

Life Essentials Checking with 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.

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 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.



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 one (1) claim per 12-month period; maximum benefit \$200 per claim.
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 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.



Anytime 24/7 Digital Banking†

Free, 24/7 online and mobile banking including Bill Pay. Plus send money to anyone with Zelle. And register for free e-statements.



Free Debit Card*

A free debit card you can use for purchases or at any one of over 30,000 CUAnytime surcharge-free ATMs nationwide.



Early PayDay†

Get your paycheck up to two days earlier when you enroll in free direct deposit.

To waive your monthly fee, learn how to opt-in for e-statements here:

<https://www.useagle.org/about-us-eagle/learn/how-to>

The BaZing 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.

*Insurance products are: NOT A DEPOSIT, NOT FEDERALLY INSURED, NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY.

† Must qualify for U.S. Eagle membership including \$5 share deposit. \$25 minimum deposit required to open checking account. \$5 monthly fee for Life Essentials Checking (waived by opting into e-statements or if <18 years or >65 years of age). **Early PayDay** Direct deposit enrollment required. Once enrolled, member may receive payroll deposits up to two days prior to their scheduled payroll date. There is no additional fee for this service. **24/7 Online, Mobile Banking & Zelle® Services** Your wireless service provider may charge data fees. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. **Surcharge Free ATMs** Must use one of over 30,000 ATMs in CUAnytime® Network to avoid surcharge fees. Surcharge fees may be charged by other financial services provider networks and independently held ATMs. See U.S. Eagle for details.



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