



DFCU Shield Checking Benefits **Powered by BaZing**

Cell Phone Protection

Overview: Cellular Telephone Protection (“CTP”), will reimburse the enrolled Account Holder (the “Account holder”, also referred to as “You” or “Your”) for damage to or theft of eligible Cellular Wireless Telephones (“CWT”). Eligible CWTs are the primary line and up to the first two secondary, additional, or supplemental lines as listed on Your cellular provider’s monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. CTP is subject to a \$50.00 co-payment (“co-pay”) per claim and a maximum of 2 claims per 12-month period. The maximum benefit limit is \$600.00 per claim and \$1,200.00 per 12-month period. The maximum benefit limit per claim and per 12-month period is determined by the amount of the benefit in effect for your participating financial institution.

Type of protection: CTP is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, CWT’s insurance programs, homeowner’s, renter’s, automobile, or employer’s insurance policies). After all insurance or indemnity has been exhausted, CTP will cover the damage or theft up to the amount of the benefit in effect for your financial institution per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the \$50.00 co-pay. You will receive no more than the purchase price less your \$50.00 co-pay as recorded on Your submitted receipt.

Eligibility: To be eligible for CTP, You must be an Account holder of an eligible U.S.-based financial institution enrolled in the CTP benefit and charge Your monthly CWT bills to Your eligible account. In this case, the Account holder is a member of Downey Federal Credit Union with an eligible Shield Checking account. Only CWTs purchased by You will be covered. Following the program effective date set forth above, Your CTP begins the first day of the calendar month following the payment of the CWT bill using an eligible account. If You fail to make a CWT bill payment in a particular month, the CTP is suspended. Provided the CTP continues to be offered, the benefit will resume on the first day of the calendar month following the date of any future CWT bill payment with the eligible account.

What is not covered: a) CWT accessories other than standard battery and/or standard antenna provided by the manufacturer. b) CWT purchased for resale, professional, or commercial use. c) CWT that are lost or “mysteriously disappear.” “Mysterious disappearance” means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons. d) CWT under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service). e) CWT stolen

from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion who is previously known to You. f) CWT stolen from a construction site. g) CWT which have been rented, leased, borrowed or that are received as part of a pre-paid plan or “pay as you go” type plans. h) Cosmetic damage to the CWT or damage that does not impact its ability to make or receive phone calls. i) Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin. j) Damage or theft resulting from misdelivery or voluntary parting with the CWT. k) Replacement CWT not purchased from a Cellular Service Provider’s (“CSP”) retail or Internet store (or authorized reseller). l) Taxes, delivery and transportation charges, and any fees associated with the CSP.

If You want to file a claim, You will need copies of Your account statement reflecting Your monthly CWT bill payments during the time of the damage or theft and Your store receipt for purchase of Your new CWT. To file a claim, call 855-822-9464 within 60 days of damage or theft. Please note: If You do not give such notice within 60 days after the damage or theft Your claim may be denied. A Benefit Administrator (“Benefit Administrator”, also referred to as “BaZing”), representative will ask You for some preliminary claim information and send You the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within 90 days from the date of damage or theft of the eligible CWT or Your claim may be denied.

What must be submitted with a claim: 1) Your completed and signed claim form. 2) Copies of Your account statement reflecting the entire monthly CWT payments for the month preceding the date of damage or theft. 3) A copy of Your CSP billing statement that corresponds with the above account statement. 4) A copy of the original CWT purchase receipt or other sufficient proof, as determined in BaZing’s sole discretion, of the CWT model currently linked to Your CWT account. 5) If the claim is due to theft or criminal action, a copy of the police report filed within 48 hours of the occurrence. 6) If the claim is due to damage, a copy of an insurance claim or other report as BaZing, in its sole discretion, deems necessary to determine eligibility for coverage. In addition, BaZing may in its sole discretion require (a) an itemized estimate of repair from an authorized CWT repair facility or (b) You to submit the CWT to BaZing to evaluate the damage or (c) an itemized store receipt for the replacement CWT showing the purchase was made at a CSP’s retail or Internet store (for example: Verizon Wireless, AT&T, Sprint, etc.). 7) If the claim amount is less than Your personal homeowner’s, renter’s, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner’s, renter’s, or automobile insurance deductible, you are required to file a claim with Your applicable insurance company and to submit a copy of any claim’s settlement from Your insurance company along with Your claim form. 8) Documentation (if available) of any other settlement of the claim. 9) Any other

documentation deemed necessary, in BaZing's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the CWT.

