



We know that you will find your benefit features innovative, valuable and most of all, easy to use. You will enjoy access to the industry leading services such as: Nationwide Local Discounts via Print and Mobile Coupons, Roadside Assistance, Identity Theft Resolution, Accidental Death & Dismemberment Insurance and Cellular Telephone Protection. All of your services can be accessed with the instructions on the back of your attached membership card.

In today's competitive marketplace, service and value transcend the test of time. Behind these benefits, you will find a company that has been serving its members for over four decades. The Member Benefits team is committed to bringing the finest in customer service and satisfaction.



Accidental Death & Dismemberment Insurance / Travel Assistance Services

AD&D Insurance is included in the package selected by your financial institution. See your enrollment card to determine your coverage amount. Coverage is split equally between authorized signers. See the back page of this brochure for more information. Coverage underwritten by ACE American Insurance Company.



Cellular Telephone Protection

Are your cell phones protected? In case of damage or theft this service will reimburse the eligible account holder up to \$600 per claim. Limit two (2) claims per 12 month period. You must charge your monthly Cellular Wireless Telephone bills to your eligible account. Coverage is subject to \$50 co-pay. Lease and pay as you go plans are excluded. See the back of this brochure for other disclosures.



Shopping, Travel & Attractions Discounts

A dynamic program which will reward you every time you use it. Save on hundreds of products for your home, pet and lifestyle needs. Plus, find great deals while you shop in stores, restaurants or online and receive coupons and shipping offers. Log into the www.myluxbenefits.com website and click on the link to access the features of this service.



CyberScout® - Lifestages

If you become a victim of identity theft, call the toll free number, and you will be assigned to a highly qualified fraud specialist who is your single source to help you resolve your problem from start to finish. You save time, avoid frustration and get your problem corrected with the unlimited, one-on-one help of an expert. Call 1-866-602-2056 and provide member ID# IDT12006. Go to www.myluxbenefits.com for valuable news and resources, helping you learn how to stand up against identity theft.



Roadside Assistance

Whenever you travel, you'll like the secure feeling that you are protected by the Nation Safe Drivers Auto Club. NSD provides real peace-of-mind with the best service and protection available anywhere. 24-hours a day and 7 days a week coverage includes towing up to 15 miles, roadside assistance, delivery of supplies, tire service, battery service, and lockout service. This benefit covers one person per account on an individual account and the account holder and spouse on a joint account. Maximum of three claims per member per year. Additional charges may apply for delivery of supplies or towing over 15 miles.

** Nation Safe Drivers may operate in various states as Nation Motor Club, LLC or Nation Safe Drivers Services, Inc.*



To access benefits go to the www.myluxbenefits.com website or download the Member Benefits Center App at the Apple or Google App Store.

Member Benefits

Member ID Number:
123456789123

This order form is only necessary for customers who do not have access to the internet.

Your name: _____

Your mailing address: _____

Your city, state & zip: _____

Complete and mail this form and include a check or money order of \$4.95 for shipping and handling. Mail this form to:

The Sisk Company, Inc. ♦ 4055 International Plaza #440 ♦ Fort Worth, TX 76109

*You must be an active member at the time we fill your request. Please allow 2-3 weeks for delivery. Availability subject to change.
You only need this form if you do not have access to the member benefit website.*

TERMS OF MEMBERSHIP

The Administrator, The Sisk Association in conjunction with The Sisk Company, acts solely as coordinator of benefits. The Administrator may be required to change, alter, or amend membership benefits, including providers, products and brands, at any time with or without notice, due to requirements of member benefits partners.

LIMITATION OF LIABILITY

The Administrator, as the coordinator of membership benefits, has made every attempt to verify the accuracy of information provided, but cannot be held responsible for any errors or omissions including typographical errors. THE ADMINISTRATOR, MARKETER(S), PROMOTER(S) AND SPONSOR(S) MAKE NO WARRANTY EXPRESS OR IMPLIED, INCLUDING ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO THE MEMBERSHIP BENEFITS, THE PRODUCTS OR SERVICES PURCHASED BY YOU OR INFORMATION PROVIDED TO YOU. YOU ACKNOWLEDGE THAT THE ADMINISTRATOR, MARKETER(S), PROMOTER(S) AND SPONSOR(S) HAVE NO LIABILITY TO YOU AS A SELLER OF ANY PRODUCTS OR SERVICES PROVIDED OR MANUFACTURED BY OTHERS, INCLUDING ANY LIABILITY FOR DEFECTIVE OR NONCONFORMING PRODUCTS OR SERVICES, OR DELAYS IN DELIVERY, OR FOR ANY ERRORS OR OMISSIONS IN ANY MATERIALS PROVIDED TO YOU OR FOR ANY FAILURE BY ANY PRODUCT OR SERVICE PROVIDER OR SUPPLIER TO HONOR THE APPLICABLE DISCOUNT OR OTHER TERMS OF ANY OFFER. WE WILL NOT BE LIABLE FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES. If you do encounter a problem with any discount, product, or service, the Administrator will always try to assist you in resolving the matter.

