

Benefits designed to maximize your convenience, savings and security

Ultimate Checking

Just a \$100 Minimum Balance

When you keep a \$100 minimum daily balance, you will avoid the monthly fee. Should your balance drop below \$100, a monthly fee will be charged.

First Order of Personalized Checks

Your first order of special member checks will be imprinted with your name and address at no additional cost to you.

Unlimited Checking

Use all the checks you like. With Ultimate Checking there are no per-check charges.

Interest on Checking

You can earn interest on your checking account. Ask us for details.

\$5,000 Accidental Death Insurance¹

Members will be insured for up to \$5,000 in Accidental Death Insurance 24 hours a day. The coverage is divided equally among co-owners of joint accounts and reduces 50% at age 70.

This group insurance product is not available in Kansas or Maine.

Key Ring Protection

Help to retrieve lost keys. When members request a key ring, it will be registered so lost keys can be returned by mail, postage paid!

Payment Card Protection²

Register credit, debit, ATM and check cards at one time and in one place. As a member, you'll feel more secure knowing you are protected. If your cards are lost or stolen, simply call the convenient toll-free number 24 hours a day and get help to cancel cards, and stop unauthorized purchases. If you are more than 50 miles from home and have reported the cards lost or stolen you have access to an Emergency Cash Advance and Emergency Airline Tickets.

Savers Club[®]

Savers Club is filled with deals and discounts you can use all year long. Use your discounts when traveling, on car rentals, entertainment destinations, recreational activities and much more.

Sojourns[®] Travel Magazine

For the serious traveler or those who prefer to enjoy America's beauty from the comfort of their home, vivid color photography and in-depth travel stories will satisfy anyone's wanderlust.

Hotel Savings Network^{®3}

Members save when they stay at one of the 7,500 participating hotels nationwide. Call the hotel chain directly to take advantage of the great savings offer.

such as unauthorized charges, on your credit card by notifying your credit card company in writing within 60 days after the first bill containing the error was sent to you. The credit card company must resolve the dispute within two billing cycles (not to exceed 90 days) after receiving your notification. You may withhold payment on the disputed amount (and related charges) during the investigation. You must pay the amount not in dispute. You will be informed in writing whether your bill is correct or contains an error. If your bill contains an error, it will be corrected. Your liability for unauthorized charges is limited to \$50 per credit card. You are not required to enroll in Payment Card Protection to maintain your credit card.

³ Discounts may vary and are based on projected occupancy and availability at participating properties, and cannot be combined with other discounts

Ultimate Plus Checking

Receive All the Outstanding Ultimate Checking Benefits, Plus These Extras

• No Minimum Balance Required

Personalized Checks

Receive all the personally imprinted checks you need at no additional cost to you, or take advantage of a 30% discount on other selected check styles. Your special member checks will be printed with your name and address.

Cashier's Checks and Money Orders

These secure, convenient instruments are available to you at no issue fee.

ATM Fee Rebate

Receive up to four ATM transaction fee rebates per month (up to \$10 per month, receipts required). Ask for details.

Preferred Rate on New Installment Loans

When you authorize automatic payments from your account on installment loans, you'll be eligible for money-saving interest rates.

Safe Deposit Box

Store your valuables in a personal-size safe deposit box. It's yours with no rental fee for an entire year. Subject to availability. New rentals only.

\$10,000 Accidental Death Insurance¹

Members will be insured for up to \$10,000 in Accidental Death Insurance 24 hours a day. The coverage is divided equally among co-owners of joint accounts and reduces 50% at age 70.

This group insurance product is not available in Kansas or Maine.

Bonus Travel⁴

Earn a cash back bonus after traveling! Members simply book their travel using the Bonus Travel Service. After completing their trip members can collect a 5% cash back bonus on all eligible bookings.

Everyday Rebate Rewards⁵

Get rewarded for everyday purchases! Members can receive 10% back, up to \$10 per quarter, just for submitting receipts online or through the mail. That's up to \$40 each year!

• Medical Emergency Data Card — Keep important medical information close at hand

• Rx Advantage[™] Prescription Drug Program[§] — Receive discount pricing on many prescription medications

or special rates. Some blackout dates may apply. Valid for maximum stay of 14 consecutive nights. Members get a minimum savings of 5% off the non-discounted room rate. Not valid for international or group travel. Hotel Savings Network is a registered service mark of Affinion Publishing, LLC.

