

HSB REWARDS FAQ

Q: Will my account number change?

A: No. Your account number will remain the same. There will be no disruption to your account. Any direct deposits or automatic withdrawals will continue as normal.

Q: What happens to my cell phone protection coverage powered by BaZing?

A: You no longer have access to your cell phone protection coverage as of June 1, 2025.

Q: Do I still have my \$2,500 personal identity theft protection powered by BaZing?

A: Unfortunately, not. This benefit will be removed effective June 1, 2025.

Q: Can I still call for roadside assistance through BaZing?

A: You cannot access roadside assistance as of June 1, 2025.

Q: Is my monthly service charge waived if I keep a minimum balance of \$100?

A: No. The monthly service charge will be waived if you have a direct deposit set up to your account. Otherwise, a monthly fee of \$4.99 will apply.

Q: How do I earn the \$2.00 deposit for debit card transactions?

A: By using your debit card for everyday point-of-sale transactions, you can earn a deposit to your account each month. For every 10 point-of-sale transactions during your statement cycle, you will receive a \$2.00 deposit to your account.

Q: Is there a cap on the \$2.00 deposits?

A: Yes, the \$2.00 deposit per 10 point-of-sale transactions is capped at \$20.00 per statement cycle.

Q: Does my account earn interest?

A: No. HSB Rewards is a non-interest-bearing account.

Q: How do I get my free debit card design upgrade?

A: Ask the Customer Service Representative at the time of the card issuance. Eligibility will be tracked electronically.