

**strategy**corps 

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2018



2019



2021



2022



# Primary Financial Institution

# Primary Financial Interactions



# Credit Cards

Saving & Investing

Digital Payments

Mortgage

Checking



Financial Management



CHASE Bank of America  
Capital One AMERICAN EXPRESS

# Credit Cards

venmo  
GRUBHUB  
Apple Pay  
affirm  
PayPal  
AMERICAN EXPRESS  
Starbucks COFFEE  
Uber  
Walmart

# Digital Payments

zelle  
WHOLE FOODS MARKET

# Checking

venmo  
Dave...  
acorns  
PayPal  
Bank of America

# Financial Management

ck credit kama  
nerdwallet  
Betterment  
BaZing  
Expensify  
PARIBUS  
Capital One

chime  
ONE  
PNC  
Capital One  
BaZing  
QUONTIC



# Saving & Investing

Bank of America  
Capital One  
Robinhood  
Fidelity  
acorns  
affirm  
digit

# Mortgage

ROCKET Mortgage  
lendingtree  
ck credit kama

Bankrate

REGIONS

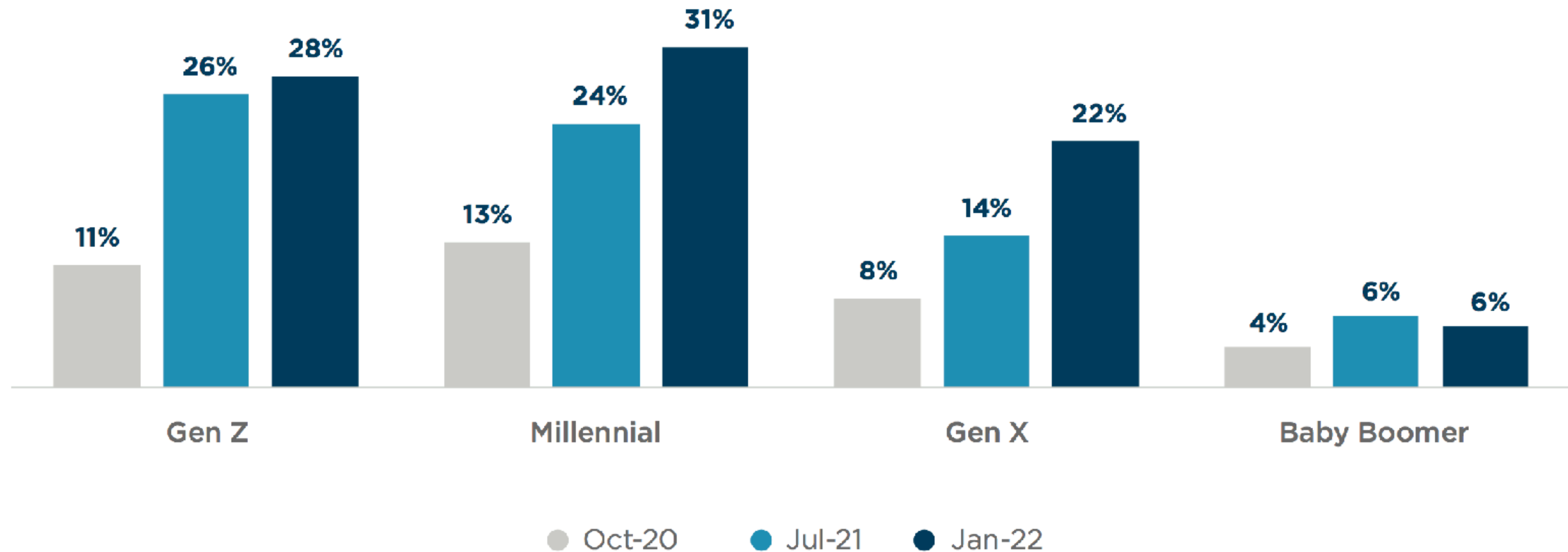


## Percentage of Consumers That Consider the Following Type of Financial Institution Their Primary Provider

|                       | Younger Millennials | Older Millennials | Gen Xers | Baby Boomers |
|-----------------------|---------------------|-------------------|----------|--------------|
| <b>Megabank</b>       | 45%                 | 46%               | 37%      | 34%          |
| <b>Regional bank</b>  | 23%                 | 20%               | 23%      | 24%          |
| <b>Credit union</b>   | 16%                 | 13%               | 18%      | 17%          |
| <b>Community bank</b> | 8%                  | 11%               | 13%      | 19%          |
| <b>Other</b>          | 4%                  | 5%                | 7%       | 5%           |
| <b>Digital bank</b>   | 3%                  | 5%                | 2%       | 1%           |

**FIGURE 12:** Primary Checking Account Market Share

**% of Consumers Whose Primary Checking Account is With a Digital Bank**







# Reinventing Business Checking

The Key to Growing SMB Relationships



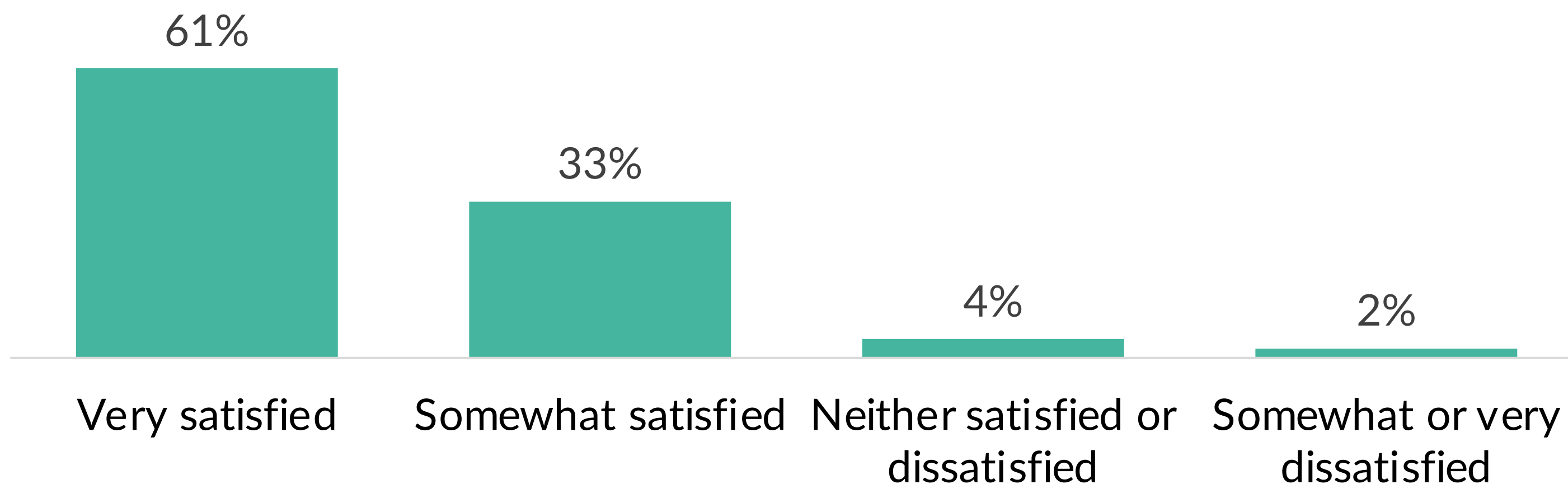
**Ron Shevlin**  
Chief Research Officer  
Cornerstone Advisors

**Glenn Grossman**  
Director of Research  
Cornerstone Advisors

Commissioned by  
**strategycorps**

# #1: SATISFIED, YET OPEN TO NEW RELATIONSHIPS

Satisfaction with the quality of services provided by primary business checking account provider