Reimbursement: Depending on the nature and circumstances of the damage or theft, BaZing, at its sole discretion, may choose to repair or replace the CWT or reimburse You for the lesser of a) the amount of the benefit in effect for your financial institution in excess of the \$50.00 co-pay; or b) the current suggested retail price of a replacement CWT of like kind and quality, excluding taxes, delivery and transportation charges, and any fees associated with the CWT service provider, less the \$50.00 co-pay. Reimbursement will take place after receipt and approval of claim form and all required documents.

Additional Provisions for CTP: This protection provides benefits only to You. Coverage is divided equally on joint accounts. This provision will not be applied unreasonably to avoid claims. Each account holder agrees that representations regarding claims will be accurate and complete. Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for 6 months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by BaZing within 6 months of the date of damage or theft. After BaZing has paid Your claim, all your rights and remedies against any party in respect of this claim will be transferred to BaZing to the extent of payment made to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies. No legal action for a claim may be brought against BaZing until 60 days after BaZing receives all necessary documentation needed to substantiate damage or theft. After the expiration of 3 years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against BaZing unless the terms and conditions stated herein have been complied with fully. This benefit is provided to You at no additional cost. The terms and conditions stated herein may be modified by subsequent endorsements. The benefit will not apply to You if your account has been suspended or canceled. The CTP will not apply to You, if Your account(s) are closed, delinquent, or otherwise in default.

ID Theft Aid

Overview: The Personal Identity Theft ("PIT") benefit offers reimbursement for covered expenses the Account Holder (the "Account holder", also referred to as "You" or "Your") incurs to restore Your identity, up to the maximum amount allowed under the plan, as a result of a Covered Stolen Identity Event. Covered Stolen Identity Event ("CSIE") 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. The PIT benefit offers reimbursement for covered expenses You incur to restore Your identity, a minimum of \$1,000.00 up to a maximum of \$10,000.00 (amounts vary based on Your chosen financial institution plan), as a result of a CSIE.

Eligibility: Member eligibility is determined by the date the participating financial institution enrolled You in the benefit. The benefit amount is determined by the amount in effect for the participating financial institution. To be eligible for this benefit, you must be a valid Account holder and reside in the United States or Canada. In this case, the Account holder is a member of Downey Federal Credit Union with an eligible Shield Checking account.

What is covered: 1) Costs You incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a CSIE. 2) Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of Your efforts to report a CSIE or to amend or rectify records as to Your true name or identity as a result of a CSIE. 3) Costs incurred by You for a maximum of 4 credit reports, requested as a result of a CSIE, from any entity approved by the Benefit Administrator, ("Benefit Administrator, also referred to as "BaZing"). 4) Actual lost wages for time taken away from your work premises solely as a result of Your efforts to amend or rectify records as to Your true name or identity as a result of a CSIE. 5) Costs for reasonable fees for an attorney appointed by BaZing and related court fees you incur with the consent of BaZing for suits brought against You by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a CSIE.

What is not covered: 1) Any dishonest, criminal, malicious, or fraudulent acts by You. 2) Any damages, loss, or indemnification unless otherwise stated in this disclosure. 3) Costs associated with any legal action or suit other than those set forth under covered costs. 4) Sick days and any time taken from self-employment. 5) Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

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.

Additional Provisions for PIT: This benefit applies to You, an eligible Account holder. Coverage is divided equally on joint accounts. If You make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and Your benefits may be canceled. You agree that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. Once You report a CSIE, a claim file will be opened and shall remain open for 6 months from the date of the CSIE. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six 6 months of the CSIE. After BaZing has paid Your claim of loss or damage, all Your rights and remedies against any party in respect of this loss or damage will be transferred to BaZing to the extent of the payment made to You. You must give BaZing all assistance as may reasonably be required to secure all rights and remedies. No legal action for a claim may be brought until 60 days after BaZing receives a Proof of Loss. No legal action against BaZing may be brought more than three 3 years after the time for giving Proof of Loss. Further, no legal action may be brought against

BaZing unless all the terms stated herein have been complied with fully. This benefit is provided to You at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions stated herein may be modified by subsequent endorsements. The benefit will not apply to You if Your account has been suspended or canceled. BaZing is insured by Indemnity Insurance Company of North America.

