

## HSB REWARDS PLUS INTEREST 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 \$1,000?

**A:** Yes. The monthly service charge will be waived if you maintain an average monthly balance of \$1,000. Otherwise, a monthly fee of \$10 will apply.

**Q:** Is my monthly service charge waived if I set up a direct deposit?

**A:** Yes. The monthly service charge will be waived if you have a direct deposit to your account. Otherwise, a monthly fee of \$10 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.

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**Q:** Does my account earn interest?

**A:** Yes. HSB Rewards Plus Interest is an interest-bearing account. See a Customer Service Representative for current rate offerings (subject to change without notice.)

**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.

**Q:** How do I get my 0.25% interest rate bonus on a certificate of deposit?

**A:** You must present the coupon given to you at account opening (or included in this mailing) to the Customer Service Representative at the time of the certificate of deposit account opening.

**Q:** How do I get my 0.25% interest rate reduction on a consumer loan?

**A:** You must present the coupon given to you at account opening (or included in this mailing) to the Customer Service Representative at the time of application for your consumer loan.