BUSINESS BENEFITS
REFERENCE GUIDE

Business Checking - Preferred

Welcome to BaZingBIZ!

BaZing**BIZ** products and services are available to members enrolled in an eligible checking account with a participating institution. If you have questions about BaZing**BIZ** benefits, call BaZing Customer Service at 855.822.9464 (6 a.m. – 3 p.m. PST, Monday – Friday).

Business Buyer's Protection and Extended Warranty*

Buyer's Protection will replace, repair, or reimburse you up to the original purchase price, less any shipping and handling charges, for purchases of items such as TVs, tablets, laptops, computers, Wi-Fi routers, printers, scanners and other computer peripherals, digital and video cameras, kiosks, electronics, appliances, and other mobile electronics used in your business. This protection is up to a maximum of $5,000 per occurrence and $50,000 per year for the first 180 days after purchase of the protected product. Extended Warranty doubles the product warranty period up to one year. To be eligible for Buyer's Protection and Extended Warranty, the item must be purchased in its entirety using your BaZingBIZ related checking account.

Debit Card Employee Misuse Protection*

The Debit Card Employee Misuse Protection benefit protects the business from employee misuse of debit card privileges. This coverage provides protection up to a maximum limit of $5,000 per Claim per Covered Debit Card (up to a maximum limit of $10,000 per 12-month period per Covered Debit Card).

The Debit Card Employee Misuse Protection program will reimburse the business up to the coverage limits for eligible debit transactions that fall within the protection period outlined in the Protection Period Table found on the Description of Coverage.

Please see your Description of Coverage for full details. Coverage is not available in New York.

Cyber Liability Program

The Cyber Liability Program protects businesses for the cost of an actual or suspected violation of a privacy regulation due to a security breach. The $10,000 Cyber Liability Program protects your business for specific costs of a data breach or cyberattack with a low out of pocket retention of $500 per event. Coverage includes breach event costs up to $10,000 for legal, forensics, and notification as well as $1,000 for a ransom demand payment. In addition to the initial response costs there is coverage for privacy liability claims, defense, and regulatory fines and penalties up to the $10,000 Limit. Please refer to the terms and conditions for complete coverage details and exclusions. This program is not available to business customers located in New York.

Business Bill Negotiation

Bill negotiation experts can help you negotiate your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills on your behalf. Activation is required. Log into **BaZingBIZ.com** to get started.

Industrial CREDIT UNION

NCUA

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The information in this benefits reference guide is designed to assist eligible buisness account holders.

*Insurance products are: NOT A DEPOSIT, NOT FEDERALLY INSURED, NOT AN OBLIGATION OR GUARANTEED BY THE CREDIT UNION, ITS AFFILIATES, OR ANY GOVERNMENT AGENCY.