statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. his information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call 1-800-553-7520.

FORM #VPRICEPROT - 2010 (04/11)

RETURN PROTECTION

Return Protection will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible Visa card if you are dissatisfied with the item for any reason and the retailer will not accept the return. This benefit is limited to two hundred and fifty dollars (\$250.00) per eligible item and up to one thousand dollars (\$1.000.00) annual maximum per account. Items must be received by the Benefit Administrator in like-new/good working condition.

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card. What is not covered?

Animals and living plants.

Who is eligible for this benefit?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle. Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments.
- Computer software.
- Damaged/non-working items. • Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories.
- Items purchased for resale, professional, or commercial use. · Items purchased outside of the United States.
- Items upon which alterations have been made. Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items. Medical equipment.
- · Perishables and consumables and limited-life items including, but not limited to, rechargeable
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Seasonal items including, but not limited to, holiday decorations.

Do I need to register my purchases?

No. You are automatically enrolled whenever you use your eligible Visa card for qualifying purchases. No registration forms are necessary.

For faster filing, or to learn more about Visa Return Protection, go to www.visa.com/eclaims.

How do I file a claim?

. Call the Benefit Administrator at 1-888-565-8472 within ninety (90) days of the date of purchase The customer service representative will ask you for some preliminary information and send you a claim form.

 Within thirty (30) days of the date of your call, return the completed claim form, the original itemized sales receipt, and the original Visa card receipt demonstrating that the entire purchase was made on your eligible Visa card to:

> Enhancement Services P.O. Box 2894 Great Falls, MT 59403

Upon receipt, a customer service representative will contact you. Should additional paperwork be requested, you will have an additional sixty (60) days to fulfill the request. Once the claim information is complete, the customer service representative will provide instructions for shipping the item with its original packaging and any applicable manuals and warranties to Enhancement Services at your expense. Enhancement Services must receive the item in like-new/good working condition before the claim can be approved.

How will I be reimbursed?

Once your claim has been approved and the item is received, the Benefit Administrator will issue a refund for the purchase price of the item up to a maximum of two hundred and fifty dollars (\$250.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account less any applicable shipping and handling fees.

What if the store already offers a guarantee?

This benefit pays in excess of applicable store guarantees. Customers who file a claim within the first thirty (30) days of purchase may be asked to submit proof of the store's return policy. Additional Provisions for Return Protection: The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery which is available to you, the eligible Visa

This benefit is available only to you, the eligible Visa cardholder.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for

cardholder. We will refund the excess amount once all other coverage has been exhausted up to the

such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentations of material fact.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-888-565-8472.

FORM #VRETPRO - 2010 (04/11)

TRAVEL ACCIDENT INSURANCE

What are Travel and Emergency Assistance Services?

Help when you don't know where to turn. You can count on a wide range of Visa Signature emergence services available whenever and wherever you need them, 24 hours a day, 365 days a year.

We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

Who is eligible for Travel and Emergency Assistance Services?

You, your spouse, and your children [provided the children are dependents under twenty-two (22) years old may all take advantage of these special emergency services.

How do I get these services?

cardholders at no additional charge.

referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and what do they provide?

Visa Signature Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

• Emergency Message Service can record and relay emergency messages for travelers, immediate family members, or business associates. NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for

to transmit any message successfully.

home. NOTE: All costs are your responsibility.

 Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition, keep in

contact with your family, and provide continuing liaison; and help you arrange medical payments from

account. The Benefit Administrator can also follow up to make sure bail has been properly handled.

death, the Benefit Administrator can make arrangements for returning the remains of the deceased

your Visa Signature or personal account. NOTE: All costs are your responsibility. • Legal Referral Assistance can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa Signature or personal

NOTE: All costs are your responsibility. • Emergency Transportation Assistance can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a

• Emergency Ticket Replacement helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. NOTE: All costs are your responsibility.

• Lost Luggage Locator Service can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. he Benefit Administrator can also arrange a cash advance with your Visa issuing bank. However, you are responsible for the cost of any replacement items shipped to you.

