

# CRÈMEBRULEE DISCLOSURES

## CrèmeBrulee Information

CrèmeBrulee is our mobile app, powered by Bazing, that is designed exclusively for our clients and delivers savings right on your phone, right where you are. You'll get discounts at the local stores where you shop plus thousands of local deals across the U.S.

With CrèmeBrulee Savings, discover thousands of online deals with name brand retailers, savings on restaurants, car rentals, museums, and fitness too.

Once you download the CrèmeBrulee app from the App Store or Google Play, and follow the prompts and temporary password provided by us to activate it, all you need to do is to show the retailer your mobile coupon upon checkout and let the savings begin. The mobile app also provides you with a savings calculator so you can see how your savings have added up.

If you upgrade to CrèmeBrulee Premium by paying \$5 a month, you have access to additional benefits such as 24/7 roadside assistance, up to \$800 cell phone protection, up to \$2,500 personal ID theft protection, and up to \$10,000 in travel insurance.

CrèmeBrulee Savings and Premium are applicable only if you have a transactional account, such as a checking account or money market account. They do not apply with non-transactional accounts such as Time Deposits. CrèmeBrulee Savings and Premium only apply in the U.S.

To top it off, if you sign up for My eSavings Combo, you get a year of CrèmeBrulee Premium at no additional cost for one year starting once both accounts are initially funded. A CrèmeBrulee Premium Fee of \$5.00 per month will be charged, unless:

- A My eSavings Combo is opened; and
- The Jumbo Online Time Deposit and SuperSaver Money Market remain open during the 12-month period.

### AFTER THE 12 MONTH PERIOD:

After the 12-month period, you can continue with CrèmeBrulee Premium, and your account will automatically be debited a fee of \$5 for use of the CrèmeBrulee Premium app and the debit will count against the six (6) transaction limit per month as stated in your account disclosures. For further details on the transaction limits, please refer to your account disclosures or if you would like a copy, please contact the number above.

You have the option to cancel your CrèmeBrulee Premium at any time on Bazing's website <https://bazing.com/bac-florida-bank>, under My Account using your same username and password, and continue to use CrèmeBrulee Savings at no additional cost.

