### Welcome to BaZing!

BaZing products and services are available to members 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/benefits.

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 \$1,000 lifetime benefit coverage is divided equally on joint accounts.

#### **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.



## Buyer's Protection and Extended Warranty<sup>\*</sup>

Buyer's Protection and Extended Warranty will replace, repair, or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of items such as TVs, tablets, laptops, computers, Wi-Fi routers, printers, scanners and other computer peripherals, digital and video cameras, home theater systems, electronics, appliances, DVD and DVR players, mobile electronics, video game consoles...just to name a few.

To be eligible for Buyer's Protection and Extended Warranty, the item must be purchased in its entirety using your BaZing related checking account. This protection is up to a maximum of \$2,500 per occurrence and \$50,000 per year for the first 90-days after purchase of the protected product. It also doubles the product warranty period up to one year. For additional terms and conditions about Buyer's Protection and Extended Warranty, view the Guide to Benefits in the E-Central Credit Union E-Perks app.

The 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.

