

Hometown Basic Checking Account eClub PERKS

Save money on shopping & travel. Protect & monitor your identity. Rest easy with additional insurance.



Gas & Gift Cards

Purchase up to three \$25 cards per quarter to any of the businesses listed below and receive a 20% discount. That equals a \$15 savings each quarter and a \$60 savings each year! The cards are convenient to purchase, easy to use and have no hidden fees or expiration dates.

Participating Businesses

Retailers -

AmazonBed, Bath & BeyondBest BuyCabela'sCVSGapMacy'sLowesWal-MartOld NavyTargetThe Home Depot

Restaurants -

Applebee's Starbucks Subway TGI Friday's Darden Restaurants: Olive Garden Longhorn Steakhouse Cheddar's Yard House Bahama Breeze Seasons 52

Gas Stations -

BP Chevron/Texaco Conoco Exxon/Mobile



Shopping Rewards[™]

As a member, you have access to exclusive offers and discounts at thousands of leading online retailers. Simply shop online using our customized shopping portal and receive cash back. Your cash back will be held in your \$hopping Rewards account to use towards future purchases or conveniently sent to you as a check.

ravel & Leisure Discounts

Money-saving discounts for thousands of businesses. Members can access discounts from their smart-phone using the eClub mobile app or redeem & print coupons online. (*For example: One day pass to Silver Dollar City is only \$49!*)

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ID Protect®

is an identity theft protection and resolution service. After registering for the benefit, thousands of databases and public records will be monitored for suspicious activity on your identity and credit score. If you become a victim of identity theft, experts will provide you with professional fraud resolution, helping you to document damage and file the necessary paperwork. This recovery plan reduces time spent restoring your credit and reputation. Expense reimbursement is offered to help cover up to \$10,000 in eligible expenses related to identity theft.



Health Discount Savings

Enjoy savings on vision, prescriptions and dental services. (This is not an insurance plan.)

Additional benefits continued on following page

Accidental Death & Dismemberment Insurance Receive up to \$10,000 of 24-hour Accidental Death & Dismemberment Insurance.

Debit Advantage®

Buyers Protection and extended warranty on items purchased entirely with your account.

Cell Phone Protection

Receive up to \$300 in replacement or repair costs if your cell phone is stolen or damaged in the U.S. and abroad.

Register NOW!

Go to <u>www.eClubOnline.net</u> using access code **MO933198** and follow the simple step-by-step instructions to register and activate benefits.

Or, call 1-866-210-0361 for assistance with registration and activation. You will be asked for your Access Code if registering by phone.

Once you are registered, you can access your benefits online at www.eClubOnline.net OR through the eClub Mobile App (mobile App instructions are available on the eClub website).

For more information on your eClub membership, call or stop by your local branch.

Unionville (660) 947-2474 Trenton (660) 359-2274 Centerville (641) 437-1200 Leon (641) 446-7200 Corydon (641) 872-2101

Farmers of Northern Missouri

Mercer (660) 382-4211 Bethany (660) 425-2261 Gallatin (660) 663-2161 Jamesport (660) 684-6039 Princeton (660) 748-4311

onlinefarmersbank.com

Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions set forth in the Guide to Benefit and/or insurance documents for the applicable Benefits. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household. Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or the certificate of insurance. Credit file monitoring from Experian and TransUnion will take several days to begin following activation. Insurance Products are not insured by the FDIC or any Federal Government Agency; Not a deposit of or guaranteed by the bank or any bank affiliate. REV. 2/2020 HBCA