

Discover Debit Consumer and Business Card Benefits Highlights

Planters First Bank Discover® Debit card

Lowest Purchase Price Guarantee*

- Find an identical item within **60** days of purchase at a lower price and get reimbursed for the price difference up to **\$250 per item with an annual cap of \$1,000**
- **Automatically enrolled** whenever your Discover Debit card is used for the entire purchase
- Benefit applies only to items purchased in the United States, including Alaska and Hawaii
- Claim must be filed within 60 days after the original purchase date
- You must contact Claims Administrator within 90 days of the original purchase date to request a claim form.
1-877-493-6273, M-F, 8 am-8 pm (ET)
- Upon receipt of the complete claim, customer will receive a response **within 15 business days**:
1. receive check for claim, 2. request additional info or 3. denial letter
- Items not covered: services, collectible coins or stamps, consumable or perishable items, jewelry, tickets, motorized vehicles, live animals, close-out/liquidation or Internet auction sites (*see benefit guide for complete list*)

Card & Document Registration Services*†

- **Enrollment required to participate**, call 1-877-493-6273 to complete registration 24 hours a day, 7 days a week
- Register unlimited number of debit and credit cards
- If cards are lost or stolen, all of your card issuers are notified within 24 hours of the loss **BUT** card issuer may require cardholder to verify request before card replacement
- **Register important documents**: driver's licenses, passports, birth certificates, insurance policies and diplomas
- **Personal property purchase records**: appliances, automobiles, jewelry and other value items
- **Address change notification**: notify up to five family and friends, contacts or magazine subscriptions with address changes. Takes up to four weeks
- **Travel assurance services**: if you are at least 100 miles from home and have a debit/credit card on file, we can provide access to cash via a cash wire or an emergency one-way airline ticket home. Charges will go against your debit or credit card on file
- This benefit applies to you, your spouse and dependents residing in your household

Identity Theft Defense*

- This is a **secondary** coverage to any other applicable insurance or coverage available to you
- **Coverage is limited only to those amounts not covered by any other insurance or coverage benefit**
- Coverage is limited to **eligible expenses up to \$2,500** in financial relief for identity restoration costs, legal defense and lost wages
- One claim per 12-month period
- Coverage only applies to losses arising out of an identity fraud occurring within any of the 50 states and Canada, District of Columbia, American Samoa, Puerto Rico and US Virgin Islands
- **You are required to notify police within 96 hours** from the date you have knowledge of the loss
- You must start claim process no later than 30 days from the date of discovery of fraud
- All required documentation must be submitted within 90 days after close of your claim (*see benefit guide for list of required documents to process claim*)
- **Not available to NY residents**

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Zero Liability

- **Only valid for consumer debit cardholders**
- Protection against unauthorized use of your Discover® Debit card provided the card has been handled responsibly
- No more than two unauthorized events reported within 12 months
- Cardholder has not benefited from its unauthorized use
- If unauthorized use occurs, report it to your financial institution immediately

Human Resources Consultant

- **Only valid for active business debit cardholders**
- Unlimited telephone access to human resource professionals who can provide small business professionals with HR-related content on topics such as:
 - Employee recruitment
 - Retention and performance
 - Policies and procedures and regulations
 - Call 1-866-546-7411, M-F, 8:30 am-7:00 pm (CT)

Attorney on Call

- **Only valid for active business debit cardholders**
- Unlimited telephone access to generic legal information and network of local attorney referrals upon request
- Access to educational information on a variety of topics without limitation, such as **family law, landlord-tenant, real estate, business law, commercial litigation and immigration.**
- In the event legal advice is needed, i.e., representation or review of a document, the member can be referred to a local network attorney. First 30 minutes free, after that a 25% discount off of local network attorney fees applies