Operating Procedures: 1) To file a claim, call BaZing at 855-822-9464 immediately when You reasonably believe a CSIE has occurred and provide information including, but not limited to, how, when, and where the CSIE occurred. BaZing may also require other reasonable information or documents regarding the loss. 2) You must submit, a signed, sworn Proof of Loss or affidavit containing the information requested by BaZing within 60 days. 3) Reimbursement will be initiated once a claim has been received, verified, and all required documents are approved. Once a claim has been verified, under normal circumstances, reimbursement will be initiated within 5 business days of receipt and approval of all required documents. 4) If You reasonably believe that a law may have been broken, you must promptly file a report with the police. 5) You must take all reasonable steps to mitigate possible costs.

Buyer's Protection and Extended Warranty

Overview: Buyer's Protection and Extended Warranty ("BPEW") will replace, repair or reimburse the Account Holder, (the "Account Holder", also referred to as "You" or "Your"), up to the original purchase price, less any shipping and handling charges, for purchases of new items, including but not limited to 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, etc.

Buyer's Protection ("BP") protects new items of personal property against theft, damage due to fire, accidental breakage, or involuntarily and accidentally parting with the item (for purposes of this coverage, this means the unintentional separation from an item of personal property, where the item's location is known, but recovery is impractical to complete) within the first 90 days after the date of purchase, provided the item is purchased entirely with your eligible account.

Eligibility: To be eligible for BPEW, You must be a valid Account holder of a participating financial institution. In this case, the Account holder is a member of Downey Federal Credit Union with an eligible Shield Checking account. Your eligibility is determined by the date your financial institution enrolled Your account in these benefits. This coverage is excess of any other insurance You may have, and this coverage will pay only after all other insurance has been exhausted.

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 product, less shipping and handling charges. It also doubles the product warranty period up to one year. The item must be purchased entirely with Your eligible account. Indemnity Insurance Company of North America ("Provider") is the underwriter of

these benefits and is solely responsible for its administration and claims. The Benefit and/or Claims Administrator (“Benefit and/or Claims Administrator, also referred to as “BaZing”) provides services on behalf of the Provider.

Operating Procedures: Call BaZing within 45 days of the loss or damage and submit a claim form. Friends and family members who receive Your gifts may also be protected. Limits BP applies to the first 90 calendar days after purchase of the product anywhere in the United States, Puerto Rico or the U.S. Virgin Islands. Coverage includes all new purchases unless otherwise excluded, where the entire purchase price of the product is paid using an eligible account.

Extended Warranty (“EW”) doubles the time-period of an original manufacturer’s written U.S. warranty up to one additional year, provided the entire purchase price of the item is paid using an eligible account. EW covers new purchases having a manufacturer’s U.S. warranty of 5 years or less, unless otherwise excluded. If a covered purchase ceases to operate satisfactorily and requires repair during the period covered by this benefit, EW may repair or replace the defective product, but for no more than the original purchase price of the product as recorded on the sales receipt, and less shipping and handling charges. All replacements will be made with products of similar quality and kind. Limits EW doubles the life of the repair period on the original manufacturer’s U.S. warranty up to one year. A claim for repair service for a product must occur after the expiration of the original manufacturer’s warranty, for a period of time double the original manufacturer’s warranty, but not to exceed one year.

Not included: a) Animals and living plants. b) Antiques or collectible items. c) Boats, aircraft, automobiles, and any other motorized vehicles including trailers and other similar vehicles that can be towed by or attached to any motorized vehicle. d) Items purchased for resale, professional or commercial use. e) Items stolen from automobiles or other vehicles or common carriers. f) Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service). g) Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects. h) Perishables or consumables including, but not limited to, perfumes, cosmetics, and limited-life items such as rechargeable batteries. i) Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans. J) Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments. K) Used or pre-owned items. L) Broken items, unless a result of a covered occurrence. M) Items that are lost or that “mysteriously disappear,” meaning that the item(s) vanished in an unexplained manner without evidence of a wrongful act by a person or persons. n) Items including, but not limited to, jewelry and watches stored in your baggage unless the baggage is hand-carried and under Your personal supervision, or under the supervision of a traveling companion whom You know.

