

## CONSENT FOR ELECTRONIC DELIVERY

You agree to receive the Welcome Letter and this disclosure electronically. Terms and Conditions for Benefits Plus<sup>®</sup> are provided by Generations Gold, Inc., please visit and review at [benefits-plus.org](http://benefits-plus.org). In order to view and maintain the Welcome Letter and this disclosure, you must have a device that has internet access and storage capabilities or connection to a printer and a current pdf reader.

If you do not wish to continue with your online application, simply exit the website before clicking "Submit". If you prefer, you may request to participate in the Benefits Plus<sup>®</sup> Program and receive the Welcome Letter in writing by visiting any of Tennessee State Bank's branch locations or you may contact the Operations Department at (865) 453-7011. There is no fee for applying to participate and receiving these documents electronically or requesting participation in person at a branch or by telephone and receiving these documents in written form. If you have submitted your online application, you may withdraw your request for the participation in the Benefits Plus<sup>®</sup> Program by contacting the Operations Department at the number stated above, there is no fee to withdraw.

You understand and agree that when you apply for the Benefits Plus<sup>®</sup> Program offered by Generations Gold, Inc., by pressing the submit button online, you agree to the Terms and Conditions of Generations Gold, Inc. at [benefits-plus.org](http://benefits-plus.org) and acknowledge the electronic receipt of the Welcome Letter. A paper copy of the Welcome Letter, a Benefits Plus<sup>®</sup> brochure and a membership card will be provided to you by mail after your membership enrollment is processed. There is no fee for providing you a copy of the Welcome Letter and Benefits Plus<sup>®</sup> brochure in written form. It is important that you retain a copy of the Welcome Letter for your records. You should print or may save a copy of this pdf. If you wish at any time to receive a written copy of this information presented to you electronically you can contact the Operations Department at (865) 453-7011 or by writing us at Tennessee State Bank, Attn: Operations Department, P.O. Box 1260, Pigeon Forge, TN 37868. There is no fee for providing you a written copy. In order to confirm your consent to electronic delivery of these documents, that you have read the Terms and Conditions at [benefits-plus.org](http://benefits-plus.org) and to confirm that you are able to view and print or maintain a copy, please include the confirmation code "BANK" on the online application.

Confirmation  
Code\*:

BANK

## CONSENT TO PARTICIPATE IN BENEFITS PLUS<sup>®</sup>

By completing the online application and clicking the "Submit" button, you hereby accept Tennessee State Bank's offer to participate in the Benefits Plus<sup>®</sup> Program offered by Generations Gold, Inc., and you understand that you are receiving a complementary 90-day trial membership to Benefits Plus<sup>®</sup>. After the 90-day trial period, you may continue your Benefits Plus<sup>®</sup> membership for a Benefits Plus<sup>®</sup> Membership Fee of \$8.00 per month. This fee will be automatically drafted from your account on the first statement cycle following the end of the 90-day trial period. You understand that to discontinue this membership and avoid being charged a membership fee, you can visit any TSB branch any time before the end of the 90-day trial period or call (865) 453-7011. You understand that enrollment in the Benefits Plus<sup>®</sup> Program may be cancelled at any time. You also understand that the Benefits Plus<sup>®</sup> Program may be terminated by Tennessee State Bank if your account goes to a closed or charged off status.

You understand that Tennessee State Bank has selected Generations Gold, Inc. a fully independent third party benefits provider, to provide discounted services directly to Benefits Plus<sup>®</sup> members. Tennessee State Bank makes no representation, expressed or implied, regarding the quality of service and products provided by other service or benefit providers associated with Benefits Plus<sup>®</sup> offered by Generations Gold, Inc. and assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages, and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent service or benefits providers. Discounts received through the Benefits Plus<sup>®</sup> Program may not be used in conjunction with any other discounts. Benefits and services available through the Program are subject to change without notice. Benefits and services may be subject to additional enrollment, restrictions and limitations or may incur an additional cost. Not all plans and discounts are available in all areas. The monthly Benefits Plus<sup>®</sup> Membership Fee of \$8.00 will apply whether or not you activate, enroll or utilize any benefits or services available in your membership. See [benefits-plus.org](http://benefits-plus.org) or call 1.866.329.7587 for complete program details.