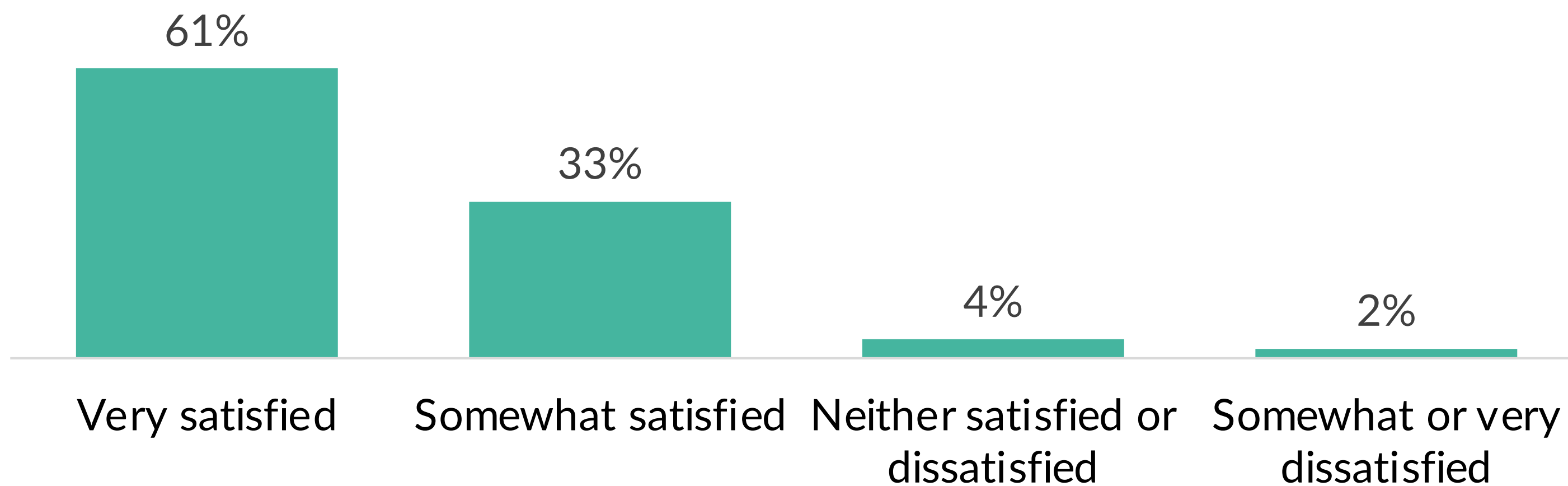


Yet, two-thirds of SMBs are somewhat or very likely to look for new banking relationships in the next 12 months



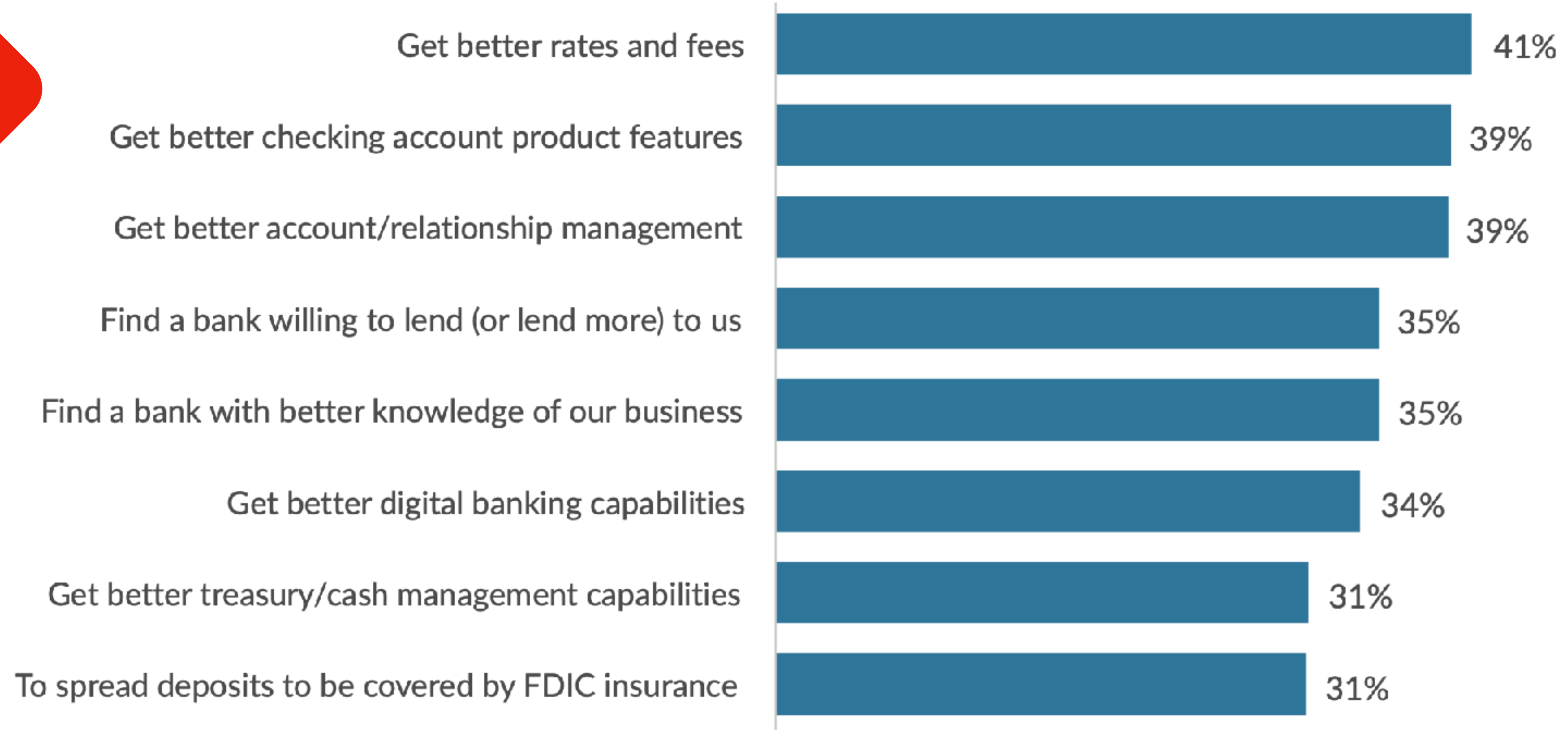
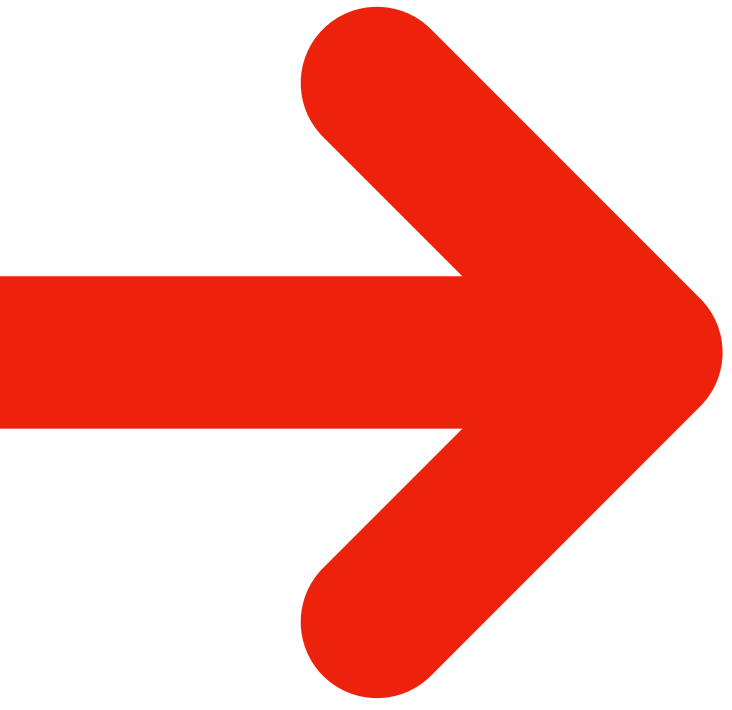
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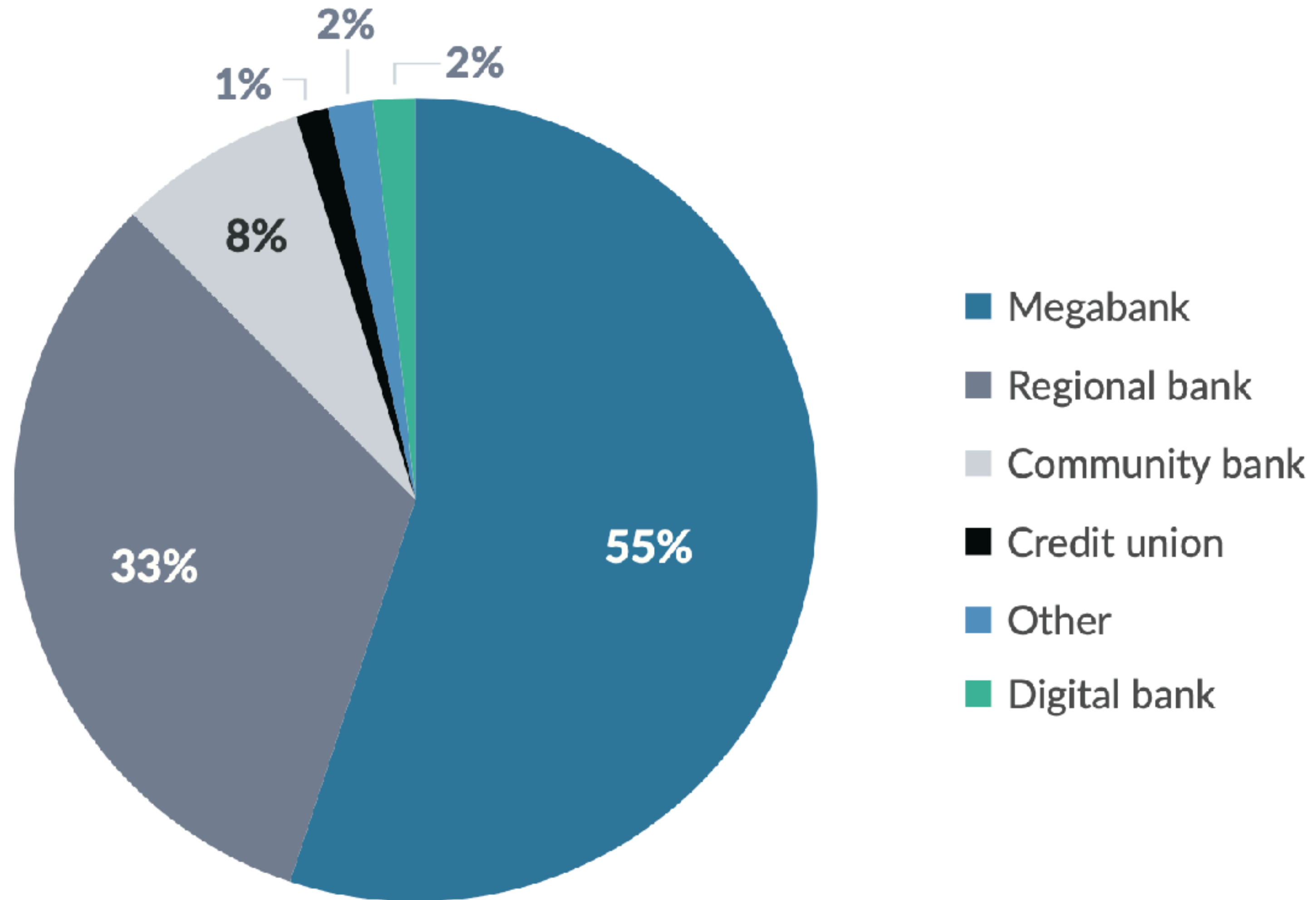
## Why would your business consider a new banking relationship?