USE OF MEMBERSHIP

Your membership is non-transferable and is limited to you, your spouse, and dependent children. Please notify us promptly should there be any unauthorized use of your membership card or number. YOU ACCEPT BY YOUR USE OF BENEFITS, TERMS AND CONDITIONS OF MEMBERSHIP AS SET FORTH HEREIN.

TO CREATE YOUR ACCOUNT AND DOWNLOAD THE MEMBER BENEFITS APP

Go to www.myluxbenefits.com or download the Lux Benefits App from the App Store or the Google Play Store to create your account. Your member ID number is needed to create your account and can be found on your punch out member card on the front of this brochure.

LUX BENEFITS

Through Lux Benefits, you will have access to savings, discounts, and other benefits on specified products and services offered by third party product and service providers and suppliers who are independent from the Administrator, as well as on specified travel and attractions related purchases made through Lux Benefits or through third party providers who are independent from the Administrator, who have agreed to make their travel and attractions related services and benefits available to users of Lux Benefits at preferred rates. Savings on merchandise purchases are, unless otherwise noted, off the Manufacturer's Suggested Retail Price.

TO RECEIVE AN INSURANCE DESCRIPTION OF COVERAGE FORM INCLUDING TRAVEL ASSISTANCE BENEFITS

Your membership includes accidental death and dismemberment insurance coverage and/or common carrier insurance. Unless otherwise stated by you, beneficiaries shall be this order: spouse, children, parents and siblings. To request a beneficiary designation different from above, receive a change form from your financial institution. Once completed, they will file it with your enrollment card. This is only a brief description of the coverage available under the policy. Many travel assistance information services are included as part of this plan. Also included are medical and emergency assistance services while traveling more than 100 miles from your home, including abroad. The policy contains reductions, limitations, exclusions, and termination provisions. Full details of coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. All coverage options may not be available in all states. You do not need a copy of the Description of Coverage Form to file a claim. However, you will receive a copy for your records, by going to: www.myluxbenefits.com or send your request to: Member Benefits, 4055 International Plaza#440, Fort Worth, TX 76109. If you need to file a claim, please call your financial institution or the Sisk Association at 800-899-7175 to obtain a claim form. Insurance in this account is not insured by the FDIC or any other federal government agency. There is no bank guarantee and it is not a deposit. The insurance benefit is provided through The Sisk Association of which your financial institution is a sponsor. You are a member of the Sisk Association when you enroll in the package through your financial institution.

TO UTILIZE CYBERSCOUT

If you become a victim of identity theft call 1-866-602-2056 and use ID# IDT12006.

TO RECEIVE ROADSIDE ASSISTANCE TERMS & CONDITIONS

To receive a copy for your records, go to www.myluxbenefits.com or send your request to: Member Benefits, 4055 International Plaza #440, Fort Worth, TX 76109.

TO CONTACT ROADSIDE ASSISTANCE

For roadside assistance call 1-844-895-7779 and provide your Member ID Number located on the front of the card.

TO RECEIVE A CELLULAR TELEPHONE PROTECTION GUIDE TO BENEFIT

Subject to the terms and conditions provided in the Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled accountholder (the "Accountholder", also referred to as "You" or "Your") for damage to or theft of eligible Cellular Wireless Telephones. The policy contains limitations, exclusions, and termination provisions. Full details of coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Coverage options may not be available in all states. This coverage is not insured by the FDIC or any other government agency. Eligible Cellular Wireless Telephones are the primary line and up to the first four secondary, additional, or supplemental lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. You must charge your monthly Cellular Wireless Telephone bills to your eligible account. Protection begins on the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an eligible account. If the accountholder fails to make a Cellular Wireless Telephone bill payment in a particular month, protection is suspended. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$600.00 per claim and \$1,200.00 per twelve (12) month period. To file a claim call the Benefit Administrator at (800) 899-7175 within sixty (60) days of damage or theft. Lease and pay as you go plans are excluded. Please note: If You do not give such notice within sixty (60) days after the damage or theft Your claim may be denied. To receive a Guide of Benefits visit www.myluxbenefits.com or send Your request to: Member Benefits, 4055 International Plaza #440, Fort Worth, TX 76109.

For more detailed information on Lux Benefits go to www.myluxbenefits.com or download the Lux Benefits app.

- AD&D INSURANCE** - To file an AD&D insurance claim call your financial institution _____
- CELL PHONE CLAIM** - To file a claim call 1-800-899-7175 _____
- CYBERSCOUT** - If you become an ID Theft victim call 1-866-602-2056 _____
- ROADSIDE ASSISTANCE** - For roadside assistance call 1-844-895-7779 and provide your Member ID Number located on the front of this card _____
- LUX BENEFITS** - For discounts go to www.myluxbenefits.com or download the Lux Benefits app _____