BaZing will, within 10 days of receipt of your request, mail a claim form to be completed and returned with the requested documentation of loss and other information. You must complete the claim form and provide all requested information as instructed on the claim form no later than 90 days from the date of loss. If stolen or damaged by fire, the actual police/fire report must be submitted. This report must be filed within 48 hours of incident. Please note that You may be asked to send in, at Your expense, the damaged item in order to substantiate Your claim. You shall be responsible for the delivery and pick-up cost of the product to any service center, as required by BaZing.

These benefits apply only to You, and to whomever receives the eligible gifts You purchase with Your eligible account. This provision will not be unreasonably applied to avoid claims. If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no benefit shall exist for such claim and Your benefits may be canceled. You agree that any representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by You. Once You report an occurrence, a claim file will be opened and shall remain open for 6 months from the date damage, theft or product failure. No payment will be made on a claim that is not completely substantiated in the manner required BaZing within 6 months of the date of damage, theft or product failure. You must give BaZing all assistance as may reasonably be required to secure all rights and remedies. No legal action for a claim may be brought against the Provider until 60 days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two 2 years after the time for giving Proof of Loss. This benefit will not apply to You if Your account has been suspended or cancelled.

Roadside Assistance

Overview: Emergency Roadside Assistance (“ERA”) is available 24 hours a day, every day of the year throughout the United States, Canada and Puerto Rico. The Account Holder’s (the “Account holder”, also referred to as “You” or “Your”), coverage begins on the date shown on Your contract that includes this ERA benefit and terminates on either the expiration date shown or at the expiration of Your contract, unless cancelled. You will only have to pay for any non-covered expenses or costs in excess of Your \$80.00 per occurrence maximum. Coverage is extended to You, the contract holder, for all vehicles that you own or lease (12-month lease or longer), hereinafter referred to as a Covered Vehicle (“CV”). Service will be provided to any driver of a CV and must be a Covered Emergency under these Terms and Conditions. All of the ERA services are provided by Brickell Financial Services-Motor Club, Inc. d/b/a Road America Motor Club, administrative offices at 7300 Corporate Center Drive, Suite 601, Miami, Florida 33126. (For Mississippi and Wisconsin members, services are provided by Brickell Financial Services-Motor Club, Inc. For California members, services are provided by Road America Motor Club, Inc. d/b/a Road America Motor Club.) All entities are collectively referred to as "Road America Motor Club" or "RAMC") throughout these Terms and Conditions.

Eligibility: To be eligible for 24 Hour ERA, the Account holder must be a valid Account holder of a participating financial institution. In this case, the Account holder is a member of Downey Federal Credit Union with an eligible Shield Checking account.

Operating Procedures: Call TOLL-FREE 1-888-838-2163, and a service vehicle will be promptly dispatched to Your assistance. Important: Please be with Your CV when the service provider arrives, unless it is unsafe to remain with the vehicle, as they cannot service an unattended vehicle. In the event that service is not obtainable through RAMC, You will receive an authorization number to receive a refund of payments made according to your program benefit and coverage limits for services received independently. You must first contact RAMC for authorization to obtain independent services. NOTE: ASSISTANCE OBTAINED THROUGH ANY SOURCE OTHER THAN ROAD AMERICA MOTOR CLUB IS NOT COVERED AND IS NOT REIMBURSABLE.

The following are Covered Emergencies/Covered Services (“CS”), subject to the \$80.00 per occurrence limit. There will be a limit of one occurrence for the same CS type during any continuous 7-day period and a maximum of 4 Covered Services per 12-month period of coverage.

a) Towing Assistance – When towing is necessary, the CV will be towed to the nearest service facility. b) Battery Service - If battery failure occurs, a jump-start will be applied to start the CV. c) Flat Tire Assistance - Service consists of the removal of the CV’s flat tire and its replacement with the spare tire located with the CV. d) Fuel, Oil, Fluid and Water Delivery Service - Provides for the delivery of an emergency supply of fuel, oil, fluid and water to a CV at the disablement site when the CV has an immediate need. You must pay for the fuel or other fluid when it is delivered. e) Lock-out Assistance - If Your keys are locked inside of Your CV, assistance will be provided to gain entry into the CV. f) Collision Assistance - If Your CV is involved in a collision or accident and towing assistance is needed, Road America will provide assistance to direct your vehicle to the nearest repair facility.

