



Planters First Bank Discover[®] Debit Card Benefits Guide

Dear Planters First Customer,

We're writing to let you know that some important changes are coming soon to your Discover Debit Card.

These benefits in this Benefit Guide ("Guide") are provided to Cardholders who have an open and active Planters First Bank Discover[®] Debit Card ("Cardholders"). The words "you," "your" or "yours" refer to the Cardholder. These benefits are free of charge. All information in this Guide about these benefits is subject to the terms and conditions of the master policies. Coverage for these benefits is effective starting January 1, 2022. This Guide replaces all prior Guides, program descriptions, advertising and/or brochures by any party.

Zero Liability

You are protected against unauthorized use of your Discover Debit Card with our Zero Liability protection, provided you have handled your Planters First Bank Discover Debit Card responsibly, have not reported more than two unauthorized events within 12 months and have not benefited from its unauthorized use. If unauthorized use occurs, report it to your financial institution immediately.

Discover[®] Debit Security Alerts

Internet Surveillance monitors thousands of websites and millions of data points using a variety of data gathering techniques — including chat room monitoring, spidering/crawling/scraping, and forum extraction — to make sure compromised data is spotted before it can be stolen. You will be notified if any exposure of your personal data is found.

Receive a real time monitoring alert whenever there is an inquiry by a lender to your Experian credit report. An inquiry occurs when a lender with whom you've applied for credit reviews your credit report as part of their decision-making process.

Access to Experian call center specialists that are available 24/7/365 that can answer questions related to your Experian credit report: 888-644-6526.

Full terms and conditions and privacy policy can be found at www.discoverdebitsecurity.com.

The following consumer card benefits will be terminated as of January 1, 2022:

- Identity Theft Protection
- Lowest Purchase Price Guarantee
- Card and Document Registration
- Travel Assurance Services

If you have any questions about these changes, please contact our Solution Center. They can be reached M-F from 8:30am to 5pm at 833.832.8351.



Overview of Discover® Debit Cardholder Benefits



Discover Debit Security Alerts



Zero Liability on Unauthorized Purchases

Consumer & Business Cardholder Benefit

Discover Debit security alerts are powered by Experian®

- **Enrollment required to participate**, visit discoverdebitsecurity.com
- **Benefits are free** to the cardholder
- **Dark Web Alerts:** Daily monitoring of thousands of dark web sites known for revealing personal information.
- **Credit Monitoring:** Daily monitoring of the cardholder's Experian® credit report for new inquiries or accounts.
- **Coming Soon - FICO® Credit Score:** Understand your FICO credit score and the categories that affect it

- 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

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Overview of Discover® Debit Cardholder Benefits



Human Resource Consultant

Business Cardholder Benefit **ONLY**

Unlimited telephone access to human resource professional who can provide small business professionals with HR related content on topics such as:

- Employee recruitment
- Retention and performance
- Policies, procedures and regulations
- Call 1-866-546-7411 M-F 8:30 am –7:00 pm CT



Attorney on Call

Business Cardholder Benefit **ONLY**

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
- Call 1-866-546-7411 M-F 8:30 am –7:00 pm CT