

Important Disclosures

¹FICO® SCORE

FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries. FICO® Scores are updated quarterly. You may not see your FICO® Score right away.

²CELL PHONE PROTECTION

Certain terms, conditions and exclusions apply. In order for coverage to apply, you must charge your eligible cellular telephone wireless bill to your covered TCM Bank-issued credit card. To learn more about this benefit or to file a claim, visit CardBenefitServices.com or call 1-866-894-8569.

³TRAVEL ACCIDENT INSURANCE

As an eligible credit cardholder*, you, your spouse, your dependent children** and any authorized users of the account registered with a participating institution will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been debited from your debit card account or charged to your credit card account. If the entire cost of the passenger fare has been debited from your debit card account or charged to your credit card account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge): a) immediately preceding your departure, directly to the airport, terminal or station; b) while at the airport, terminal or station; and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been debited or charged prior to your arrival at the airport, terminal or station, coverage begins at the time the full passenger fare is debited from your debit card account or charged to your credit card account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. ELIGIBILITY. This travel insurance plan is provided to debit card or credit card account holders automatically when the full passenger fare(s) are debited from your debit card account or charged to your credit card account while this insurance is effective. It is not necessary for you to notify the participating institution, the administrator, or the Insurance Company when tickets are purchased. COST. This travel insurance plan is provided at no additional cost to eligible debit or credit cardholders of the participating institution. The Policyholder pays the account holder's premium out of the revenues generated from the debit or credit card account. BENEFICIARY. The Loss of Life benefit will be paid to the beneficiary designated by the Insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured. BENEFITS. Benefits provided are: \$150,000 for accidental

loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof, or \$75,000 for accidental loss of: one member, sight of one eye, speech or hearing, or \$37,500 for the accidental loss of the thumb and index finger of the same hand. "Member" means hand or foot. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is debited from a debit card account or charged to your credit card account. The loss must occur within one year of the accident. If the Insured has multiple losses as the result of one accident, the Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Insurance Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual Insured as the result of any one accident. In the event of multiple accidental deaths per credit card or debit card account arising from any one accident, the Company's liability for all such losses will be limited to a maximum limit of insurance equal to two times the applicable Benefit Amount for loss of life. Benefits will be proportionately divided among the Insureds up to the maximum limit of insurance. EXCLUSIONS. This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide or attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency. EFFECTIVE DATE. This insurance is effective on 4/1/03 or on the date you became an eligible Class Member, whichever occurred first, and will cease on the date the master Policy #6406-94-51 is terminated, or on the date your debit or credit card account ceases to be in good standing, whichever occurs first. QUESTIONS OR NOTICE OF CLAIM. Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator. As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy on file with the Policyholder, Dominion Trust Company as Trustee of Financial Institution Benefit Association Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

NOTICE TO FLORIDA RESIDENTS. THE BENEFITS OF THE POLICY PROVIDING YOUR COVERAGE ARE GOVERNED BY THE LAW OF A STATE OTHER THAN FLORIDA.

* Eligible card on file with the plan administrator.

** "Dependent Children" means children who are primarily dependent upon the Insured for maintenance and support and who are under the age of 19 and reside with the Insured, beyond the age of 19 who are permanently mentally or physically challenged and incapable of self support, or up to age 25 if classified as a full-time student at an institute of higher learning.

PLAN ADMINISTRATOR:

Financial Insurance Marketing Group
P. O. Box 31065
Tampa, FL 33631-3065

PLAN UNDERWRITER:

Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road
P. O. Box 1615
Warren, NJ 07061-1615

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the Mastercard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.

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To file a claim, call 1-800-Mastercard: 1-800-627-8372
or en Español: 1-800-633-4466.
View our website at www.mastercard.com.



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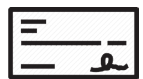
Benefits Guide

Activate and use your new credit card and enjoy these great benefits.

Your new card is the easy and secure way to pay. Everyday.



Gas



Monthly bills



Groceries



Dining



Shopping online & in-store



Travel

Security and Safety

Zero Fraud Liability

Feel confident when using your card because your account is being monitored and protected against fraudulent activity. You are covered by our Zero Fraud Liability Policy meaning you are not held responsible for any unauthorized charges on your account.

Fraud Protection with SecurLOCK™

Receive real-time alerts via text, email or automated call to confirm card activity when a transaction is suspicious.

How to Enroll

If your mobile and email information is up to date, you are automatically enrolled. Email addresses can be updated at MyCardStatement.com and cell phone numbers can be updated by calling our Customer Contact Center at 1-800-883-0131.

Mobile Payments

Apple Pay™, Google Pay™ and Samsung Pay™

Using mobile payments is one of the most secure and safe ways to complete a transaction. The card number is not stored on the device nor do retailers receive your card number. Instead, a unique account number is assigned and purchases are authorized using a one-time security code, called a token. It also allows for a cleaner transaction, so you don't have to touch cash, a card, or the terminal.

To use the mobile wallet on a phone, simply find the Wallet app pre-installed on the device, or download it from the Google Play Store (Android) or the App Store (Apple).

Personal Service

TCM Bank provides 24/7 customer service. Representatives are located in the U.S. and are dedicated to providing you with personal service; the kind you experience when you walk into your local branch. Call 1-800-883-0131 with any questions.

Online Account Management

MyCardStatement.com & FICO® Score

Activate your card, view your FICO® Score for free¹, and manage your account online at MyCardStatement.com

Features

- Go paperless with e-Statements
- View your FICO® Score for free¹
- Make payments and never forget to pay your bill by setting up auto pay
- Set up email and mobile account alerts
- Dispute charges

How to Enroll

1. Visit MyCardStatement.com
2. Click on "Enroll Now"
3. Enter the required information
4. Start managing your account online

Cell Phone Protection²

When you pay your monthly cell phone bill with our credit card, you will automatically receive Cell Phone Protection coverage at no additional cost.

The protection covers damage or theft for the primary and up to two secondary cell phones listed on your monthly cell phone bill. Coverage is up to \$200 per claim or \$400 per 12 month period with a \$50 deductible.

Travel Benefits

Travel Accident Insurance³

Whether traveling across the country or around the world, you and your family are automatically covered by our no cost Travel Accident Insurance when you use our card to purchase travel tickets.

Use our card to purchase tickets on any common carrier - air, land, or sea - and you're covered in the event of an accident or loss. No registration is required. Just by using our card, you're covered!

Priceless® Cities Offers & Experiences

Priceless Cities is a program available exclusively to Mastercard cardholders and provides access to unforgettable experiences in the cities where you live and travel. For more information visit www.priceless.com or call 1-855-438-7580.



Mastercard Airport Concierge™

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 450 destinations worldwide 24 hours a day, 7 days a week, 365 days a year.

www.mastercard.com/airportconcierge

For more information about your card benefits, visit MyCardBenefits.com or call 1-800-627-8372.