Extrication Assistance – Vehicle extrication will be provided when the CV is stuck in a ditch or other inaccessible area when such location is within 50 feet of a paved road or highway. This service does not cover for extrication when driving a CV off-road or on unpaved surfaces. The following items are not included as part of the ERA benefit: Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the CV in the commission of a felony. Cost of parts, replacement keys, fluids, lubricants, or fuel, cost of installation of products, or materials. Non-emergency towing or another non-emergency service. Any service available through a valid manufacturer's warranty or service. Non-emergency mounting or removing of snow tires or chains. Shoveling snow from around a vehicle. Tire Repair. Motorcycles, trucks over one-and-a-half-ton capacity, antique vehicles (meaning vehicles over 20 years old or out of manufacture for 10 years or more), taxicabs, limousines, or other commercial vehicles. Recreational vehicles (including self-motorized RVs), camping trailers, travel trailers, or any vehicles in tow. Any and all taxes, tolls or fines. Damage

or disablement due to fire, flood or vandalism. Towing from or repair work performed at a service station, garage or repair shop. Towing by other than a licensed service station or garage; vehicle storage charges; a second tow for the same disablement. Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced. Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc. Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of the law. Services received independently from Road America Motor Club without prior authorization from Road America Motor Club. Repeated service calls for a CV in need of routine maintenance or repair. Only one disablement for the same CS type during any 7day period will be accepted with a maximum of 4 CS per 12-month period of coverage. THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.

Accidental Death Coverage

Overview: Covered Accident (“CA”) means an accident that occurs while coverage is in force for you and results directly and independently of all other causes in a loss or Injury covered by the Policy for which benefits are payable. “Injury” means accidental bodily harm sustained by you from a CA. The Injury must be caused solely through external, violent and accidental means. All injuries sustained by one person in any one CA, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. Insurance company is also referred to as “ACE USA”.

You must notify ACE USA within 90 days of an CA or Loss. If notice cannot be given within that time, it must be given as soon as reasonably possible. This notice should identify You, Your financial institution, and the Policy Number.

Policy Number: ADD N06524084, Underwritten by ACE American Insurance Company, 436 Walnut Street, Philadelphia, PA 19106

Eligibility: The Account Holder (the “Account holder”, also referred to as “You”, “Your” or the “Insured”) is a Covered Person (“CP”) and eligible for coverage under the plan if You are an Account holder of a participating financial institution with a covered account in good standing. In this case, the Account holder is a member of Downey Federal Credit Union with an eligible Shield Checking account. For benefits to be payable the Policy must be in force, the required premium must be paid and you must be engaging in a CA. For benefits to be payable the Formal Contract, (also referred to as “Policy”), issued by the insurance company (“Insurance Company” means the insurance company underwriting this insurance or its authorized agent, ACE USA), must be in force, the required premium must be paid and You must be engaging in a CA. If you have more than one enrolled account offering coverage under this plan, the maximum amount You will be paid for any one loss will be two times the largest benefit amount payable. You will be insured on the later of the Policy Effective Date or the date that you become eligible. Your coverage will end on the earliest of the date: 1) the Policy terminates; 2) You are no longer

eligible; or 3) the period ends for which the required premium is paid. The amount of coverage is determined by the coverage in effect for Your financial institution.

Covered Activities: a) Exposure & Disappearance - Coverage includes exposure to the elements after the forced landing, stranding, sinking, or wrecking of a vehicle in which You were traveling. You are presumed dead if You are in a vehicle that disappears, sinks, or is stranded or wrecked on a trip covered by the Policy; and the body is not found within one year of the CA. b) 24-Hour Coverage – You will be paid the benefits described in the Policy when You suffer a CA any time while insured by the Policy.

Description of Benefits: Accidental Death Benefit - If You die as the direct result, and from no other cause, of a CA within 365 days from the date of a CA, the Principal Sum will be paid.

Not covered: a) intentionally self-inflicted Injury. b) suicide or attempted suicide. c) war or any act of war, whether declared or not. d) CA that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon ACE USA's receipt of proof of service, ACE USA will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days. e) sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food. f) commission of, or attempt to commit, a felony. g) the Insured being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred. h) commission of or active participation in a riot or insurrection. i) an accident if the Insured is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license. j) injury covered by workers' compensation, employers' liability laws, or similar occupational benefit. k) injury or loss contributed to the use of any drug or narcotic, except as prescribed by a doctor. l) injury resulting from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; hang-gliding, parachuting, amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing. m) flight in, boarding, or alighting from an aircraft, except as a fare-paying passenger on a regularly scheduled commercial or charter airline. n) medical or surgical treatment, diagnostic procedure, administration of anesthesia related to medical mishap or negligence, including malpractice.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit ACE USA from providing insurance, including, but not limited to, the payment of claims.

