

Kasasa Builder + Kasasa Protect

First Bank of the Lake offers Kasasa Protect, an optional Identity Fraud Protection And Restoration Service that includes identity theft, fraud protection, and breach resolution through a separate, third party that can be added to your [Kasasa Cash®](#), or [Cash Back®](#) account. This add-on service (a) requires your explicit authorization to add these Identity Fraud Protection Services ("opt-in"), (b) charges a separate monthly fee, and (c) can be cancelled at any time. Kasasa Protect: Identity Fraud Protection And Restoration Services. "Kasasa Protect: Identity Fraud Protection And Restoration Services" collectively includes the following comprehensive services ("Services"): (1) Credit Services: (a) Reports: an annual credit report from TransUnion; (b) Scores: a monthly credit score from TransUnion; and (c) Plotter: a visual twelve (12)-month history of the consumer's monthly credit scores from TransUnion. (2) Monitoring Services: (a) Public Records: Monitors name, address & Social Security Number (SSN) across public records; (b) Dark Web Monitoring: monitors across social networks, chat rooms & black market web sites for personally identifiable information including social security numbers, phone numbers, email addresses, bank account and routing numbers, credit and debit cards, and medical identification numbers; (c) Credit Bureau: monitors for and will provide an email if credit inquiries, new lines of credit, derogatory credit, name changes or changes in address are detected in the consumer's TransUnion credit file; Credit monitoring offerings monitor only the credit file associated with the purchasing consumer, and do not monitor, compare, or cross reference the credit file associated with the purchasing consumer to any other credit files maintained by the applicable credit bureaus. (3) Resolution Services: (a) Recovery Services: a professional Identity Recovery Specialist will assist the consumer identify, dispute, expunge any fraudulent activities and (b) Lost Wallet Services: Cancellation & replacement assistance for lost or stolen credit cards and personal documents lost due to loss or identity theft. Terms & Conditions: Kasasa Protect services are provided by CSID. Terms & Conditions can be retrieved at First Bank of the Lake or online by using the following link: <https://secure.kasasaprotect.com>. Fees: Kasasa Protect services are provided for a monthly fee of \$12.99, or \$7.99 if you are a Kasasa accountholder, which will automatically be debited from your account on the third (3rd) of each month. Fees begin on the third (3rd) of the month following your enrollment date and will end one (1) day after First Bank of the Lake has processed your cancellation request. Fees, services, and providers are variable and may change, with proper notification, after Enrollment. Joint accounts: Kasasa Protect is available to a secondary accountholder listed on a joint account for an additional monthly fee of \$7.99. To enroll in Kasasa Protect you must meet all of these conditions: (1) be eighteen (18) years of age or older, (2) be a resident of the United States or any of its territories, (3) agree to the Kasasa Protect Services' Terms & Conditions and (4) authenticate your identity to review your alerts and include other personally identifiable information in your account at: <https://secure.kasasaprotect.com>. Upon signing up for these Services at your institution, you will be enrolled in the Services' ("Enrollment"). Activation: Within one (1) business day after signing up for the Services, Kasasa Protect will provide you with an activation email that includes a link to the login URL and your subscriber number. You must activate your subscriber number and maintain an accurate email address in order to receive the full complement of Services. You understand and agree that you will keep your email address current to receive alerts on an ongoing basis. You can review and update your email on file at: <https://secure.kasasaprotect.com> ("Activation"). Authentication: Additionally, to view Services alerts you must authenticate your identity by using that login URL or following link: <https://secure.kasasaprotect.com>. You agree to provide accurate, current, and complete information about yourself and to maintain and update this information to keep it accurate, current, and complete. You also agree to not misrepresent your identity. Failure to provide and maintain accurate and complete information may prohibit your use of the Services or result in errors in information generated ("Authentication").

Availability:

- *Resolution Services, including Recovery Services and Lost Wallet Services* are immediately available for identity theft events that occur after Enrollment.
- *Credit Monitoring and Dark Web Monitoring* will begin on your name, address, social security number, and date of birth once you enroll with your institution. You will receive alerts to the email address provided during enrollment. You must authenticate your identity to view the full content of the alerts. After authentication, you can also provide additional personal information that you would like monitored.
- *Credit Reports and Credit Scores* will be available to view immediately after authentication of your identity.

Cancellation: You may cancel your Services at any time by notifying your financial institution of your decision to cancel. Written notices should be sent to First Bank of the Lake, 4558 Osage Beach Pkwy, Suite 100, Osage Beach, MO 65065. Verbal requests should be directed to 573-348-2265 or Toll Free at 888-828-0167. Cancellations may take one (1) or more business days to process. The Services' monthly fee will not be charged for the following month after a cancellation request has been processed by your financial institution. Your current month's fee will not be reimbursed or prorated. Closure of Checking Account: Should your checking account be closed by you or First Bank of the Lake, any add-on products / services associated with that account, including Kasasa Protect, will also be terminated at the same time. Associated monthly fee(s) will not be charged for the month following termination. Current month's fee(s) will not be reimbursed or prorated. Legal Notices: (1) Federal Notice. Even without our plan, you have the right to a free credit report from each of the three major credit bureaus through annualcreditreport.com or 877-322-8228, the only authorized source under federal law. (2) First Bank of the Lake Notice. First Bank of the Lake shall not have any liability for the accuracy of the information contained in the credit reports provided through these Services including any liability for damages, direct or indirect, consequential or incidental. Trademarks and Credits: Kasasa and Kasasa Protect are trademarks of Kasasa, Ltd., registered in the U.S.A. TransUnion is a registered trademark of TransUnion.