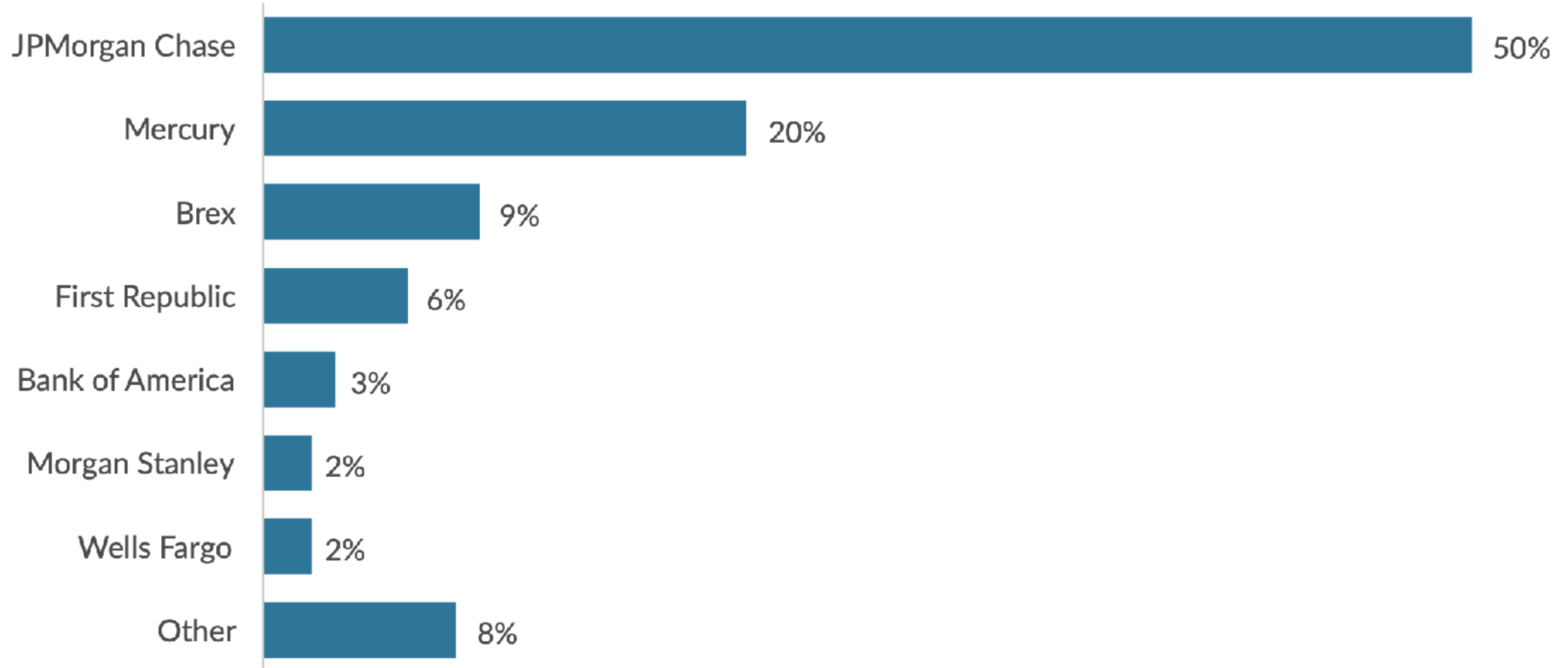
Source: Cornerstone Advisors survey of 1,009 small to medium-size business owners and executives, March 2023



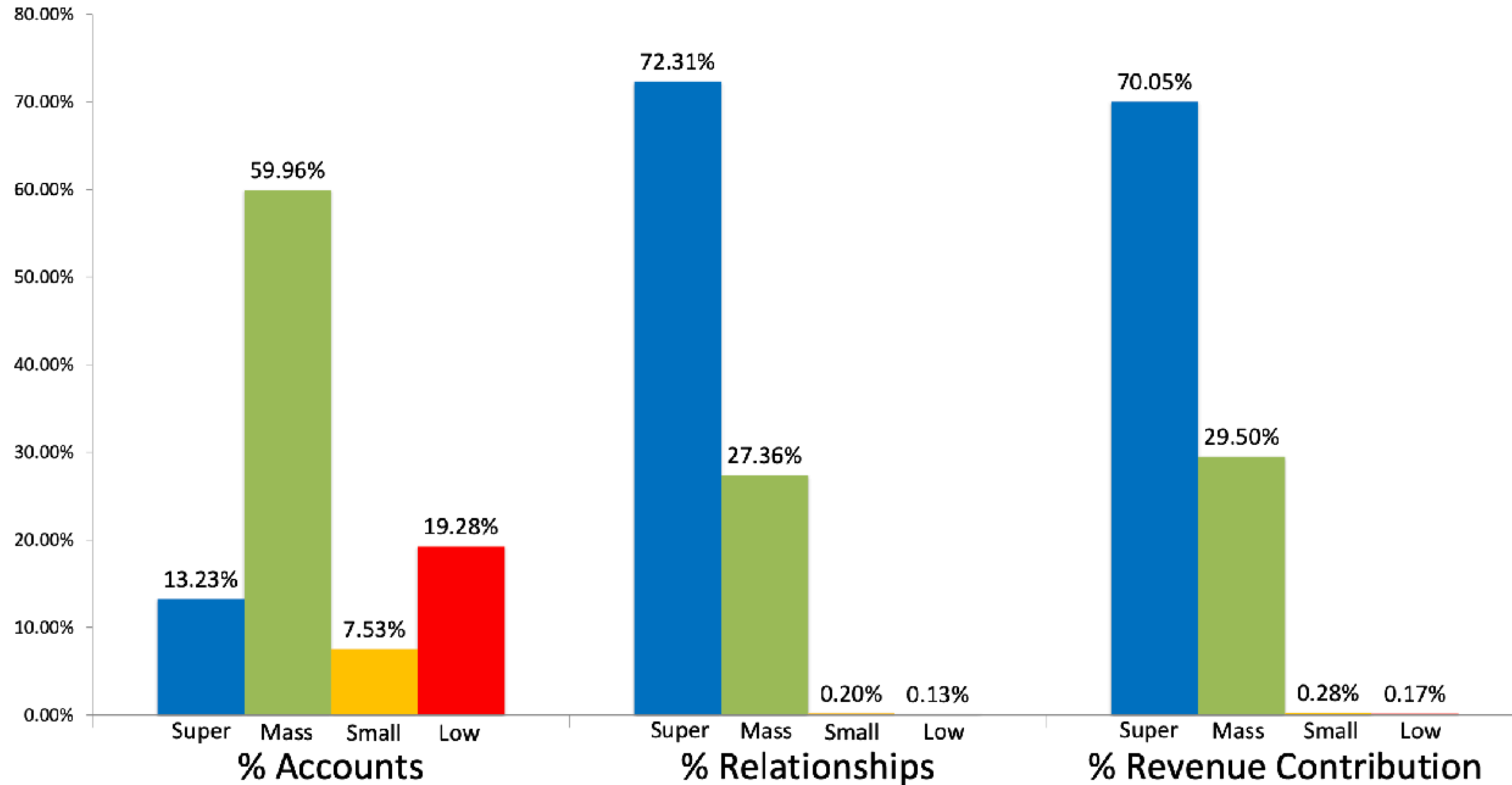
# With what type of institution does your company have its primary checking account?