Operating Procedures: You must notify ACE USA within 90 days of an CA or Loss. If notice cannot be given within that time, it must be given as soon as reasonably possible. For member service, eligibility verification, plan information, or to file a claim, contact BaZing. Any benefits due at the time of the CP's death will be paid to the designated beneficiary. If there is no named beneficiary or surviving beneficiary on record with ACE USA or an ACE USA authorized

agent, ACE USA pays benefits in equal shares to the first surviving class of the following: 1) Spouse; 2) Children; 3) Parents; 4) Brothers and sisters. If there are no survivors in any of these classes, ACE USA will pay the Insured's estate.

This is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law.

Other Information: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY ANY FINANCIAL INSTITUTION.

TRAVEL ACCIDENTAL DEATH INSURANCE COVERAGE

Eligibility: The Account Holder (the "Account holder", also referred to as "You", "Your" or the "Insured") is a Covered Person ("CP") and eligible for coverage under the plan if You are an Account holder of a participating financial institution with a covered account in good standing. In this case, the Account holder is a member of Downey Federal Credit Union with an eligible Shield Checking account. For benefits to be payable the Formal Contract, (also referred to as "Policy"), issued by the insurance company ("Insurance Company" means the insurance company underwriting this insurance or its authorized agent, ACE USA), must be in force, the required premium must be paid and You must be engaging in a Covered Activity ("CA"). If You have more than one enrolled account offering coverage under this plan, the maximum amount ACE USA will pay for any one loss will be two times the largest benefit amount payable. You will be insured on the later of the Policy Effective Date or the date that you become eligible. Your coverage will end on the earliest of the date: 1) the Policy terminates; 2) You are no longer eligible; or 3) the period ends for which the required premium is paid. The coverage amount (Principal Sum) is determined by the coverage in effect for Your financial institution.

Covered Activities: 1) Exposure & Disappearance - Coverage includes exposure to the elements after the forced landing, stranding, sinking, or wrecking of a vehicle in which You were traveling. You are presumed dead if you are in a vehicle that disappears, sinks, or is stranded or wrecked on a trip covered by the Policy; and the body is not found within one year of the CA. 2) Specified Trip – ACE USA will pay benefits described if You suffer a loss or Injury as a result of a CA while traveling in a Common Carrier or Private Passenger Automobile. ACE USA will only pay benefits if You are engaged in one of the hazards listed when the CA occurs. Unless otherwise specified, ACE USA pay benefits only once for any one CA, even if it is covered by more than one hazard.

Description of Benefits: Common Carrier Benefit – ACE USA will pay the Principal Sum if You die as a result of a CA while you are riding as a fare-paying passenger in, or are struck by a regularly scheduled Common Carrier ("CC"). Riding includes getting into and getting out of the CC. Your death must result directly and independently from all other causes in an accidental death within 365 days from the CA. CC means: 1) a public conveyance, including a bus, train, taxicab, aircraft, licensed for hire to carry fare-paying passengers; or 2) a transport aircraft operated by

the Air Mobility Command of the United States of America or a similar air transport service of another country. Your Principal Sum is \$25,000. Aggregate Limit – ACE USA will not pay more than \$5,000,000 for all losses per CA. If this amount does not allow all covered persons to be paid the amount the plan otherwise provides, the benefits payable to each person with a valid claim will be reduced proportionately, so the total amount ACE USA will pay does not exceed the aggregate policy limit.

Passenger Accident Benefit – ACE USA will pay the Principal Sum if You die as a result of a CA while You are driving, riding as a passenger in, or getting in or out of, a Private Passenger Automobile. Your death must result directly and independently from all other causes in an accidental death within 365 days from the CA. "Private Passenger Automobile" means a validly registered, four-wheel private passenger car, campers, motor homes, station wagons, sport utility vehicles, pick-up trucks, van-type cars that are not licensed commercially or being used for commercial purposes, and motorcycles. Any vehicle being used as a taxicab, bus, or other public conveyance will not be considered a Private Passenger Automobile. Any vehicle not defined above will not be considered a Private Passenger Automobile.

