IRA Choice Certificates, and new and renewed new, used, and refinanced auto loans.

Special discounts on credit union products

Your Signature+ Checking Account automatically qualifies you for discounts on GAP coverage and auto warranty purchases.⁹