## Silicon Valley Bank Account Transfers



# A1 - Relationship Spotlight



| Column #      | A             | B              | C               | D                      | E               | F               | G                       | H                      | I               |
|---------------|---------------|----------------|-----------------|------------------------|-----------------|-----------------|-------------------------|------------------------|-----------------|
| Segment       | # Accounts    | % Accounts     | Peer Comparison | \$ Relationships       | % Relationships | Peer Comparison | \$ Revenue Contribution | % Revenue Contribution | Peer Comparison |
| Super         | 2,527         | 13.23%         | 11.23%          | \$3,386,993,057        | 72.31%          | 67.89%          | \$113,410,100           | 70.05%                 | 59.49%          |
| Mass          | 11,451        | 59.96%         | 53.22%          | \$1,281,818,168        | 27.36%          | 30.46%          | \$47,764,395            | 29.50%                 | 37.45%          |
| Small         | 1,438         | 7.53%          | 8.40%           | \$9,235,552            | 0.20%           | 0.69%           | \$445,419               | 0.28%                  | 1.32%           |
| Low           | 3,682         | 19.28%         | 27.15%          | \$6,112,239            | 0.13%           | 0.97%           | \$282,566               | 0.17%                  | 1.74%           |
| <b>Totals</b> | <b>19,098</b> | <b>100.00%</b> | <b>100.00%</b>  | <b>\$4,684,159,016</b> | <b>100.00%</b>  | <b>100.00%</b>  | <b>\$161,902,481</b>    | <b>100.00%</b>         | <b>100.00%</b>  |



# A2 Small Business - Relationship Segment Spotlight

|     | A                                       | B                                       | C                                  | D                               | E                               |
|-----|---|---|------------------------------------|---------------------------------|---------------------------------|
| Row |   | Super                                   | Mass                               | Small                           | Low                             |
| 1   | Total Accounts                          | 1,634                                   | 9,375                              | 1,310                           | 3,443                           |
| 2   | <b>Relationship Statistics</b>          | <b>Totals</b> <b>Average</b>            | <b>Totals</b> <b>Average</b>       | <b>Totals</b> <b>Average</b>    | <b>Totals</b> <b>Average</b>    |
| 3   | Account Balances                        | \$240,134,498      \$146,961            | \$402,885,270      \$42,974        | \$7,819,734      \$5,969        | \$5,466,780      \$1,588        |
| 4   | Relationship Deposits                   | \$149,592,728      \$91,550             | \$69,892,685      \$7,455          | \$180,029      \$137            | \$96,795      \$28              |
| 5   | Relationship Loans                      | \$1,290,687,519      \$789,894          | \$458,900,307      \$48,949        | \$172,111      \$131            | \$27,492      \$8               |
| 6   | <b>Total Relationships</b>              | <b>\$1,680,414,745      \$1,028,406</b> | <b>\$931,678,261      \$99,379</b> | <b>\$8,171,874      \$6,238</b> | <b>\$5,591,067      \$1,624</b> |
| 7   | <b>Revenue Statistics</b>               | <b>Totals</b> <b>Average</b>            | <b>Totals</b> <b>Average</b>       | <b>Totals</b> <b>Average</b>    | <b>Totals</b> <b>Average</b>    |
| 8   | Total Account Income (NII + Fees + NSF) | \$8,520,856      \$5,215                | \$17,265,126      \$1,842          | \$392,251      \$299            | \$256,168      \$74             |
| 9   | Relationship Deposit NII                | \$5,026,316      \$3,076                | \$2,348,394      \$250             | \$6,049      \$5                | \$3,252      \$1                |
| 10  | Relationship Loan NII                   | \$43,367,101      \$26,540              | \$15,419,050      \$1,645          | \$5,783      \$4                | \$924      \$0                  |
| 11  | <b>Total Income</b>                     | <b>\$56,914,272      \$34,831</b>       | <b>\$35,032,571      \$3,737</b>   | <b>\$404,083      \$308</b>     | <b>\$260,344      \$76</b>      |
| 12  | <b>Account Statistics</b>               | <b>Super</b>                            | <b>Mass</b>                        | <b>Small</b>                    | <b>Low</b>                      |
| 13  | Have More Than One Account              | 1,538      94.12%                       | 5,304      56.58%                  | 360      27.48%                 | 459      13.33%                 |
| 14  | Have a Debit Card                       | 106      6.49%                          | 3,117      33.25%                  | 552      42.14%                 | 905      26.29%                 |
| 15  | Debit Card Trans (month)                | 962      0.59                           | 61,889      6.60                   | 3,184      2.43                 | 1,710      0.50                 |
| 16  | Have a Relationship Deposit             | 692      42.35%                         | 1,525      16.27%                  | 65      4.96%                   | 64      1.86%                   |
| 17  | Have a Relationship Loan                | 1,238      75.76%                       | 2,844      30.34%                  | 30      2.29%                   | 8      0.23%                    |
| 18  | Have Both a Deposit and Loan            | 429      26.25%                         | 439      4.68%                     | 1      0.08%                    | 0      0.00%                    |
| 19  | Average Age of Account                  | 6.1                                     | 7.5                                | 6.9                             | 6.4                             |
| 20  | Average Checking Score                  | <b>\$298,457</b>                        | <b>\$8,078</b>                     | <b>\$366</b>                    | <b>\$84</b>                     |

| <b>Average Checking Balance</b> | <b>Percentage of Total Accounts</b> | <b>Percentage of Total Checking Balances</b> | <b>Average Balance</b> |
|---------------------------------|-------------------------------------|--|------------------------|
| Less than \$1,000               | 19.95%                              | 0.06%  | \$71                   |
| Less than \$2,500               | 30.85%                              | 0.24%  | \$773                  |
| Less than \$5,000               | 41.42%                              | 0.63%  | \$1,502                |

|                            | <b>Number of Accounts</b> | <b>% of Debit Card Transactions</b> | <b>% of Interchange Revenue</b> | <b>Average Interchange per Transaction</b> |
|----------------------------|---------------------------|-------------------------------------|---------------------------------|--|
| Consumer Checking Accounts | 102,962                   | 97%                                 | 80%                             | \$0.31                                     |
| Business Checking Accounts | 19,098                    | 3%                                  | 20%                             | \$2.17                                     |