Seatbelt and Airbag Benefit – ACE USA will pay a percent of the Principal Sum subject to the conditions described below, if You die directly and independently from Injuries sustained while wearing a seatbelt and operating or riding as a passenger in an Automobile. An additional amount will be paid if You were also positioned in a seat protected by a properly-functioning and properly deployed Supplemental Restraint System, also known as the airbag ("SRS"). Verification of proper use of the seatbelt at the time of the CA and that the SRS properly inflated upon impact must be a part of an official police report of the CA or be certified, in writing, by the investigating officer(s) and submitted with your claim to ACE USA.

If such certification or police report is not available or it is unclear whether You were wearing a seatbelt or positioned in a seat protected by a properly functioning and properly deployed SRS, ACE USA will pay a default benefit to your beneficiary. SRS means an airbag that inflates upon impact for added protection to the head and chest areas. "Automobile" means a self-propelled, private passenger motor vehicle with four or more wheels that is a type both designed and required to be licensed for use on the highway of any state or country. Automobile includes, but is not limited to, a sedan, station wagon, sport utility vehicle, or a motor vehicle of the pickup, van, camper, or motor-home type. Automobile does not include a mobile home or any motor vehicle that is used in mass or public transit.

Not covered: a) intentionally self-inflicted Injury. b) suicide or attempted suicide. c) war or any act of war, whether declared or not. d) A CA that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon receipt of proof of service, ACE USA will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days. e) sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental

ingestion of contaminated food. f) commission of, or attempt to commit, a felony. g) the Insured being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred. h) commission of or active participation in a riot or insurrection. i) an accident if the Insured is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license. j) injury covered by workers' compensation, employers' liability. k) injury or loss contributed to the use of any drug or narcotic, except as prescribed by a doctor. l) Injury resulting from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; hang-gliding, parachuting, amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing. m) flight in, boarding, or alighting from an Aircraft, except as a fare-paying passenger on a regularly scheduled commercial or charter airline. n) medical or surgical treatment, diagnostic procedure, administration of anesthesia related to medical mishap or negligence, including malpractice.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit ACE USA from providing insurance, including, but not limited to, the payment of claims.

Operating Procedures: You must notify ACE USA within 90 days of an Accident or Loss. If notice cannot be given within that time, it must be given as soon as reasonably possible. For member service, eligibility verification, plan information, or to file a claim, contact BaZing. Any benefits due at the time of the covered person's death will be paid to the designated beneficiary. If there is no named beneficiary or surviving beneficiary on record with ACE USA or an ACE USA authorized agent, ACE USA pays benefits in equal shares to the first surviving class of the following: 1) Spouse; 2) Children; 3) Parents; 4) Brothers and sisters. If there are no survivors in any of these classes, ACE USA will pay the Insured's estate.

This is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY ANY FINANCIAL INSTITUTION.

DFCU Deal\$ powered by BaZing

Overview: BaZing chooses the merchant partners carefully and offer the best discounts available from thousands of local and online retailers. If a discount is not honored BaZing will compensate You the estimated amount of the discount that was not honored, up to \$100, not including merchants that have gone out of business.

Eligibility: To be eligible for the savings network, You must be a valid account holder of a participating financial institution. Account Holder (the "Account holder", also referred to as "You" or "Your") In this case, the Account holder is a member of Downey Federal Credit Union

with an eligible Shield Checking account. You must also register at www.BaZing.com or on the BaZing mobile to access coupons and deals online.

Hotel and Car Rental Discounts: Members may book reservations online or call the toll-free number provided directly. Member follows the directions online to obtain rate quote and room availability information. All information to reserve the room at the discounted rate will be listed on the www.BaZing.com website. Hotel industry standards regarding discounts are if the hotel is below a certain capacity, they will honor discounts, if they are above that capacity, they will not honor the discount. All discounts are off the published retail price.

Dining Discounts: Members may search by city or zip code online at [www. BaZing.com](http://www.BaZing.com) for Dining Deals under Local Deals.

