

Payment Protection Plan

Protect your credit card account with the **Optional Payment Protection Plan**. The Payment Protection Plan “Plan” helps by paying your minimum monthly credit card payment if you experience a life event such as: disability, involuntarily unemployment, hospitalization, active military duty, family leave or jury duty. It also pays the balance of your account up to \$5,000 in the event of your death.

The Plan is an Optional benefit offered by First Savings Bank to eligible credit cardholders and is not required to obtain credit. Upon enrolling, you will get the full contract describing the Plan’s: features, benefits, eligibility requirements, conditions and exclusions that may prevent you from receiving benefits, and cancellation information. You may cancel your Plan at any time. We will refund any Plan fees if you cancel within the first 30 days. Your monthly cost is **\$0.89 per \$100 of your ending balance**. Plan fees will automatically charge to your credit card account each month.

- Benefits are limited to the minimum monthly payments as of your date of involuntary unemployment, disability, hospitalization, military leave, certified family medical leave or jury duty up to a maximum of \$5,000, or your credit card balance as of your date of death up to a maximum of \$5,000.
- You must be enrolled in the Plan for at least 30 days before you can submit a claim. While receiving benefits, you will be unable to make any new charges or cash advances on your credit card.
- There is a 120-day wait period between the same type of qualified events. You are only covered for one benefit at a time, even if multiple benefits occur at the same time.
- Unemployment, disability and military leave benefits cover your minimum monthly payment up to 18 months per event.
- To qualify for unemployment and disability protection, you must work at least 30 hours per week for at least 6 months before the job loss.
- Disability coverage excludes pre-existing conditions for 12 months prior to enrollment date, excluding normal pregnancy and childbirth.
- Military leave applies if you are called to active duty.
- Hospitalization benefits cover one minimum monthly payment per event.
- Certified family medical leave consists of caring for a family member with a serious medical condition, caring for a newborn or an adopted child.
- Certified family medical leave and jury duty benefits cover your minimum monthly payment up to 3 months per event.