

Jonestown Bank & Trust Co. Discover[®] Debit Business Card Benefits Guide

Introduction

These benefits in this Benefit Guide (“Guide”) are provided to Cardholders who have an open and active Jonestown Bank & Trust Co. Discover[®] Debit Card (“Cardholders”). The words “you,” “your” or “yours” refer to the Cardholder. These benefits are free of charge and enrollment is automatic. 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 when you receive your JBT Discover[®] Debit Card. This Guide replaces all prior Guides, program descriptions, advertising and/or brochures by any party.

Human Resources Consultant

This benefit provides you with unlimited telephone access to human resources professionals who can provide the small business professional with human resources information and resources on a variety of issues such as: employee recruitment, retention and performance; policies and procedures, regulations and prevention planning. Human Resources Consultant does not include legal advice or review or creation of any legal documents. Human Resources Consultant is intended to be for informational purposes only. You can access this benefit by calling 1-866-546-7411 between the hours of 8:30 AM–7:00 PM, Monday through Friday, Central Time (CT).

Attorney on Call

This benefit provides you with unlimited telephone access to generic legal information and local attorney referral upon request. You shall receive educational information on a variety of topics such as, without limitation, family law, landlord-tenant, real estate, business law, commercial litigation and immigration. Such information will be in the form of a generic description of laws without a judgment as to applicability to you or advice as to whether you have a legal issue or how to handle any such issue, and shall not constitute the practice of law. In the event you are in need of legal advice, i.e., representation or review of a document, you will be referred to a local network attorney. If a local attorney referral is requested, you shall be entitled to a free thirty (30) minute consultation and thereafter a twenty-five percent (25%) reduction in the attorney’s customary rates. The decision as to whether or not to utilize a referred attorney shall rest solely with you, where you have the sole and independent obligation to decide whether or not to retain such resource. You can access this benefit by calling 1-866-546-7411 between the hours of 8:30 AM–7:00 PM, Monday through Friday, Central Time (CT).

Program Provisions

The Human Resources Consultant and Attorney on Call benefits are provided by ComPsych Corporation (“ComPsych”), PO Box 8379, Chicago, IL 60680-8379, 1-866-546-7411. The benefits apply to active Discover Debit Business Cardholders. ComPsych reserves the right to disqualify you from utilizing the services for abuse, fraud or any violation of these terms of use (including any attempt to sell, exchange or transfer access to these benefits). ComPsych’s services are intended to provide information solely for your convenience and knowledge. The information provided by ComPsych does not constitute legal advice. It is your responsibility to evaluate the usefulness, accuracy and completeness of any information or resources provided by ComPsych. ComPsych strongly encourages that you seek the advice of professionals, as appropriate, regarding an issue. ComPsych does not control and is not responsible or liable for the quality of services rendered by referral attorneys or other resources nor does ComPsych review or monitor their activities. A referral by ComPsych to an attorney or resource is not a recommendation, approval or representation by ComPsych regarding the standards, quality, competence or adequacy of such attorney or resource or its agents and employees or its facilities. ComPsych is not responsible for any fees charged to you by an attorney or other resource; you shall be solely responsible for payment of any such fees.

THESE BENEFITS ARE PROVIDED ON AN “AS IS” AND “AS AVAILABLE” BASIS. COMPSYCH EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. COMPSYCH MAKES NO WARRANTY THAT (i) THE BENEFITS WILL MEET YOUR REQUIREMENTS; (ii) THE BENEFITS WILL BE UNINTERRUPTED, TIMELY, OR ERROR-FREE; (iii) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE BENEFITS WILL BE ACCURATE OR RELIABLE; (iv) THE QUALITY OF ANY SERVICES, INFORMATION OR RESOURCES OBTAINED BY YOU THROUGH THE BENEFITS WILL MEET YOUR EXPECTATIONS.

ComPsych disclaims any and all liability for the acts, omissions and conduct of any third party in connection with your use of ComPsych’s services. ComPsych does not endorse and is not responsible for the accuracy or reliability of any opinions or statements made by any party other than ComPsych. Under no circumstances will ComPsych be liable for any loss or damage caused by your reliance on information obtained through the services provided by a third party. It is your responsibility to evaluate the accuracy, completeness or usefulness of any information made available through the services of a third party. Neither ComPsych, nor its affiliates, respective shareholders, officers, directors, employees or agents will be held liable, whether in contract, tort, strict liability or otherwise, for any direct, indirect, punitive, special, consequential or incidental damages arising out of or in connection with the use of these benefits, even if ComPsych is made aware of the possibility of such damages. You agree to indemnify and hold ComPsych and its

affiliates harmless from any loss, liability, claim or demand, including reasonable attorney's fees, made by any third party due to or arising from your use of ComPsych's services. These benefits shall be governed by the laws of the State of Illinois without regard to its conflict of law provisions. ComPsych and you, by using the benefits, agree to submit to the personal and exclusive jurisdiction of the courts located within the County of Cook, Illinois. In the event of any litigation between you and ComPsych, you expressly agree to waive your right to a trial by jury.

Zero Liability

You are protected against unauthorized use of your Discover Debit Card with our Zero Liability protection, provided you have handled your Jonestown Bank & Trust Co. 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.