Grocery Coupons: Members may search for Grocery Coupons in the Shopping Category at www.BaZing.com. This is not available on the BaZing mobile app. Note: to print grocery coupons you will need to download a printer application (which enables a barcode to be printed on the coupon). BaZing is not able to provide technical support in this regard, members may find troubleshooting support at <http://www.coupons.com/CouponWeb/help/print/index.html?pid=0&var=legacy&sid=0>

Shopping and Services Discounts: For Shopping and Services, members may search by city or zip code online at www.BaZing.com or on the BaZing mobile app.

Entertainment Discounts: For Entertainment, members may search by city or zip code online at www.BaZing.com. Merchants listed at www.BaZing.com or on the BaZing mobile app are not a sponsor of BaZing or any financial institution, are subject to change without notice, may not be available in all locations, and may choose to limit deals.

Operating Procedures: a) For the BaZing Guarantee, call 1.855.UBAZING (1.855.822.9464), email Customer.Service@BaZing.com or submit comments at www.BaZing.com under My Account or submit a copy of your receipt on the BaZing mobile app. b) Members may print a coupon at www.BaZing.com to present to the merchant, or show the coupon on the BaZing mobile app. c) For all questions about Savings Network benefits, contact BaZing Member Service at 1.855.UBAZING (1.855.822.9464), email us at Customer.Service@BaZing.com.

Health Savings Card

Overview: Prescription Drug Discount Card Program: Save up to 50%, or more, on prescription drugs at participating pharmacies. Present your card to a participating pharmacist. Use the mail order pharmacy program to maximize savings on name brand or generic maintenance medication and have prescriptions delivered to your home.

Eligibility: To be eligible for the Health Savings, you must be a valid account holder of a participating financial institution. Account Holder (the "Account holder", also referred to as "You" or "Your") In this case, the Account holder is a member of Downey Federal Credit Union

with an eligible Shield Checking account. Members of your household are also eligible to use the Health Savings Card (HSC).

Vision Discounts: Save 10%-50% on frames and lenses. Also save on eye exams, contact lenses, LASIK surgeries in selected areas where approved.

Hearing Discounts: Purchases are backed by the BelCare™ Program. Specific follow-up schedules can be outlined to help members adjust to their hearing aids. Beltone will help them get comfortable with and knowledgeable about their hearing aids, and will make any necessary adjustments to the aids themselves.

BelCare™ Program: Members receive the BelCare™ Program, a nationwide program of continuing care. Hearing aid inspections, cleaning, and adjustments are absolutely free during the hearing aid lifetime at any one of over 1,300 participating Beltone offices and service centers. Some restrictions and limitations apply.

Operating Procedures: a) Members print their HSC at www.BaZing.com under the Health Category. Or show the card from the BaZing mobile app under More. b) In the Health Category or under More on the BaZing mobile app, click on the Health Provider Search to find out what local pharmacies, vision centers, and hearing aid providers participate in the program. c) For pharmacy, present the HSC or from the BaZing mobile app to the Pharmacist with Your prescription. d) For Mail Order Pharmacy, call toll-free at 888-479-2000 and select option 5. A Member Care Representative is available 24 hours/day, 7 days/week and will assist in placing an order. e) For eye exams, schedule an appointment with the participating provider. For services, present the card or show the card from the BaZing mobile app to the provider upon arrival. f) Receive discounts on contact lenses by ordering at 1-800-CONTACTS and mention code "Outlook Vision" to receive the discount. g) This card does not work in addition to Your insurance; rather You can use one or the other. The HSC is found under the Health Category at www.BaZing.com or under More on the BaZing mobile app.

THIS IS NOT INSURANCE. Non-prescription, medical equipment, and over-the-counter products are not included in this program. The prescription discount card program is not an insurance plan or entity that covers prescription drug costs or arranges for prescription services. It cannot be used in conjunction with Medicare, Medicaid, or other third-party payer program. Prescriptions may be filled at any pharmacy; however, the prescription discount card program provides a discount only at a participating pharmacy.

DFCU Shield Checking Account Monthly Subscription Fee

Shield Elite	Shield Advantage	Shield Plus
\$7.95 per month	\$5.95 per month	No fee

Please visit www.downeyfcu.org to learn more about your Shield Checking Account.

Earn interest on your Shield Elite Account

Please visit www.downeyfcu.org for current rates.

For any questions on the aforementioned benefits:
1-855-822-9464 or email Customer.Service@BaZing.com

For any questions on your DFCU Shield Checking Account:
1-562-862-8141 or email feedback@downeyfcu.org