

WHICH ACCOUNT IS BEST FOR YOU?

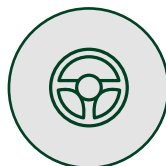


	premium checking	perks checking	simple checking
southern rewards	Do you maintain a minimum balance of \$1,000 in your account?	Do you have a cell phone or look for deals when you shop?	Do you want a low cost account with basic benefits?
Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and e-statement.	✓	✓	✓
Shop local, save local with BaZing savings Local discounts and national retailer deals to save you money on shopping, dining, travel and more.	✓	✓	
Cell phone protection^{1,2} Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.	✓	✓	
ID theft aid^{1,2} Includes payment card fraud resolution, \$2,500 in personal identity theft benefit identity monitoring*, and credit monitoring*.	✓	✓	
Roadside assistance Available 24/7 and free to use, up to \$80 in covered service charges, up to 4 times per year.	✓	✓	
\$10,000 travel accidental death coverage² Peace of mind for the unexpected.	✓	✓	
Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓	
Great interest on your checking balance Our best checking rate.	✓		
Price Structure Low monthly fee/minimum balance.	Maintain a \$1,000 minimum balance, and we'll waive the \$8 monthly fee.	Only \$6 per month.	Maintain a \$100 minimum balance, and we'll waive the \$7 monthly fee.



Cell phone protection^{1,2}

Just pay your cell phone bill with your BaZing checking account, and you're covered. If your phone is broken or stolen, we'll pay to have it repaired or replaced, up to \$400 per claim (maximum of \$800 per year).



Roadside assistance

Lock your keys in your car? Car won't start? Roadside assistance is available 24/7. It's free to use, up to \$80 in covered service charges.



ID Theft Aid^{1,2}

Personal identity theft benefit

Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

Credit Monitoring*

Your credit report will be monitored on a daily basis for any new credit inquiries. If any activity is detected, we will notify you via email or phone so that you can confirm whether the suspicious activity is fraudulent. You'll also receive an updated quarterly credit report and score.

¹ Cell phone protection and personal identity theft benefit are subject to additional terms and conditions.

² Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

* Identity Monitoring and Credit Monitoring require additional enrollment on BaZing.com