

Discover the money-saving benefits of your new **Checking Account.**

Here's what you'll get with each account:



Online Banking

Access your account anytime, from any computer with Internet access.



Mobile Banking

Access the same great features of traditional online banking anytime, anywhere from your mobile device.



Bill Pay

Decide which bills you want to pay and when.



Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



eStatements

Avoid the paper statement fee and go paperless with eStatements.



Big money, Smart savings Powered by BaZing.



Shop Local, Save Local¹

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



Cell Phone Protection^{2,3}

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$800 per claim (maximum of \$1,600 per year).



Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



Travel Accidental Death Coverage³

Peace of mind for the unexpected.



ID Theft Aid^{2,3,4}

Personal Identity Theft Benefit: Receive up to \$2,500 reimbursement for covered expenses you incur to restore your identity.

Identity Restoration and Payment Card Resolution: Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

Credit Monitoring and Credit Report: Monitor changes and new activity on your credit report and review your credit report quarterly.

Identity Monitoring: Monitors the dark web to identify activity associated with your identity, including public records, change of address, social security, and non-credit loans.



Financial Wellness⁴

Financial Wellness, powered by Gentreo, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.



Pet Insurance⁴

Preferred rates on pet insurance. Coverage includes free ID tags linked in pet cloud, 24/7 virtual vet, pet Rx and more!



File Your Taxes⁴

Get your federal tax return filed for free with FileYourTaxes.com!



Buyer's Protection and Extended Warranty^{1,2}

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 90 days of purchase, when purchased using your BaZing checking account.



Billshark⁴

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



BaZing Fuel⁵

Earn 10¢/gal for up to 20 gallons each month with just 15 debit card swipes.



Sign Up.

Add fuel benefits through the BaZing app.



Swipe.

Only 15 swipes per month earns you fuel savings.



Save.

Save 10¢ per gallon on up to 20 gallons.

10¢/gal

Earn rewards to redeem at the pump simply by using your debit card for everyday purchases.

FILL UP WITH REWARDS.



**OCONEE
STATE BANK**

Member FDIC 

oconeestatebank.com



Get started by
downloading
the app today.

powered by
BaZing

Start your journey

Q Do you maintain a minimum balance of \$1,500 in your account?

Essential Plus Checking

Q Do you have a cell phone or look for deals when you shop?

Essential Checking

Q Do you want a low cost account with basic benefits?

Basic Checking

 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓
 Shop Local, Save Local¹ Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓	
 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓	
 Cell Phone Protection^{2,3} Receive up to \$800 per claim (\$1,600 per year) if your cell phone is broken or stolen.	✓	✓	
 Roadside Assistance Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓	
 Travel Accidental Death Coverage³ Peace of mind for the unexpected.	✓	✓	
 ID Theft Aid^{2,3,4} Includes personal identity theft benefit, payment card fraud resolution, identity restoration, credit monitoring & credit report, and identity monitoring.	✓	✓	
 Buyer's Protection and Extended Warranty^{2,3} Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, using your BaZing checking account.	✓	✓	
 Billshark⁴ Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓	✓	
 Financial Wellness⁴ Financial Wellness, powered by Gentreo, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.	✓	✓	
 Pet Insurance⁴ Preferred rates on pet insurance. Coverage includes free ID tags linked in pet cloud, 24/7 virtual vet, pet Rx and more!	✓	✓	
 File Your Taxes⁴ Get your federal tax return filed for free with FileYourTaxes.com!	✓	✓	
 BaZing Fuel⁵ Earn 10¢/gal for up to 20 gallons each month with just 15 debit card swipes.	✓	✓	
 Great Interest on Your Checking Balance Our best checking rate.	✓		

¹ Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals. ² Subject to the terms and conditions detailed in the Guide to Benefits. ³ Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. ⁴ Requires additional activation to begin. ⁵ You'll receive a one-time activation reward of \$0.10 per gallon when you activate BaZing Fuel. You'll earn a monthly reward of \$0.10 per gallon each month when you have 15 eligible debit card transactions post and settle during the Monthly Qualification Cycle (MQC), which is defined as the first day of the month through the last day of the month. Only transactions posted during the MQC will count towards the monthly reward for that MQC. The following activities do not count toward earning BaZing Fuel: ATM withdrawals, transfers between accounts, deposit or refund transactions. Transactions posted during the MQC greater than the monthly reward requirement will be stored to count towards a bonus reward of \$0.10 per gallon. When you have 50 stored bonus transactions you will earn the bonus reward. You will continue to earn bonus rewards for every 50 stored bonus transactions accrued. If the required monthly reward transaction count is not met during the MQC, no transactions are counted for any reward during that MQC or the bonus reward. BaZing Fuel is limited to 20 gallons of fuel per purchase, per vehicle, or fraud limits placed by Shell and/or limits placed on your payment card by your financial institution, each of which may be lower. To activate, you will need to have online banking with your financial institution. Refer to the BaZing Fuel Terms and Conditions for full disclosures. BaZing Fuel offer may be changed at any time and without notice.

Maintain a \$1,500 minimum balance, and we'll waive the \$8 monthly fee.

Paper statements for an additional \$5 per month.

Only \$6 per month.

Paper statements for an additional \$5 per month.

\$7, waived with eStatement and a \$100 minimum balance.

Paper statements for an additional \$5 per month.