

## CONSENT FOR ELECTRONIC DELIVERY

You agree to receive the Welcome Letter and this disclosure electronically. Terms and Conditions for Benefits Plus® are provided by Generations Gold, Inc., please visit and review at [benefits-plus.org](http://benefits-plus.org). In order to view and maintain the Welcome Letter and this disclosure, you must have a device that has internet access and storage capabilities or connection to a printer and a current pdf reader.

If you do not wish to continue with your online application, simply exit the website before clicking "Submit". If you prefer, you may request to participate in the Benefits Plus® Program and receive the Welcome Letter in writing by visiting any of Tennessee State Bank's branch locations or you may contact the Operations Department at (865) 453-7011. There is no fee for applying to participate and receiving these documents electronically or requesting participation in person at a branch or by telephone and receiving these documents in written form. If you have submitted your online application, you may withdraw your request for the participation in the Benefits Plus® Program by contacting the Operations Department at the number stated above, there is no fee to withdraw.

You understand and agree that when you apply for the Benefits Plus® Program offered by Generations Gold, Inc., by pressing the submit button online, you agree to the Terms and Conditions of Generations Gold, Inc. at [benefits-plus.org](http://benefits-plus.org) and acknowledge the electronic receipt of the Welcome Letter. A paper copy of the Welcome Letter, a Benefits Plus® brochure and a membership card will be provided to you by mail after your membership enrollment is processed. There is no fee for providing you a copy of the Welcome Letter and Benefits Plus® brochure in written form. It is important that you retain a copy of the Welcome Letter for your records. You should print or may save a copy of this pdf. If you wish at any time to receive a written copy of this information presented to you electronically you can contact the Operations Department at (865) 453-7011 or by writing us at Tennessee State Bank, Attn: Operations Department, P.O. Box 1260, Pigeon Forge, TN 37868. There is no fee for providing you a written copy. In order to confirm your consent to electronic delivery of these documents, that you have read the Terms and Conditions at [benefits-plus.org](http://benefits-plus.org) and to confirm that you are able to view and print or maintain a copy, please include the confirmation code "BANK" on the online application.

Confirmation Code\*:

BANK

## CONSENT TO PARTICIPATE IN BENEFITS PLUS®

By completing the online application and clicking the "Submit" button, you hereby accept Tennessee State Bank's offer to participate in the Benefits Plus® Program offered by Generations Gold, Inc., and you understand that you are receiving a complementary 90-day trial membership to Benefits Plus®. After the 90-day trial period, you may continue your Benefits Plus® membership for a Benefits Plus® Membership Fee of \$8.00 per month. This fee will be automatically drafted from your account on the first statement cycle following the end of the 90-day trial period. You understand that to discontinue this membership and avoid being charged a membership fee, you can visit any TSB branch any time before the end of the 90-day trial period or call (865) 453-7011. You understand that enrollment in the Benefits Plus® Program may be cancelled at any time. You also understand that the Benefits Plus® Program may be terminated by Tennessee State Bank if your account goes to a closed or charged off status.

You understand that Tennessee State Bank has selected Generations Gold, Inc. a fully independent third party benefits provider, to provide discounted services directly to Benefits Plus® members. Tennessee State Bank makes no representation, expressed or implied, regarding the quality of service and products provided by other service or benefit providers associated with Benefits Plus® offered by Generations Gold, Inc. and assumes no liability for any of the providers in fulfilling their services. All liabilities, claims, damages, and demands are the sole and direct responsibility of Generations Gold, Inc. and its independent service or benefits providers. Discounts received through the Benefits Plus® Program may not be used in conjunction with any other discounts. Benefits and services available through the Program are subject to change without notice. Benefits and services may be subject to additional enrollment, restrictions and limitations or may incur an additional cost. Not all plans and discounts are available in all areas. The monthly Benefits Plus® Membership Fee of \$8.00 will apply whether or not you activate, enroll or utilize any benefits or services available in your membership. See [benefits-plus.org](http://benefits-plus.org) or call 1.866.329.7587 for complete program details.

You understand that ULTIMATE ID® is an Identity Theft Solutions program included in your membership. ULTIMATE ID® services begin and can be utilized once you successfully validate your identity and complete the activation process. The primary and one joint account owner are required to each have their own email address for activation. You will receive an email containing your personal activation code which is required to complete the authentication and enrollment process. The Benefits Plus® Membership Fee of \$8.00 applies whether or not you activate ULTIMATE ID® and whether or not you qualify for all its services. If you do not complete the activation process, you will still be covered by the 3G Recovery Service (except if you have been the subject of a stolen identity event prior to the effective date of your enrollment for recovery services) and you will have access to the other Benefits Plus® benefits and services included in your membership. A qualifying family member - your spouse or domestic partner, your dependents under the age of twenty-five (25) who have the same permanent address as you, any handicapped adult living in

your household and requires assistance from your family to manage their affairs, and parents of your or your spouse or domestic partner with the same permanent address, or who are registered in a senior assisted living facility, skilled nursing home, hospice – are also covered for the 3G Recovery Service. ULTIMATE ID® is powered by Merchants Information Solutions, Inc. Certain restrictions and limitations apply, please see the ULTIMATE ID® Terms and Conditions at [ultimateid.merchantsinfo.com](http://ultimateid.merchantsinfo.com) for complete details. For assistance obtaining your activation link, please call 1 (877) 279-6338 and speak with a dedicated ULTIMATE ID® recovery advocate. No one can prevent all identity theft.

**As the applicant of this membership, you understand that to benefit fully from your membership, you and all account owners on your account must activate membership by enrolling at [benefits-plus.org](http://benefits-plus.org) or by calling 1.866.329.7587.**

By clicking "Submit" after completing the online application, you acknowledge that you have reviewed, understand and accept the Terms and Conditions of the Benefits Plus® Program provided by Generations Gold, Inc. and the Terms and Conditions of ULTIMATE ID® provided by Merchants Information Solutions, Inc. as linked therein and that you have received and understand the Welcome Letter and this disclosure. You understand that the Terms and Conditions are subject to change at any time and that you are responsible for periodically reviewing the Terms and Conditions as provided at [benefits-plus.org](http://benefits-plus.org) and [ultimateid.merchantsinfo.com](http://ultimateid.merchantsinfo.com).

Revised Date: 06.05.2019