

Citizens 1st BANK

CITIZENS 1ST BANCLUB



BENEFITS GUIDE



[Get Started](#)

Register and Download the
Savings on Tap Mobile App
Get Deals You'll Love

INTRODUCTION

It's easy to take advantage of your benefits.

Find everything you need to know about your benefits here, including useful access and contact information.

You have immediate access to:

Online Savings

Cash Back Rewards

Bonus Travel

Hotel Savings Network

Sojourns Magazine

Accidental Death &

Dismemberment Insurance

Card Patrol

Identity Fraud Support Service

Fraud Assist Toolbox

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Program
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1025226

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ONLINE SAVINGS

You'll find thousands of discounts on shopping, dining, recreation, and more.



Download the
Mobile App

Enjoy savings on the go!

ONLINE SAVINGS

As a member, you and your family can save at participating merchants with plenty of discounts to choose from including dining, health, shopping, automotive, recreation, home improvement, entertainment, and more.



For dining discounts, printed online coupons may be required at some locations. Offer is not transferable and is valid once per visit. Offer not valid with any other special or promotion. Some offers may exclude gift certificates, alcohol, tax, and gratuity.

How does it work?



Scan the QR code or go to onlinelocalsavings.com



Enter Registration Code: **SAVENOW**



To access your discounts, you must first sign up at onlinelocalsavings.com and enter your Registration Code.

Download Savings on Tap® from your App Store then enter the username and password you created when you signed up at onlinelocalsavings.com.



CASH BACK REWARDS

A young couple is sitting on a bed in a bedroom. The woman, on the left, has long brown hair and is wearing a white tank top. She is smiling and holding a white credit card. The man, on the right, has short brown hair and is wearing a white t-shirt. They are both looking at a laptop screen. The room is dimly lit with a lamp in the background.

Earn cash back with
online shopping

Savings Made Simple!

CASH BACK REWARDS*

Savings made simple! Earn cash back just for shopping online. Our secure online shopping network gives you access to hundreds of the nation's best online retailers. You can earn money back by making qualified purchases through the Cash Back Rewards website and eligible cash back will be mailed directly to you. It's that simple!



*You must access the retailer's link through the Cash Back Rewards website provided. Purchases you make by going directly to a participating merchant's website do not qualify for cash back. Cash Back Rewards will be issued automatically via check and mailed within 90 days from date of purchase or when your minimum awards amount reaches \$2.00, whichever is later. Visit www.my-cashrewards.com for complete terms and conditions. Participating merchants may change at any time without notice. Merchant restrictions and limitations are provided through each merchant's landing page.

How does it work?



- ✓ Go to my-cashrewards.com.
- ✓ As a first-time user, you must enter your ID number: **10041**
- ✓ Click through the Cash Back Rewards site to locate your retailer of choice and start shopping!



VACATIONSDIRECT.COM

Bonus Travel
Hotel Sales
5% cash rewards on
eligible bookings

Cash Rewards can be earned with Bonus Travel!
Including Airfare, Hotel Stays, Car Rentals, and Activities.

BONUS TRAVEL

5% CASH*

Bonus Travel saves you money and time on business and personal travel for airfare, hotel, car rental, and more! Make your travel plans online or by calling the toll-free Bonus Travel Service number and you'll have access to licensed travel agents, and get our 100% Low Price Guarantee.**



How does it work?



- ✓ To book eligible travel arrangements, simply scan the QR code, go to [VacationsDirect.com](https://www.vacationsdirect.com) or call 1-800-251-2672.
- ✓ Provide your Travel ID number: **0164**

The travel must be complete in order to submit your request for cash back bonuses. All cash back bonus requests must be made within 90 days of the last day of your hotel stay, auto rental, or air travel. All cash back bonuses are paid via check and mailed within two to four weeks of receipt of a properly documented bonus request.

Continue to next page for more benefit details.



BONUS TRAVEL

Seller of Travel Registration Numbers: Loyalty Travel Agency LLC, (who acts only as an agent for travel supplies), makes the travel arrangements for you on behalf of the entity from which you obtained this benefit. State Seller of Travel registration numbers for Loyalty Travel Agency LLC in the states that require registration are California 2097389-50 (registration as a seller of travel does not constitute approval by California. Loyalty Travel Agency LLC is not a participant in the Travel Consumer Restitution Fund); Florida ST38239; Hawaii TAR-6750; Iowa 987; and State of Washington 602 868 200.