You understand that ULTIMATE ID<sup>®</sup> is an Identity Theft Solutions program included in your membership. ULTIMATE ID<sup>®</sup> services begin and can be utilized once you successfully validate your identity and complete the activation process. The primary and one joint account owner are required to each have their own email address for activation. You will receive an email containing your personal activation code which is required to complete the authentication and enrollment process. The Benefits Plus<sup>®</sup> Membership Fee of \$8.00 applies whether or not you activate ULTIMATE ID<sup>®</sup> and whether or not you qualify for all its services. If you do not complete the activation process, you will still be covered by the 3G Fully Managed Identity Fraud Research, Remediation and Recovery Service, and you will have access to the other Benefits Plus<sup>®</sup> benefits and services included in your membership. A qualifying family member is also covered by the 3G Fully managed Identity Fraud Research, Remediation and Recovery Service. A qualifying family member means the primary consumer's spouse or domestic partner, the consumer's dependents who have the same permanent address as the consumer, any IRS-qualified dependents, and parents (mother or father) of the consumer who have the same permanent address as the consumer, or, who are registered in a senior assisted living facility, nursing home, or hospice. Services continue to provide

coverage for up to 12 months after death for all covered members. A Recovery Advocate will manage any identity theft event the primary consumer or a qualifying family member experiences, even if that event occurred prior to becoming a member. ULTIMATE ID® is powered by Merchants Information Solutions, Inc. Certain restrictions and limitations apply, please see the ULTIMATE ID® Terms and Conditions at [ultimateid.merchantsinfo.com](http://ultimateid.merchantsinfo.com) for complete details. For assistance obtaining your activation link, please call 1 (877) 279-6338 and speak with a dedicated ULTIMATE ID® recovery advocate. No one can prevent all identity theft.

**As the applicant of this membership, you understand that to benefit fully from your membership, you and all account owners on your account must activate membership by enrolling at [benefits-plus.org](http://benefits-plus.org) or by calling 1.866.329.7587.**

By clicking "Submit" after completing the online application, you acknowledge that you have reviewed, understand and accept the Terms and Conditions of the Benefits Plus® Program provided by Generations Gold, Inc. and the Terms and Conditions of ULTIMATE ID® provided by Merchants Information Solutions, Inc. as linked therein and that you have received and understand the Welcome Letter and this disclosure. You understand that the Terms and Conditions are subject to change at any time and that you are responsible for periodically reviewing the Terms and Conditions as provided at [benefits-plus.org](http://benefits-plus.org) and [ultimateid.merchantsinfo.com](http://ultimateid.merchantsinfo.com).

Revised Date: 04.29.21



*Exciting Benefits . . . Extraordinary Values*

Dear Valued Customer:

Thank you for banking with Tennessee State Bank. We are pleased that you have enrolled to become a Benefits Plus® member.<sup>1</sup> This is an exclusive program that gives you and your family access to discounts and services that may save you and your family time and money on products and services you use every day.

To start utilizing your member benefits, set up a login and password at [www.benefits-plus.org](http://www.benefits-plus.org) or call 1.866.329.7587. A Benefits Plus® Membership Fee of \$8.00 will apply and will be charged to your Tennessee State Bank checking or savings account each month. The membership fee will apply whether or not you activate, enroll and utilize the benefits or services available in your membership.

Below are some of the benefits included in your membership. Visit [www.benefits-plus.org](http://www.benefits-plus.org) or call 1.866.329.7587 for complete program details, including any additional enrollment requirements, restrictions, limitations or additional costs that may apply to a particular benefit or service. You should refer to all applicable terms and conditions, agreements, disclosures, limitations, etc., as provided by Generations Gold, Inc., Merchants Information Solutions, Inc., or any other independent service or benefit provider for complete information as all are subject to change without notice.

