

### Welcome to Simple Blue Rewards Powered by 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).

### 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.

### 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 \$200 per claim and \$400 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.

### 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.

### Roadside Assistance

The benefit provides a preferred rate of \$64.95, which includes services such as winching, jump start, flat tire repair, lockout access, fuel delivery, and minor roadside adjustments to start the vehicle. Also, a vehicle tow up to five (5) miles is included, then a per mile charge for each mile over five (5) applies. The roadside assistance is offered through Signature Motor Club. The fee is payable by credit or debit card at the time of service to the provider. Additionally, BaZing pays you \$25 Cash Back up to \$100 lifetime maximum benefit in aggregate for all accountholders. You must submit your claim to BaZing within 45 days of the incident. Your reimbursement may take up to 3 weeks for you to receive payment.

### 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.

### 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 supplemental 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 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 OR AGENCY - NOT GUARANTEED BY THE BANK.



**Capitol  
Federal<sup>®</sup>**





## Shop local, save local with Simple Blue Rewards savings

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



## Cell phone protection

Receive up to \$200 per claim (\$400 per year) if your cell phone is broken or stolen.



## ID Theft Aid

Includes payment card fraud resolution, \$2,500 in personal identity theft benefit, and identity restoration.



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## Roadside Assistance

Available 24/7 for a preferred per event fee of \$64.95, plus \$25 cash back from BaZing per eligible claim.



## \$10,000 travel accidental death coverage

Peace of mind for the unexpected.



## Health Savings Card

Save money on prescriptions, eye exams, frames, lenses, and hearing services.



Download the Mobile app from the App Store, and start saving everywhere you go!

