

BENEFITS PLUS® DISCLOSURE/TERMS & CONDITIONS

Bulldog FCU has selected Generations Gold, Inc., a fully independent third-party benefits provider, to provide travel and other discounted service directly to Benefits Plus® members. Bulldog FCU 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 Benefits Plus® may not be used in conjunction with any other discounts. Benefits and services available through the Program are subject to change without notice. Not all plans and discounts are available in all areas. Some restrictions apply.

The descriptions herein are summaries only and intended for informational purposes only and do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. You can view the complete terms, conditions, exclusions and complete program details by visiting www.benefits-plus.org or by calling 1.866.329.7587. Generations Gold, Inc., is not insured by any Federal Government Agency.

Once enrolled, you must create a password to enjoy full benefits. To create a password, visit www.benefits-plus.org, call 1.866.329.7587, or use the link in your Welcome email. Once enrolled, a monthly fee of \$4.95 will be debited automatically from your Share Draft (checking) account on the last day of the month. If there are insufficient funds in the Share Draft account at the time the fee is debited, a transfer from your Share (savings) account may be automatically initiated to cover the overdraft. Automatic transfers may incur a fee. If the Share Draft account remains negative for 3 days or more, the account may incur daily negative balance fees until the account balance is made positive. Refer to fee schedule.

Enrollments may be canceled by the following methods:

- Make a request in person at any BFCU branch
- Call (301)797-6318
- Mail to: Bulldog FCU, 580 Northern Avenue, Hagerstown, MD 21742. Include your name, address, SSN, and account number to opt out.
- Secure message through Internet Banking. Log in to your account and click the envelope icon to the right of your Share Draft/checking account. Include your name, address, SSN, and account number to opt out.
- Email info@bdfcu.com with CANCEL BENEFITS PLUS® in the subject line to request a call from our Member Service team. Include your name, address and phone number. For security purposes, DO NOT send your account number or SSN via email.

The cancellation will be effective immediately, and you will be responsible for the full monthly fee for any portion of the month in which the cancellation was received. Any monthly fee already deducted from your account will not be reimbursed upon cancellation. Cancellations must be received by 4:00 pm ET on the last business day of the month to avoid paying the fee for the following month.

Refer to www.benefits-plus.org for terms and conditions specific to the service provider.

Member Confidentiality

You agree that Bulldog FCU shall convey to Generations Gold your name, address, phone number, and email address in order to establish enrollment in Benefits Plus®. Generations Gold agrees to maintain the confidentiality and safe keeping of the information it collects in order to establish enrollment and deliver the benefits of this program. Generations Gold agrees to utilize best industry practices to secure and protect the information it gathers, and agrees that it will not retain copies of any such information and that it will not use such information to its commercial advantage or in any other manner except in the performance of this agreement.

Insurance Products

Certain Benefits Plus® membership benefits pertain to healthcare service discounts. Healthcare service discounts ARE NOT INSURANCE. You are required to pay for these services when rendered, however if you use a participating provider for these services you will receive a discount. Neither Benefits Plus®, WellCard Health or the Discounted Medical Plan Organization can or will pay any provider on your behalf. The Discount Medical Plan Organization administering the healthcare service discounts is AccessOne Consumer Health, Inc. www.accessonedmpo.com.