# A2c - Debit User Segment Spotlight

|     | A                              | B                                  | C                                     | D                             | E                                |
|-----|--------------------------------|------------------------------------|---------------------------------------|-------------------------------|----------------------------------|
| Row | Debit Active = 10+ Swipes/Mo   | Super/Mass Debit Active            | Super/Mass Debit Inactive             | Small/Low Debit Active        | Small/Low Debit Inactive         |
| 2   | Total Accounts                 | 1,798                              | 12,180                                | 117                           | 5,003                            |
| 3   | <b>Relationship Statistics</b> | <b>Totals</b> <b>Average</b>       | <b>Totals</b> <b>Average</b>          | <b>Totals</b> <b>Average</b>  | <b>Totals</b> <b>Average</b>     |
| 4   | Account Balances               | \$52,379,009      \$29,132         | \$2,046,997,423      \$168,062        | \$163,928      \$1,401        | \$14,644,947      \$2,927        |
| 5   | Relationship Deposits          | \$6,553,793      \$3,645           | \$458,455,140      \$37,640           | \$1,577      \$13             | \$337,737      \$68              |
| 6   | Relationship Loans             | \$60,376,387      \$33,580         | \$2,044,049,474      \$167,820        | \$0      \$0                  | \$199,603      \$40              |
| 7   | <b>Total Relationships</b>     | <b>\$119,309,188      \$66,357</b> | <b>\$4,549,502,037      \$373,522</b> | <b>\$165,505      \$1,415</b> | <b>\$15,182,287      \$3,035</b> |
| 8   | <b>Revenue Statistics</b>      | <b>Totals</b> <b>Average</b>       | <b>Totals</b> <b>Average</b>          | <b>Totals</b> <b>Average</b>  | <b>Totals</b> <b>Average</b>     |
| 9   | DDA Net Interest Income        | \$1,810,937      \$1,007           | \$68,074,516      \$5,589             | \$5,687      \$49             | \$507,788      \$101             |
| 10  | Annual Service Charges         | \$58,782      \$33                 | \$921,880      \$76                   | \$59      \$1                 | \$10,090      \$2                |
| 11  | Annual NSF/OD                  | \$640,572      \$356               | \$724,703      \$59                   | \$1,607      \$14             | \$37,098      \$7                |
| 12  | Annual Debit Interchange       | \$1,645,985      \$915             | \$144,369      \$12                   | \$40,398      \$345           | \$90,111      \$18               |
| 13  | Annual Misc Fees               | \$106,031      \$59                | \$713,713      \$59                   | \$233      \$2                | \$16,806      \$3                |
| 14  | Total Account Income           | \$4,262,307      \$2,371           | \$70,579,180      \$5,795             | \$47,984      \$410           | \$661,894      \$132             |
| 15  | Relationship Deposit NII       | \$220,207      \$122               | \$15,404,093      \$1,265             | \$53      \$0                 | \$11,348      \$2                |
| 16  | Relationship Loan NII          | \$2,028,647      \$1,128           | \$68,680,062      \$5,639             | \$0      \$0                  | \$6,707      \$1                 |
| 17  | <b>Total Income</b>            | <b>\$6,511,161      \$3,621</b>    | <b>\$154,663,335      \$12,698</b>    | <b>\$48,037      \$411</b>    | <b>\$679,949      \$136</b>      |
| 18  | <b>Account Statistics</b>      | <b>Super/Mass Debit Active</b>     | <b>Super/Mass Debit Inactive</b>      | <b>Small/Low Debit Active</b> | <b>Small/Low Debit Inactive</b>  |
| 19  | Have More Than One Account     | 559      31.09%                    | 8,357      68.61%                     | 8      6.84%                  | 872      17.43%                  |
| 20  | Have a Debit Card              | 1,798      100.00%                 | 1,808      14.84%                     | 117      100.00%              | 1,394      27.86%                |
| 21  | Debit Card Trans (month)       | 63,210      35.16                  | 5,544      0.46                       | 1,551      13.26              | 3,461      0.69                  |
| 22  | Have a Relationship Deposit    | 163      9.07%                     | 3,125      25.66%                     | 4      3.42%                  | 153      3.06%                   |
| 23  | Have a Relationship Loan       | 375      20.86%                    | 4,525      37.15%                     | 0      0.00%                  | 38      0.76%                    |
| 24  | Have Both a Deposit and Loan   | 43      2.39%                      | 1,137      9.33%                      | 0      0.00%                  | 1      0.02%                     |
| 25  | Average Age of Account         | 5.8                                | 9.4                                   | 4.5                           | 7.4                              |
| 26  | Average Checking Score         | <b>\$6,331</b>                     | <b>\$68,992</b>                       | <b>\$414</b>                  | <b>\$158</b>                     |

# We've got the account setting that's right for you

Business Advantage Banking is a business checking account with 2 settings.  
If your business needs change, switch anytime.

## Business Advantage Fundamentals™<sup>[1]</sup> Banking

Essential tools for your business needs.

\$16 or \$0

Avoid this monthly fee

Go to application

- Efficiency tools like Cash Flow Monitor<sup>[5]</sup>, Erica, Mobile Check Deposit<sup>[6]</sup> & more
- Zelle® for your business<sup>[7]</sup>
- Easy QuickBooks® integration<sup>[8]</sup>
- Customize account access per employee
- Access to dedicated small business specialists

## Business Advantage Relationship Banking

Robust financial solutions to help manage your business.

\$29.95 or \$0

Avoid this monthly fee

Go to application

All Business Advantage Fundamentals™ benefits **plus**:

- One extra Business Advantage Relationship Banking account and one Business Advantage Savings account can be included for no monthly fee<sup>[9]</sup>
- No fees for incoming wires, stop payments, electronic deposits







Chat



|  | Business Advantage Fundamentals™ Banking  | Business Advantage Relationship Banking              |
|--|---|--|
| Second Business Advantage Banking account  | \$16/month  | \$0/month  |
| Business Advantage Savings account <sup>[10]</sup>   | \$10/month  | \$0/month  |
| Incoming wires, stop payments and more   | Fees vary   | \$0/month  |
| Account Management capabilities <sup>[11]</sup>  | \$0/month   | \$0/month  |
| Teller transactions and checks written with no fee   | 200 transactions/month  | 500 transactions/month                               |
| Monthly fee  | \$16 or \$0   | \$29.95 or \$0                                       |
| Avoid monthly fee by meeting <b>one</b> of the following requirements each statement cycle, or become a Preferred Rewards Business member <sup>[4]</sup> | Maintain a \$5,000 combined average monthly balance <sup>[12]</sup><br>Spend at least \$250 in new net qualified debit card purchases <sup>[13]</sup> | Maintain a \$15,000 combined average monthly balance |

|                        |                   |                                |
|------------------------|-------------------|--------------------------------|
| Powerful digital tools | Dedicated support | Preferred Rewards for Business |
|------------------------|-------------------|--------------------------------|

Improve efficiency and complete daily tasks easier with these tools.

