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 Fraud Protection Suite

Activation for this benefit is required. Log into **BaZingBIZ.com** and follow the easy sign-up steps to get started.

Included in the suite are:

Business Credit Monitoring, Score & Report

Your business credit report will be monitored on a daily basis for any new credit inquiries. If any activity is detected, including company filing and name changes, credit inquiry trending, address change (including phone number), credit limit changes, any public legal or negative data, and DBT updates and changes, we will notify you so that you can confirm whether the suspicious activity is fraudulent. You'll also receive a notification anytime a score changes.

Business Dark Web & Domain Monitoring

This service continuously monitors the dark web for changes or activity related to the business name, business domain, phone numbers, business debit/credit cards, bank accounts, business EIN, State Registration Number, D-U-N-S Number, and Creditsafe Safe Number.

Fully-Managed Business ID Restoration

The fully-managed business ID restoration services provide access to a full-time fraud specialist to guide victims of identity theft and other related fraudulent crimes through the complex process of restoring the business's identity, financial security and legal integrity. No monetary reimbursement is provided in the event of a loss.

Tailored Security Assessment

A Cyber Threat Questionnaire is available for eligible businesses to create an industry-specific Cyber Risk Profile, which empowers SMBs to pinpoint and understand risks. This assessment will develop a customized cybersecurity plan and help identify the tools required to safeguard the business.

Industrial CREDIT UNION

NCUA EQUAL HOUSING OPPORTUNITY

industrialcu.com

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

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 $25,000 per Claim per Covered Debit Card (up to a maximum limit of $50,000 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 $50,000 Cyber Liability Program protects your business for specific costs of a data breach or cyber-attack with a low out of pocket retention of $1,000 per event. Coverage includes breach event costs up to $10,000 for legal, forensics, and notification as well as $10,000 for a ransom demand payment and $5,000 for cyber deception. In addition to the initial response costs there is coverage for privacy liability claims, defense, and regulatory fines and penalties up to the $50,000 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.