* 5% Cash Bonus redemption: Cash Bonus amounts are based on 5% of your eligible travel purchases. For 5% Cash Bonus redemption: Save your itinerary and all the original receipts or copies of receipts. Write your name, address, and membership number on them and mail within 90 days of your return to Bonus Travel, P.O. Box 6175, Westerville, OH 43086-6175. The 5% bonus is offered on eligible purchases made through our travel service only. Group travel, phone, meals, tips, insurance, sales taxes, special delivery and other miscellaneous expenses are not eligible for a cash bonus. Travel booked for members, their spouses and dependent children residing at the same address qualify to receive a bonus.

** 100% Low Price Guarantee: If after making a flight reservation, car rental, cruise vacation, or hotel reservation through Bonus Travel, you find that a lower price was available at the time of purchase through another eligible travel service, online or otherwise, call Bonus Travel back the same day and upon confirmation Bonus Travel will match the price; or call within 30 days after the date of your purchase and Bonus Travel will refund the difference. The lower price must be published, available to the general public, for the identical itinerary (including, but not limited to, your date of travel, vendor, departure time, hotel location, type of room or car rental, as appropriate). Your membership must be current at the time of purchase to be eligible. Offer subject to change at any time without notice. Upon verification, Bonus Travel will promptly refund the difference between the price you paid through Bonus Travel and the lower price. Fares that conceal the airline's identity until purchased, airline Web fares published each week for travel departing that weekend, charter, tour packages, consolidator rates, and group rates are excluded. Other restrictions may apply. Call for more details on these and other restrictions. How to file a claim:

1. If you have a valid claim, contact Bonus Travel at 1-800-251-2672 and provide the following information:

- Membership number
- Confirmation number and price of itinerary
- Lower priced offer details:
 - Name of travel service with lower priced offer
 - Exact itinerary details of lower priced offer
 - Price of itinerary
 - Identification of where the lower priced offer is available.

2. Once the lower priced offer is validated and if Bonus Travel is not able to match it, Bonus Travel will issue you a check and mail it to the address contained in your membership record. Please note: Bonus Travel may request printed materials to be faxed or mailed to the service's attention to assist in claim verification. This benefit is NOT insurance: The Low Price Guarantee benefit is not insurance and these terms and conditions are not a policy or contract of insurance.



VACATIONSDIRECT.COM

Bonus Travel
Hotel Sales
5% cash rewards on
eligible bookings

Cash Rewards can be earned with Bonus Travel!
Including Airfare, Hotel Stays, Car Rentals, and Activities.

VACATIONSDIRECT.COM

Hotel Sales

Book online
Save 5%–20% at
participating hotels

Save 5%–20% at participating Hotels, Motels, Bed and Breakfasts, and other Lodgings nationwide.

HOTEL SAVINGS NETWORK[®]

We understand that finding the right hotel is important to you and getting great value at a participating hotel can mean more savings for you to enjoy your trip.



How does it work?



- ✓ Scan the QR code, go to [VacationsDirect.com](https://www.vacationsdirect.com), or call 1-800-251-2672.
- ✓ Save 5% – 20% at participating Hotels, Motels, Bed and Breakfasts, and other Lodgings nationwide.

Room availability varies by hotel/resort at time of booking and may not be available on all selected dates of travel, especially during peak travel seasons, such as holidays. Any savings/discount offers, where available or applicable, will be shown during travel/date of stay search. Price displayed is per room and reflects savings/discount offers where applicable. Room rate includes accommodations and any other inclusions or amenities as indicated. Savings based on average price per night selected, for the total amount based on double occupancy and your search parameters. Additional Resort Fees or other fees may apply. Other conditions may apply.



SOJOURNS MAGAZINE



Let Sojourns inspire you and
provide you with great vacation
ideas!



Whether you're a serious traveler or prefer to enjoy America's beauty from the comfort of your home, the vivid color photography and in-depth travel stories will satisfy your desire to travel. Each issue will take you to interesting destinations, where you'll learn about the local history, customs, and people.

Let Sojourns inspire you and provide you with great vacation ideas.

How does it work?