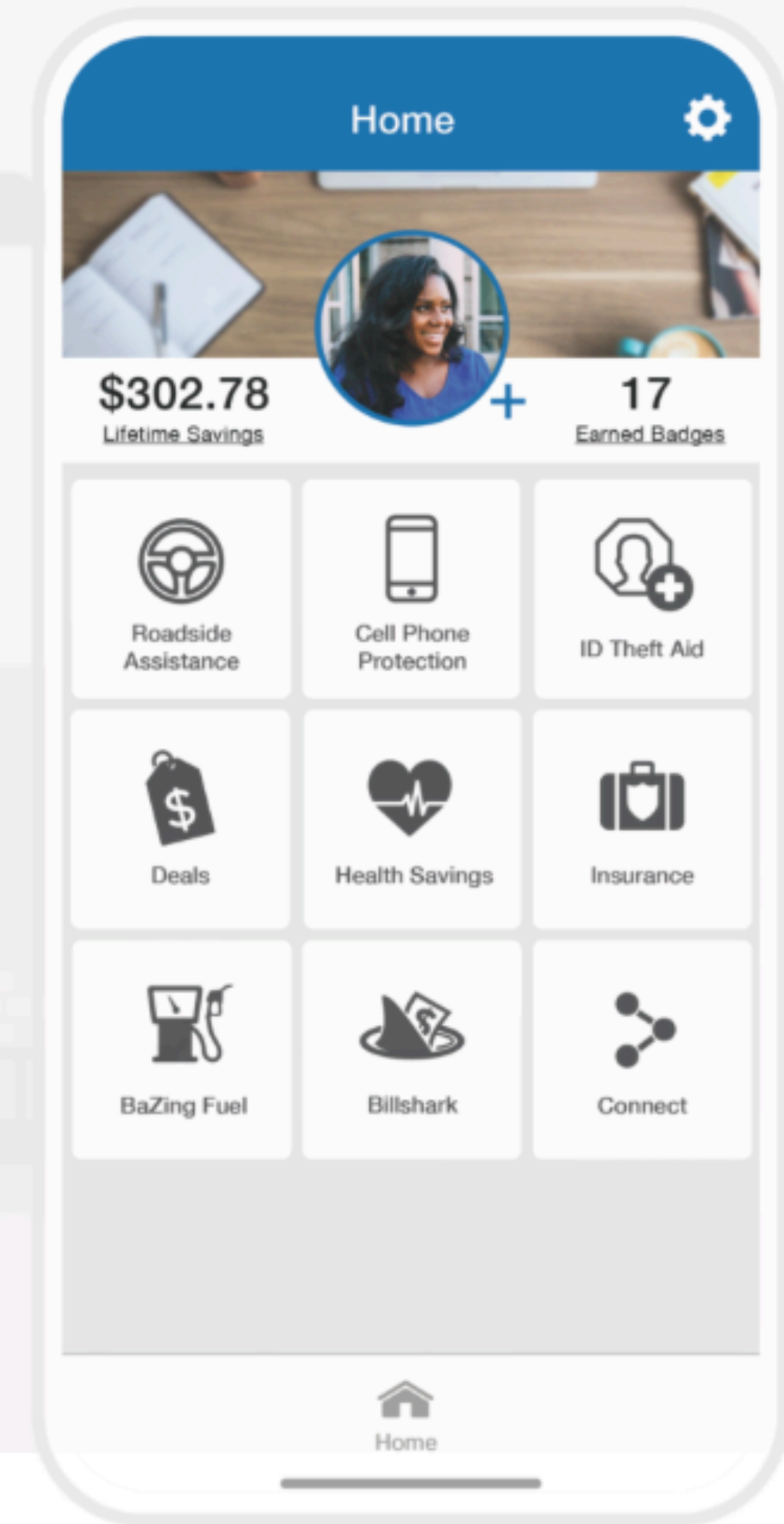
|  |   |  |
|--|---|--|
|  <p><b>Profile linking</b></p> <p>Easily view and manage personal and business accounts with just one login.</p>   |  <p><b>Zelle® for your business</b></p> <p>A fast, safe and easy way for businesses to send, request and receive money directly between eligible bank accounts in the U.S.<sup>[7]</sup></p> |  <p><b>Cash Flow Monitor<sup>[5]</sup></b></p> <p>Get cash flow projections, monitor transactions and view category balances.</p>         |
|  <p><b>Account Management<sup>[11]</sup></b></p> <p>Power to grant customized access to additional users, to either view or transact from their accounts</p> |  <p><b>Erica®<sup>[14]</sup></b></p> <p>Your virtual financial assistant can help transfer or send money, search transactions &amp; more.</p>  |  <p><b>Digital debit cards<sup>[15] [16]</sup></b></p> <p>Start using your debit card immediately for in-store and digital purchases.</p> |



# Unleash the Power of Great Checking

More financial productivity, better consumer engagement, increased primacy, less reliance on overdraft fees — all driven by actionable analytics and mobile-first products.

[Request Demo](#)





## CheckingScore

Identify who is a primary customer or member and who isn't. Benchmark your current checking performance. Discover actionable insights to implement a strategy to optimize checking performance and consumer connection.

[Learn More](#)



## BaZing

Our customizable, white-label mobile rewards app brings modern, in-demand, mobile-first benefits to your checking account lineup. The result? Digital engagement like none you've ever seen and the ability to unlock the subscription revenue pricing customers prefer.

[Learn More](#)



# Discover the benefits of your new Business Checking Account.

## Here's what you'll get with each account:



### Online Banking

Access your account anytime, from any computer with Internet access.



### Bill Pay

Decide which bills you want to pay and when.



### eStatements

Skip the paper statement and go paperless with eStatements.



### Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.













### Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



Download the **BaZing Mobile app** from the App Store or Google Play to start saving everywhere you go! Or login at **BaZing.com** to get started.



|   | VIP Business Checking       | Business Checking                                      |
|---|-----------------------------|--|
|  <b>Anywhere Banking Tools</b><br>Online banking, mobile banking, bill pay, debit card and e-statement.  | ✓                           | ✓  |
|  <b>Integrated Invoices &amp; Payment Acceptance</b><br>Get paid faster with online invoicing, text payment links, and digital payment acceptance. Funds are settled directly to your business checking account.                           | ✓                           | ✓  |
|  <b>Work Perks</b><br>All employees of your business get a Work Perks personal checking account, free with direct deposit.   | ✓                           | ✓  |
|  <b>Buyer's Protection &amp; Extended Warranty</b><br>Items are protected for up to \$2,500 per item for theft or accidental breakage occurs during the first 180 days of purchase, using your business checking account.                  | ✓                           | ✓  |
|  <b>\$50,000 Employee Liability Insurance</b><br>Protects your business in the event of misuse of your business checking account by an employee.   | ✓                           | ✓  |
|  <b>BillShark for Business</b><br>Let our team of experts negotiate your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills on your behalf, or cancel subscriptions you no longer want or need. | ✓                           | ✓  |
|  <b>Customized Estate Plan</b><br>Last Will & Testament, Living Trust, Power of Attorney, Health Care Proxy, Pet Power of Attorney, Pet Trust, Digital Document Vault  | ✓                           | ✓  |
|  <b>Cyber Security Tools<sup>1,2,3</sup></b><br>\$100,000 Data Breach Insurance, \$100,000 Account Security Insurance, Dark Web Monitoring, Business Credit Suite, Data Breach Codes, Business ID Restoration Pro                        | ✓                           | ✓  |
|  <b>Interest on your Checking Balance</b><br>Our best checking rate  | ✓                           | ✓  |
|  <b>Item limit</b><br>Per item charge equals 40¢ for transactions over the limit each statement cycle.   | <b>500</b>                  | <b>250</b>   |
|   | <b>Only \$15 per month.</b> | <b>\$5,000 balance and avoid the \$10 monthly fee.</b> |

<sup>1</sup> Subject to the terms and conditions detailed in the Guide to Benefits. <sup>2</sup> Insurance products are: NOT A DEPOSIT, NOT FDIC-INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK. <sup>3</sup> Identity and credit monitoring require additional activation for monitoring to begin. <sup>4</sup> You'll receive a one-time activation reward of \$0.10 per gallon when you activate BaZing Fuel. You'll earn a monthly reward of \$0.10 per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Only transactions posted during the MQC will count towards the monthly reward for that MQC. The following activities do not count toward earning BaZing Fuel: ATM withdrawals, transfers between accounts, deposit or refund transactions. Transactions posted during the MQC greater than the monthly reward requirement will be stored to count towards a bonus reward of \$0.10 per gallon. When you have 50 stored bonus transactions you will earn the bonus reward. You will continue to earn bonus rewards for every 50 stored bonus transactions accrued. If the required monthly reward transaction count is not met during the MQC, no transactions are counted for any reward during that MQC or the bonus reward. BaZing Fuel is limited to 20 gallons of fuel per purchase, per vehicle, or fraud limits placed by Shell and/or limits placed on your payment card by your financial institution, each of which may be lower. To activate, you will need to have online banking with your financial institution. Refer to the BaZing Fuel Terms and Conditions for full disclosures. BaZing Fuel offer may be changed at any time and without notice. BaZing or Centreo are not a law firm or a substitute for a law firm or an attorney's advice.



# Work Perks

Get  
**\$50**

when you have a direct deposit set up into your account within 45 days of account opening.

## Here's what you'll get with each account:



### Online Banking

Access your account anytime, from any computer with internet access.



### Bill Pay

Decide which bills you want to pay and when.



### eStatements

Skip the paper statement and go paperless with eStatements.



### Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



### Debit Card

A debit card in your name gives you the power to decide when to buy – and when to save.

## Account details

- No minimum balance
- A monthly direct deposit into your Work Perks account is required.
- Avoid a \$7 monthly maintenance fee when the total of your monthly direct deposits is \$500 or greater.



## Great benefits for employees



### ID Theft Aid

**Identity Restoration and Payment Card Resolution:** Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

**Personal Identity Theft Benefits:** Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

**Credit Monitoring and Credit Report:** Monitor changes and new activity on your credit report and review your credit report quarterly.

**Credit Score and Score Tracker:** View your credit score online and track trends on your dashboard.

**Score Simulator:** Estimate how much impact one particular action could have on your credit health.

**Identity Monitoring:** Monitors the dark web to identify activity associated with you identity, including public records, change of address, social security, and non-credit loans.



### Cell Phone Protection

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$400 per claim maximum of \$800 per year.



### Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



### Fuel Savings

Sign up: Add fuel benefits through the BaZing app. Swipe: Every 15 swipes per month earns you fuel savings. Save: Save 10¢ per gallon on up to 20 gallons.