### **ULTIMATE ID®<sup>2</sup>**

A theft of your identity, credit or personal information can be devastating. ULTIMATE ID® is an Identity Theft Solutions program included in your membership. ULTIMATE ID® requires activation for the primary owner and one joint owner of the account with an active email address for both. The primary owner and one joint owner will each receive an email with a link to activate the program. If members do not activate ULTIMATE ID®, they will still be covered by the 3G Fully Managed Identity Fraud Research, Remediation and Recovery Service. ULTIMATE ID® includes the following benefits:

- *3 Bureau Credit Monitoring*
- *Instant Credit Bureau Inquiry Alerts*
- *Internet Monitoring*
- *Credit Score Tracker*
- *3G Fully Managed Identity Fraud Research, Remediation and Recovery Service*
- *Credential Vault*
- *Lost Docs Replacement Service*

### **Cellular Care Coverage**

Coverage automatically begins 30 days from the date of Benefits Plus® enrollment. Generations Gold, Inc. will reimburse the costs associated with repairing your device. Reimbursement is subject to coverage limits and other restrictions.

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<sup>1</sup>Tennessee State Bank has selected Generations Gold, Inc., a fully independent third-party benefits provider, to provide discounted services directly to Benefits Plus® members. Tennessee State Bank assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages, and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent service or benefit providers. Discounts received through the Benefits Plus® program may not be used in conjunction with any other discounts. Benefits and services available through the program are subject to change without notice. Benefits and services may be subject to additional enrollment, restrictions and limitations or may incur an additional cost. Not all plans and discounts are available in all areas. See [www.benefits-plus.org](http://www.benefits-plus.org) or call 1.866.329.7587 for complete program details. Benefits Plus® membership and its products and services are Not insured by the FDIC and are Not a deposit or other obligation of, or guaranteed by, the depository institution.

<sup>2</sup>The Benefits Plus® Membership Fee of \$8.00 applies whether or not you activate ULTIMATE ID® and whether or not you qualify for all its services. ULTIMATE ID® services begin and can be utilized once you successfully validate your identity and complete the activation process. If you do not complete the activation process, you will still be covered by the 3G Fully Managed Identity Fraud Research, Remediation and Recovery Service; and you will have access to the other Benefits Plus® benefits and services included in your membership. A qualifying family member is also covered by the 3G Fully Managed Identity Fraud Research, Remediation and Recovery Service. A qualifying family member means the primary consumer's spouse or domestic partner, the consumer's dependents who have the same permanent address as the consumer, any IRS-qualified dependents, and parents (mother or father) of the consumer who have the same permanent address as the consumer, or, who are registered in a senior assisted living facility, nursing home, or hospice. Services continue to provide coverage for up to 12 months after death for all covered members. A Recovery Advocate will manage any identity theft event the primary consumer or a qualifying family member experiences, even if that event occurred prior to becoming a member. ULTIMATE ID® is powered by Merchants Information Solutions, Inc. Certain restrictions and limitations apply and are subject to change by Merchants Information Solutions, Inc., Generations Gold, Inc. or any other related provider. Please see the ULTIMATE ID® Terms and Conditions at [www.ultimateid.merchantsinfo.com](http://www.ultimateid.merchantsinfo.com) for complete details. Refer also to your ULTIMATE ID® Summary of Benefits for program specific information. To report an identity theft incident or for assistance obtaining your activation link, please call 1.877.279.6338 and speak with a dedicated ULTIMATE ID® recovery advocate. No one can prevent all identity theft.

## Cash Back Rewards

Shop online through your Rakuten membership account to earn cash back with Rakuten. Send Benefits Plus® your quarterly “Big Fat Check” cash back payout statement to receive a check for 50% more up to \$25 each quarterly payout period, up to \$100 per year. No minimum purchase or cash out requirements.

## Travel Services

Discounts and cash back are available on all types of travel such as airfare, cruises, hotels, car rentals and other travel services. Best of all, you can talk to a live person to arrange your travel plans and still enjoy discounts.

