

The Bank & Trust Discover[®] Debit Business Card

Benefits Guide

Introduction

These benefits in this Benefit Guide (“Guide”) are provided to Cardholders who have an open and active 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 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 July 1, 2022. 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.

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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 Bank & Trust 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.

Account and Billing Information

Please contact the financial institution that issued your card for any questions or concerns regarding your account, such as account balance, billing inquiries or merchant disputes. You can find this contact information on the back of your Discover Debit Card.

This Guide is intended as a summary of benefits and in case of a conflict between the Guide and master policies or actual offerings, such master policies or actual offerings shall control.