### Billshark

Let our team of experts negotiate your Internet, TV, cell phone, and home security services on your behalf or cancel subscriptions you no longer want or need.



### Buyers Protection and Extended Warranty

Your newly purchased items can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your BaZing checking account.



### Health Savings Card

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



### \$10,000 Travel Accident Death Insurance

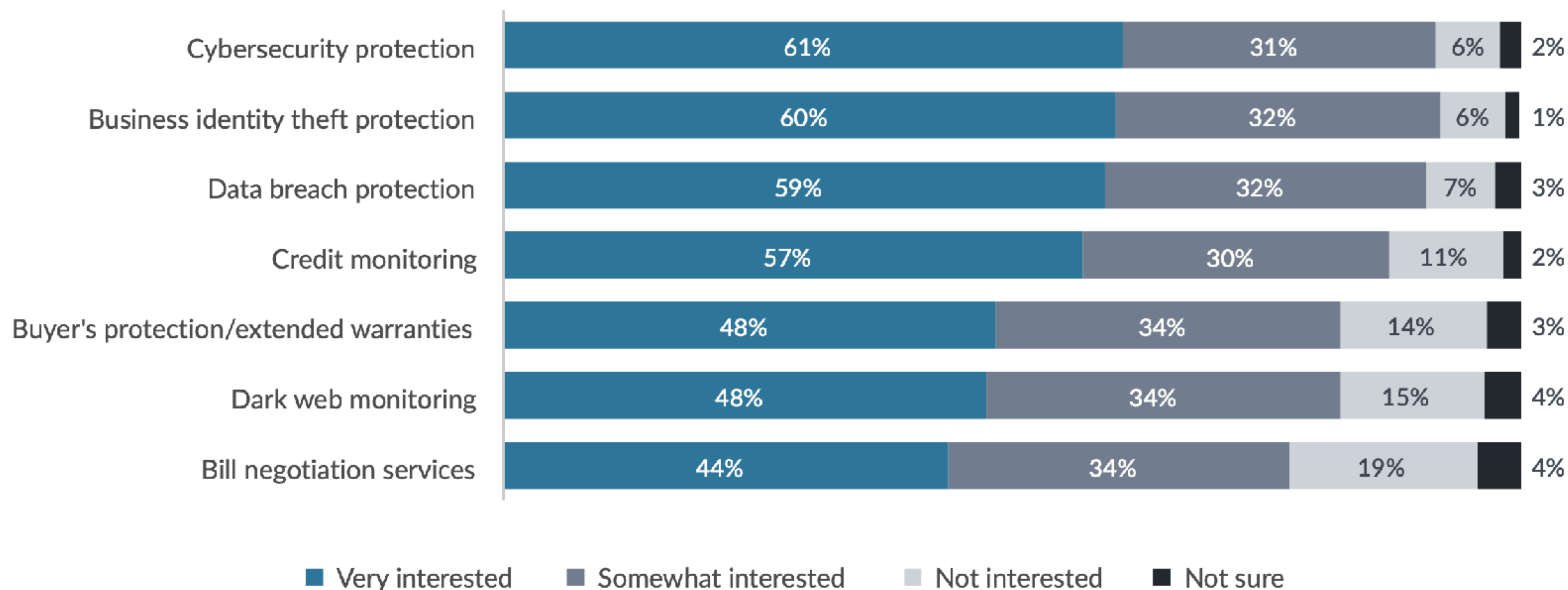
Peace of mind for the unexpected.



### Shop Local, Save Local and BaZing Savings

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

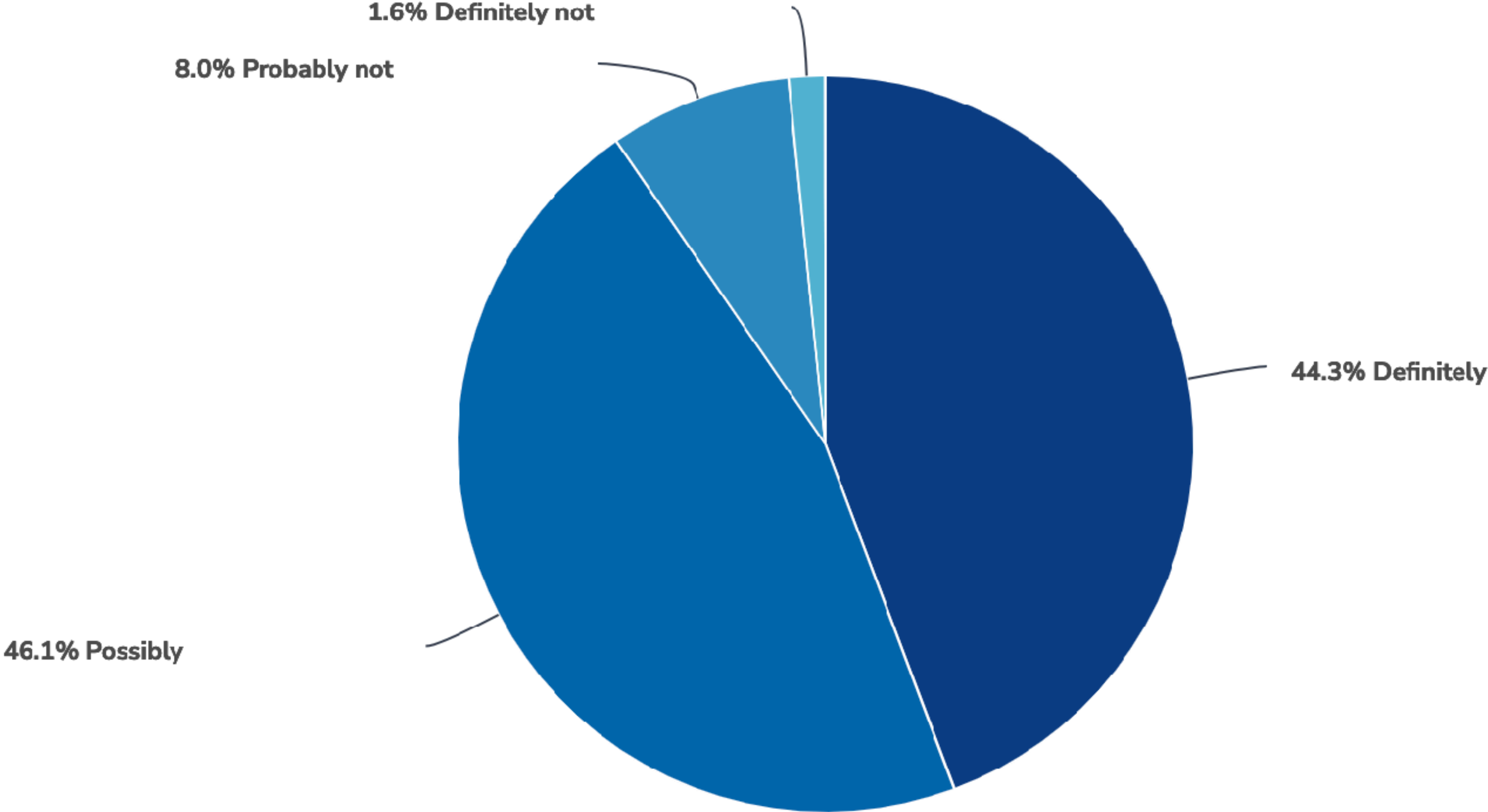
## How interested is your company in obtaining the following services if they were bundled into your business checking account?



Source: Cornerstone Advisors survey of 1,009 small to medium-size business owners and executives, March 2023



16. If a bank provided your company with a free employee benefits perks package--for example, cell phone damage protection, identify theft protection, roadside assistance, bill negotiation, fuel savings, and health savings cards--would that influence your choice of the next bank your company selected?





# Discover the money-saving benefits of your new **Checking Account.**

## Here's what you'll get with each account:



### Online Banking

Access your account anytime, from any computer with Internet access.



### Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



### Bill Pay

Decide which bills you want to pay and when.



