

# The Bank & Trust, s.s.b. Discover® Debit Card

## Benefits Guide

### Introduction

These benefits in this Benefit Guide (“Guide”) are provided to Cardholders who have an open and active **The Bank & Trust, s.s.b. Discover® Debit Card** (“Cardholders”). The words “you,” “your” or “yours” refer to the Cardholder. These benefits are free of charge. 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 starting **July 1, 2022**. This Guide replaces all prior Guides, program descriptions, advertising and/or brochures by any party.

### Zero Liability

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

### Discover® Debit Security Alerts

Receive a monthly FICO® score based on Experian® data.

Receive Internet Surveillance alerts when information such as your Social Security Number, registered credit card or bank card, email address or phone number are detected on suspicious websites and chat rooms.

Receive a real time monitoring alert when new credit or new account inquiries are detected on your Experian credit report. An inquiry occurs when a lender with whom you've applied for credit reviews your credit report as part of their decision-making process.

Access to Experian call center specialists are available to help answer questions related to your Experian credit report: 888-644-6526.

Full terms and conditions and privacy policy can be found at [www.discoverdebitsecurity.com](http://www.discoverdebitsecurity.com).