



BaZing Benefit Supplemental Guide

Please note this is a partial list of material limitations of the BaZing products. To review a complete version of terms and conditions of coverage please visit www.bazing.com.

Welcome to BaZing!

BaZing products and services are available to enrolled and eligible Oregonians Credit Union checking account holders with the following accounts:

iDeal Checking

Interest Checking

To be eligible for the following products and services, you must be an account holder with an open and active qualifying checking account (listed above) that has a positive average ledger balance at the end of the statement cycle period.

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 a BaZing Customer Service specialist at 855.822.9464 (8AM – 5PM CT, Monday-Friday).

Personal Identity Protection

If you experience a covered stolen identity event, (theft or unauthorized or illegal use of your name, checking account, or checking account number, social security number or other method of identifying you), this benefit offers reimbursement for some expenses you may incur to restore or repair your identity. Eligible expenses must be costs incurrent in the United States and its territories and possessions, Puerto Rico or Canada. Attorney and legal assistance fees must be appointed and approved by the BaZing Benefit Administrator.

\$2,500.00 lifetime benefit

Damages or loss of money from your checking account are not eligible for coverage.

Payment Card Protection

If any of your credit or debit cards become lost or stolen, this benefit offers access to a fraud specialist to assist you in cancelling and reissuing your cards, guidance and next steps in protecting your finances. However, no monetary reimbursement is provided in the event of a loss.

Identity Theft Aid

For other fraud issues and concerns, this service offers unlimited access to a personal fraud specialist who will provide education, guidance, identity recovery support and resolution services, and concierge assistance. However, 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 an eligible Cellular Wireless Telephone. The enrolled checking account holder will receive a monetary reimbursement based on the BaZing guidelines as partially outline below.

Coverage Information:

1. Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using the Oregonians 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 \$50.00 co-payment per claim.
4. Maximum of two (2) claims per 12 month period; maximum benefit \$200.00 per claim and \$400.00 per 12-month period. When the 12 month period has ended, the cycle will reset.

5. You will receive no more than the purchase price less the \$50.00 co-payment as recorded on your submitted receipt.
6. 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.
7. Only cellular phones purchased by Oregonians Credit Union checking account holder are eligible.
8. 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.
2. When submitting a claim you must provide a copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model currently linked to your Cellular Wireless Telephone account.
3. To be eligible for this coverage, you must pay your cell phone bill from your Oregonians Credit Union checking account associated with your BaZing membership.

Travel Accidental Death Insurance Coverage

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. Each account is eligible for up to \$10,000 (divided equally among all named account holders). If the accident is covered by workers' compensation, it is not covered. See insurance certificate at bazing.com for complete coverage description and exclusions.

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 Card (Visa, MasterCard, Discover, or American Express) or Visa and MasterCard debit cards 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 account holders. 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 and vision care at participating providers. A list of participating providers is available online at 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.

This information 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.