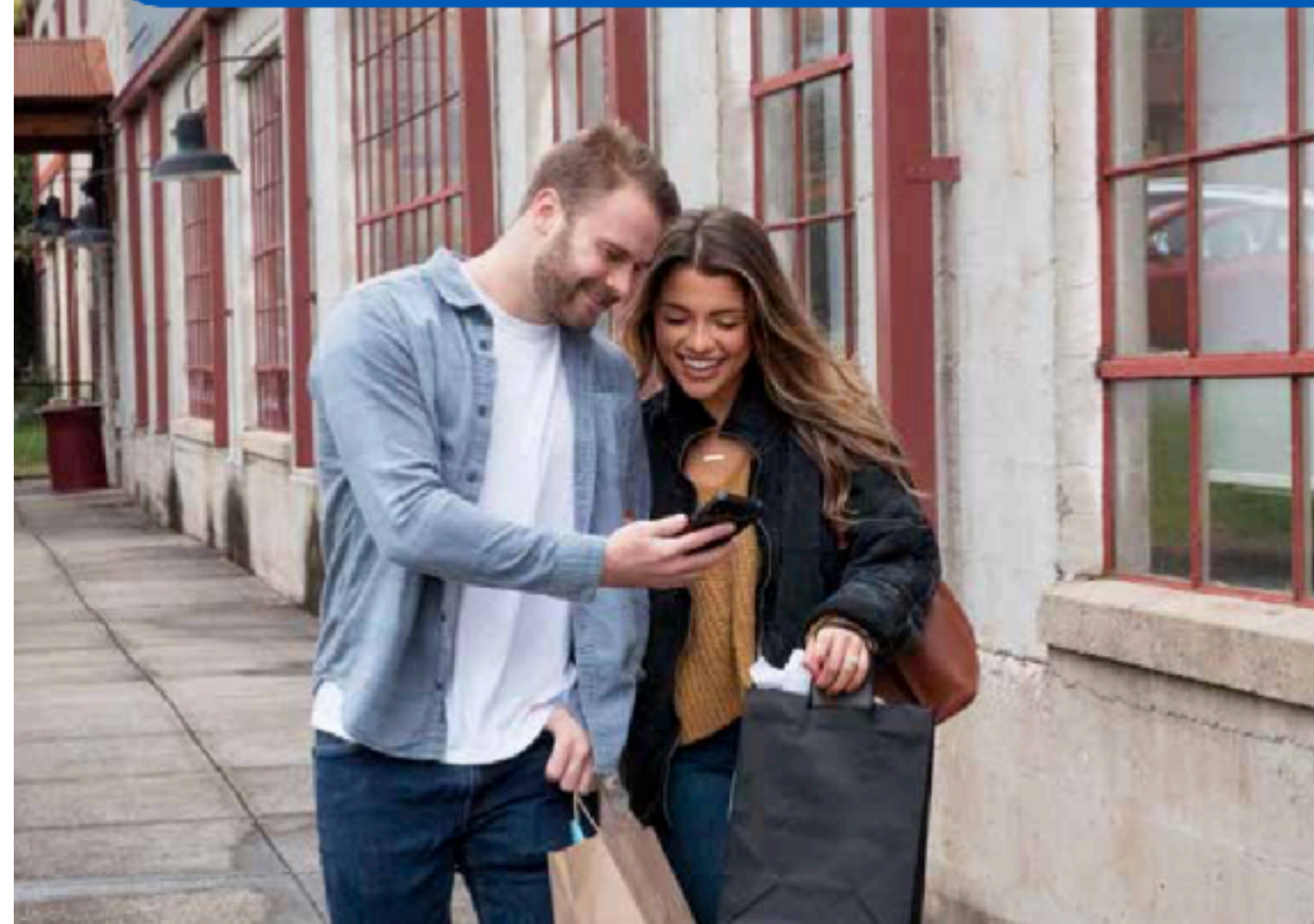
### Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



### eStatements

Skip the paper statement and go paperless with eStatements.



**First National Bank**

Member FDIC   
firstnationalbank.com

## Lower your bills with BaZing.

Save money on the things you're already paying for.



### Billshark<sup>2</sup>

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



### Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



### Health Savings Card

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



### Cell Phone Protection<sup>1,2</sup>

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



### ID Theft Aid<sup>1,2,3</sup>

**Identity Restoration and Payment Card Resolution:** Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

**Personal Identity Theft Benefit:** Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

**Credit Monitoring and Credit Report:** Monitor changes and new activity on your credit report and review your credit report quarterly.

**Credit Score and Score Tracker:** View your credit score online and track trends on your dashboard.

**Score Simulator:** Estimate how much impact one particular action could have on your credit health.

**Identity Monitoring:** Monitors the dark web to identify activity associated with your identity, including public records, change of address, social security, and non-credit loans.



### \$10,000 Travel Accidental Death Coverage<sup>2</sup>

Peace of mind for the unexpected.



### Buyer's Protection and Extended Warranty<sup>1,2</sup>

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your BaZing checking account.



### Shop local, Save Local with BaZing Savings<sup>\*</sup>

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



# FILL UP WITH REWARDS.



Get started by downloading the BaZing app today.



powered by **BaZing**

\*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.



# Start your journey ▶▶

**Q** Do you maintain a minimum balance of \$2,500 in your account?



**Q** Do you have a cell phone or look for deals when you shop?

**Q** Do you want a low cost account with basic benefits?

## Premium Checking

## Value Checking

## Freedom Checking

|  |   |   |   |
|--|---|---|---|
|  <b>Anywhere Banking Tools</b><br>Online banking, mobile banking, bill pay, debit card and eStatement.  | ✓ | ✓ | ✓ |
|  <b>Buyer's Protection and Extended Warranty<sup>1,2</sup></b><br>Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your BaZing checking account.          | ✓ | ✓ |   |
|  <b>ID Theft Aid<sup>1,2,3</sup></b><br>Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator, and identity monitoring. | ✓ | ✓ |   |
|  <b>Roadside Assistance</b><br>Available 24/7 and free to use, up to \$80 in covered service charges.   | ✓ | ✓ |   |
|  <b>Health Savings Card</b><br>Save money on prescriptions, eye exams, frames, lenses and hearing services.   | ✓ | ✓ |   |
|  <b>Cell Phone Protection<sup>1,4</sup></b><br>Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.   | ✓ | ✓ |   |
|  <b>Shop Local, Save Local with BaZing Savings</b><br>Local discounts and national retailer deals to save you money on shopping, dining, travel & more.   | ✓ | ✓ |   |
|  <b>\$10,000 Travel Accidental Death Coverage<sup>2</sup></b><br>Peace of mind for the unexpected.  | ✓ | ✓ |   |
|  <b>BaZing Fuel<sup>1</sup></b><br>Earn 10¢/gal for up to 20 gallons each month with just 15 debit card swipes.   | ✓ | ✓ |   |
|  <b>Billshark<sup>3</sup></b><br>Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.  | ✓ | ✓ |   |
|  <b>Great Interest on Your Checking Balance</b><br>Our best checking rate.  | ✓ |   |   |

1. Subject to the terms and conditions detailed in the Guide to Benefits. 2. Insurance products are NOT A DEPOSIT, NOT FDIC/INSURED, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, NOT GUARANTEED BY THE BANK. 3. Billshark, identity monitoring, and credit monitoring each require additional activation to begin. 4. You'll receive a one-time activation reward of \$0.10 per gallon when you activate BaZing Fuel. You'll earn a monthly reward of \$0.10 per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Only transactions posted during the MQC will count towards the monthly reward for that MQC. The following activities do not count toward earning BaZing Fuel: ATM withdrawals, transfers between accounts, deposit or refund transactions. Transactions posted during the MQC greater than the monthly reward requirement will be stored to count towards a bonus reward of \$0.10 per gallon. When you have 50 stored bonus transactions you will earn the bonus reward. You will continue to earn bonus rewards for every 50 stored bonus transactions earned. If the required monthly reward transaction count is not met during the MQC, no transactions are counted for any reward during that MQC or the bonus reward. BaZing Fuel is limited to 20 gallons of fuel per purchase, per vehicle, or fuel limit placed by Shell and/or limits placed on your payment card by your financial institution, each of which may be lower. To activate, you will need to have online banking with your financial institution. Refer to the BaZing Fuel Terms and Conditions for full disclosures. BaZing Fuel offer may be changed at any time and without notice.

**Maintain a \$2,500 minimum balance, and we'll waive the \$10 monthly fee.**

**Only \$5 per month.**

**Free with eStatement.**



## CheckingScore

Identify who is a primary customer or member and who isn't. Benchmark your current checking performance. Discover actionable insights to implement a strategy to optimize checking performance and consumer connection.

[Learn More](#)



## BaZing

Our customizable, white-label mobile rewards app brings modern, in-demand, mobile-first benefits to your checking account lineup. The result? Digital engagement like none you've ever seen and the ability to unlock the subscription revenue pricing customers prefer.

[Learn More](#)



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