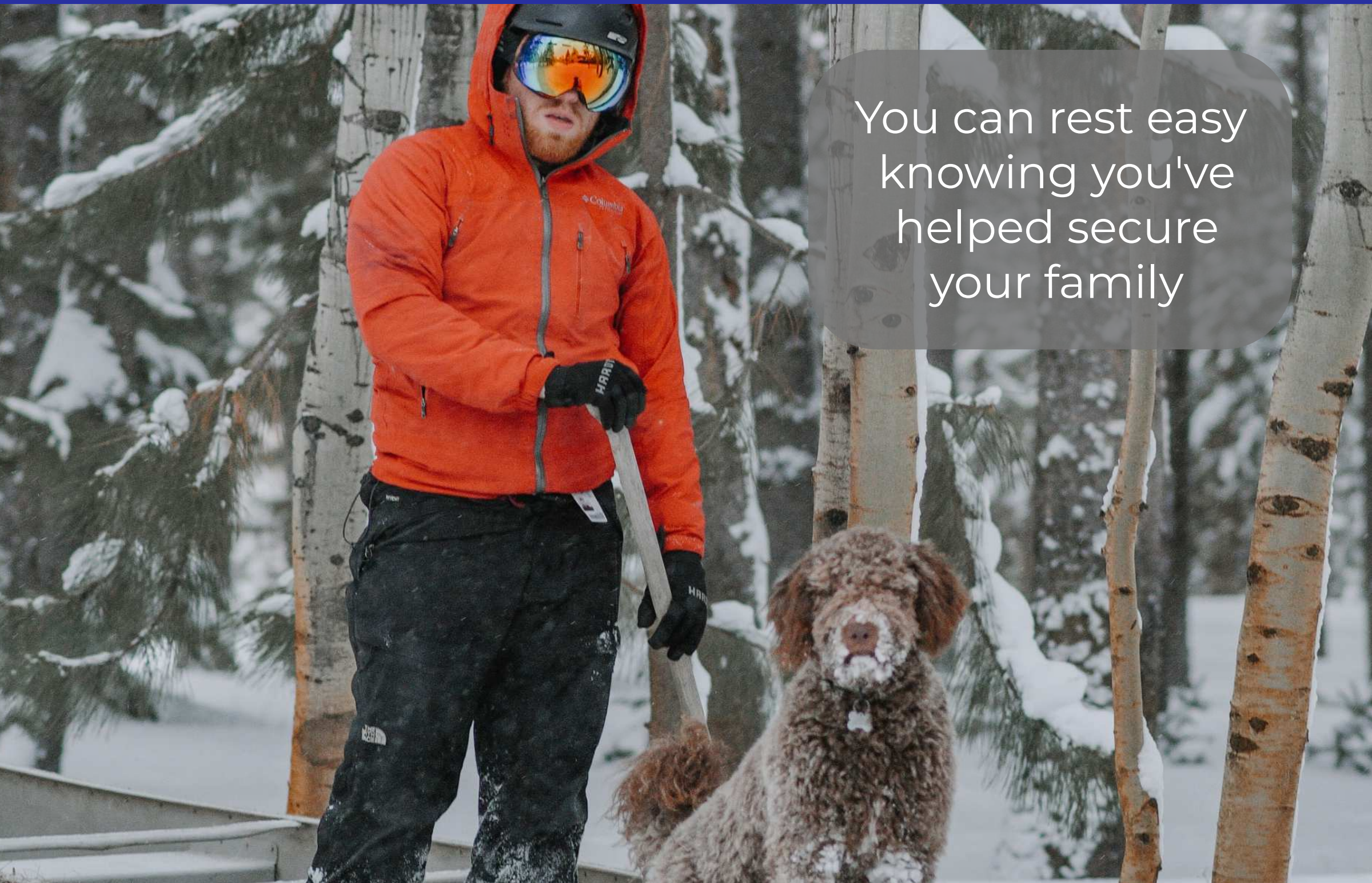
Simply click the subscribe button and follow the prompts to order your magazine. The Sojourns Magazine is emailed annually.



Subscribe



ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE



You can rest easy
knowing you've
helped secure
your family

Enjoy Some Peace of Mind

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



You will be covered for Accidental Death and Dismemberment Insurance in the plan that you selected on your Program Enrollment Form.

This group insurance is not available in Kansas or Maine.

Coverage is in effect 24 hours a day, 7 days a week, 365 days a year — whether at home, on business, or outside of the country.

Click on the View Coverage button to view your Benefit Coverage. State Specific Terms apply, click on the button to view the terms.