## Health & Wellness Savings<sup>4</sup>

Present your Benefits Plus® membership card (plastic or digital card in the Benefits Plus® App) for an average savings of up to 30% at over 59,000 participating area and national pharmacies. Receive up to 50% off the regular retail price on frames and prescription lenses. Additional Discounts are available for hearing and dental services.

## Gift Card Savings

Save up to 15% on retail gift cards at nationally recognized stores and up to 10% on gift cards at selected restaurants when purchased through the Benefits Plus® website.

## Local Discounts

Save at thousands of local restaurants and retailers across the country offering an exclusive discount to Benefits Plus® members. Simply show your membership card (plastic or digital card in the Benefits Plus® App) to save.

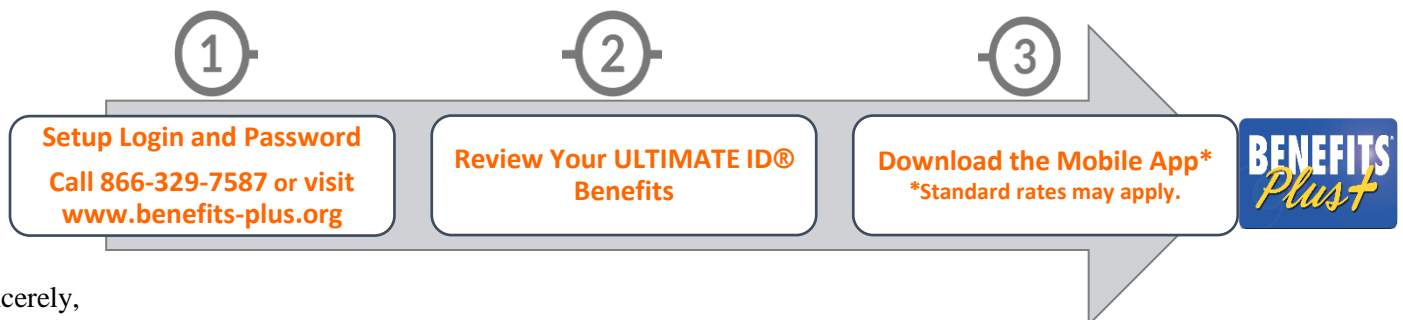
## Consumer Services & Discounts

You can shop confidently with the 90-Day Purchase Protection and Extended Warranty Repair on purchases. Plus, enjoy other discounts on products like anti-virus software. Coverage limits and other restrictions apply.

## Additional Services with Savings<sup>5</sup>

- 24-Hour Emergency Road Service - A discounted membership on Emergency Road Service assistance anywhere, anytime, in any car you drive, in all 50 U.S. States and Canada. Up to four family members are covered in any car they drive.
- Pet Health Services - Members receive a discount on major medical, wellness and injury plans. Plan covers office calls, X-rays, surgery, hospitalization, lab fees, injection, prescriptions and treatments. The plan works with any veterinarian.

We are excited to introduce the Benefits Plus® membership program and hope you'll enjoy all of your opportunities!



Sincerely,

Tennessee State Bank, Deposit Operations  
2210 Parkway, P. O. Box 1260 Pigeon Forge, TN 37868  
865-453-7011

... start saving today!

<sup>3</sup>Savings are estimates extracted from various sources. Personal experience may be different.

<sup>4</sup>Health & Wellness Savings are not insurance; only discounts are provided. Enrollment may be required. Additional fees are associated with enrollment in the Dental Plan services. See [www.benefits-plus.org](http://www.benefits-plus.org) for details.

<sup>5</sup>Additional fees are associated with enrollment in these services. Limits and other restrictions apply. See [www.benefits-plus.org](http://www.benefits-plus.org) for details.

Everyday Member Savings <sup>3</sup> Let your membership pay for itself.	
	Savings
Regal Pinnacle Stadium 18 (4 adult movie tickets)	\$14.72
4 Gift Cards	\$5.00
Cellular Care Coverage	\$10.99 per month
ULTIMATE ID® (2 account owners)	\$60.00 per month
Local Merchant Savings (estimated one visit)	\$10.00 per month
<i>Estimated savings per month with Benefits Plus® = <b>\$100.71</b></i>	