⁴ The cash bonus applies only to travel purchased through Bonus Travel as detailed in the membership materials we will send you. Group travel, meals, taxes, gratuities, and other miscellaneous expenses do not apply. Travel booked for members, their spouses and dependent children residing at the same address qualify to receive a bonus. Membership must be active at time of request and redemption.

Seller of Travel Registration Numbers: Loyalty Travel Agency LLC, (who acts only as an agent for travel supplies), makes the travel arrangements for you on

THIS HEALTH DISCOUNT PLAN IS NOT INSURANCE and is not intended to replace health insurance. This health discount plan does not meet the minimum creditable coverage requirements under M.G.L. c. 111M and 956 CMR 5.00. This health discount plan is not a Qualified Health Plan under the Affordable Care Act. This is not a Medicare prescription drug plan. The range of discounts will vary depending on the type of provider and service. The health discount plan does not pay providers directly. Health Discount Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at www.careington.com/co/provider, printed on the membership ID card. A written list of participating providers who have contracted with the health discount plan organization is available upon request. You may cancel within the first 30 days after receipt of membership materials and receive a full refund. Discount Medical Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380; www.careington.com.

All health discount plans are administered by Careington International Corporation, a discount medical plan organization. The health discount plan and its administrators have no liability for providing or guaranteeing service or the quality of service rendered. **This is NOT Insurance and cannot be used in conjunction with any health insurance.** You should check any insurance benefits you have before using this discount plan, as those insurance benefits may result in lower costs to you than using this health discount plan. The health discount plan provides for discount specialty health care services from participating practitioners. You are obligated to pay for all health care services but will receive a discount from those health care practitioners who have contracted with the health discount plan. If your health discount plan does not include the prescriptions discount plan, claims will not be available through this health discount plan. Prescription claims through this health discount plan will not be eligible for reimbursement through Medicaid, Medicare or any other government program. Call the toll-free number on the back of your ID card to file a complaint related to this health discount plan. Participating pharmacies are solely responsible for all professional services that are provided to consumers, and the traditional relationship between practitioner and patient shall in no way be affected or interfered with by the health discount plan. Information presented is general in nature and is not meant to replace the advice of health care professionals. You assume all risk associated with the use of any and all content related to the health discount plan and agree that any decisions made about a health care professional or obtaining care are exclusively your responsibility.

This health discount plan is not available in Iowa, Florida, Nevada, Vermont and Washington.

behalf of the entity from which you obtained this benefit. State Seller of Travel registration numbers for Loyalty Travel Agency LLC in the states that require registration are California 2097389-50 (registration as a seller of travel does not constitute approval by California. Loyalty Travel Agency LLC is not a participant in the Travel Consumer Restitution Fund); Florida ST38239; Hawaii TAR-6750; Iowa 987; and State of Washington 602 868 200.

⁵ At the end of each quarter, send an Everyday Rebate Rewards request form and receipts for up to \$100 of purchases to receive 10% back for a total of up to \$10 each quarter (up to \$40 annually). Receipts must be a minimum of at least \$10 each quarter and membership must be active at time of purchase and redemption to receive a rebate.

¹ **Disclosure:** Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Insurance provided by Federal Insurance Company. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, P.O. Box 1600, Whitehouse Station, NJ 08889. This insurance is administered by Franklin Madison Group LLC.

² Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly. You will be invoiced within 30 days of your request for the amount of the cash and/or cost of the airline ticket.

The federal Fair Credit Billing Act gives you the right to dispute billing errors,

PONY EXPRESS BANK

"Established 1890"

Pony Express Bank
215 N. 291 Highway
Liberty, MO 64068
816-781-9200

Pony Express Bank
213 N. Main Street
Braymer, MO 64624
660-645-2222



Isn't it about time your checking account did something nice for you?

ULTIMATE CHECKING

More of what you need in a checking account

PONY EXPRESS BANK
"Established 1890"

Special Program Notes
Insurance Disclosure: The insurance offered is not a deposit, not FDIC insured, not an obligation of or guaranteed by the financial institution or an affiliate, and not insured by any agency of the U.S.

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