[View Coverage](#)

[View State Restrictions](#)

How to file a claim



To file a claim, please contact the Plan Administrator at this toll-free number: **1-800-251-2311** (Monday - Friday, 8:00 am - 9:00 pm EST).

The Accidental Death and Dismemberment benefit is provided to all members, along with all other benefits afforded as part of the program, and is administered by Franklin Madison Group in conjunction with Trilegiant Corporation and Trilegiant Insurance Services, Inc., through Financial Services Association (the "Association"). Upon enrollment in the program, you will automatically be admitted as a member of the Association.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Insurance provided by Federal Insurance Company. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, P.O. Box 1600, Whitehouse Station, NJ 08889.



CARD PATROL

Online monitoring of
up to 10 registered
credit/debit cards and
your Social Security
Number

Includes Fraud
Support Service

Notification via e-mail within 24 hours if any suspicious activity has been detected on your registered information.

CARD PATROLSM

Card Patrol is designed to help you prevent identity theft and fraud before they occur.

Real-time, web-crawling technology that monitors underground chat rooms, websites, and blogs where thieves trade and sell stolen credit/debit card, bank accounts, and Social Security numbers.



How does it work?

- ✓ Go to www.CardPatrol.net
- ✓ Enter Access Code: **DIGITAL001**
- ✓ Create your profile and set up your Username and Password.

Register up to 10 credit/debit cards and your Social Security Number.

If suspicious activity is detected on your registered information, you will receive an e-mail notification within 24 hours informing you of the compromised data. This notification will instruct you to call the Fraud Support Service for additional assistance and information.



IDENTITY FRAUD SUPPORT SERVICE



Personal Caseworker:
If you have been a victim of identity theft.

YOUR TEAM OF SPECIALISTS AWAITS

IDENTITY FRAUD SUPPORT SERVICE

You have access to a highly trained team of specialists who are ready to provide assistance when you have been a victim of identity theft. This comprehensive service is designed to help with the hassle of clearing your good name.



How does it work?



To file a claim, please contact us at this toll-free number: **1-855-595-6489** (Monday - Friday, 8:00 am - 9:00 pm EST).

Continue to the next page for more benefit details.



IDENTITY FRAUD SUPPORT SERVICE

Benefit Details:

You will receive the following services:

Unparalleled Support Service

Highly trained identity theft specialists are on call to guide you through the fraud resolution process.

Personal Caseworker

If you have been a victim of identity theft, you will be assigned a caseworker to assist you through the process of restoring identity profiles and credit records.

Personalized Fraud Resolution Kit

Receive a personalized binder that includes educational information, government agency contact information, an activity log to track your case, personalized letters to send to credit bureaus, and financial institutions as well as instructions on how to file a police report and how to place fraud alerts with credit bureaus.



IDENTITY FRAUD SUPPORT SERVICE



Unparalleled Support Service

Highly trained identity theft specialists are on call to guide you through the fraud resolution process.

FRAUD ASSIST TOOLBOX

Prevent and recover from identity theft more easily with this interactive step-by-step online tool.

The Fraud Assist Toolbox is a convenient online tool that helps streamline the identity theft prevention and recovery process.



How does it work?

- ✓ Go to fatoolbox.com.
- ✓ Enter the Access Code: **102021470**
- ✓ After you complete the requested information, you will receive a secure welcome email at the address you provided.
- ✓ Once you enter your Access Code, you may begin setting tasks by choosing Recovery and/or Prevention Services.

Your rights under the Fair Credit Reporting Act (FCRA). Under the FCRA, you have the right to request a free credit report once every twelve months from each of the nationwide consumer reporting agencies. You can request your report from each reporting agency at the same time, or at separate times, in three ways. Go to <http://www.annualcreditreport.com> and either complete the order form online, or print out and complete the Annual Credit Report Request form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Or call toll-free 1-877-322-8228 and request a report.



HELP

Encountered error messages or technical problems?

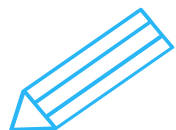
Contact our Member Services team:



Service@MembersContactus.com



1-800-251-2311, Monday - Friday, 8:00 a.m. - 9:00 p.m. EST.



Member Services Department,
P.O. Box 6133, Westerville, OH 43086-6133



We appreciate your feedback!

Click the button below.



**THIS IS THE LAST PAGE OF THE
BENEFITS GUIDE.**