 Prescription Assistance and Valuable Document Delivery Arrangements can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. NOTE: All costs are your responsibility.

 Pre-Trip Assistance can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described in this Guide to Benefit will not apply to Visa Signature cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

FORM #VTEAS - 2010 (Stand 04/11)

TRIP CANCELLATION/TRIP INTERRUPTION

In the event of the Insured Person's Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$5,000. Payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a

Common Carrier passenger fare(s); or 2) \$5,000. The Insured Person will relinquish to us any unused vouchers, tickets, coupons, or travel privileges for

The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from: 1) Death, Accidental Bodily Injury, disease, or physical illness of the Insured Person or an Immediate

Family Member of the Insured Person: or 2) Default of the Common Carrier resulting from Financial Insolvency. The death, Accidental Bodily Injury, disease, or physical illness must be verified by a Physician and must

which we have reimbursed the Insured Person.

prevent the Insured Person from traveling on a Covered Trip. Additional Benefits Additional Scheduled Air Accidental Death & Dismemberment Insurance: As a Visa cardholder, You,

Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured

up to the Benefit Amount of one thousand dollars (\$1,000.00) provided the entire cost of the passenger

fare(s), less redeemable certificates, vouchers, or coupons, has been charged to Your eligible Visa card

account. You are insured against Accidental Loss of life, limb, sight, speech, or hearing while: 1) riding

as a passenger in or entering, exiting, or being struck by a scheduled aircraft or a conveyance operat-

ed by a military transport service; or 2) riding as a passenger in, entering, or exiting any conveyance

licensed to carry the public for a fee and while traveling to or from the airport; a) immediately preceding

the departure of a scheduled aircraft on which the Insured Person has purchased passage; and b) imme-

diately following the arrival of a scheduled aircraft on which the Insured Person was a passenger; or 3)

They're as close as the nearest phone. You simply call the Benefit Administrator at 1-800-397-9010 any hour of the day or night. If you are outside the United States, call collect at 410-902-8012.

Is there a charge for these services?

No. Visa Signature Travel and Emergency Assistance Services are available to eligible Visa Signature

The entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers or Please note: Visa Signature Travel and Emergency Assistance Services provide assistance and coupons, must be charged to the Insured Person's account issued by the Policyholder. This charge must occur during the policy period. If the purchase of the Scheduled Airline passenger fare is not made prior to the Insured Person's arrival at the airport, coverage begins at the time the entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers, or coupons, is charged to the

> Insured Person's account issued by the Policyholder. Eligibility: This travel insurance plan is provided to Visa cardholders automatically when the entire cost of the passenger fare(s) is charged to the eligible Visa card account while the insurance is effective. It is not necessary for You to notify Your financial institution, the Plan Administrator, or Federal Insurance

All other indemnities will be paid to You.

at the airport, at the beginning or end of the flight.

Company (the "Company") when tickets are purchased. The Cost: This travel insurance plan is provided at no additional cost to eligible Visa cardholders. Your financial institution pays the cardholders premium as a benefit of card membership.

Beneficiary: The Loss of Life benefit will be paid to the Beneficiary designated by You. If no such designation has been made, that benefit will be paid to the first surviving Beneficiary in the following order: a) Your spouse, b) Your Children, c) Your parents, d) Your brothers and sisters, e) Your estate.

The Benefits: The full Benefit Amount of one thousand dollars (\$1,000,00) is payable for Accidental Loss of Life, two or more Members, sight of both eyes, speech and hearing or any combination thereof. Fifty percent (50%) of the Benefit Amount is payable for Accidental Loss of one Member, sight of one eye, speech or hearing. Twenty-five percent (25%) of the Benefit Amount is payable for the Accidental loss of the thumb and index finger of the same hand.

Accident or Accidental means a sudden, unforeseen, and unexpected event which: 1) happens by chance;

2) arises from a source external to the Insured Person; 3) is independent of illness, disease, or other bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of Loss. Accidental Bodily Injury means Bodily Injury, which: 1) is Accidental; 2) is the direct cause of a Loss; and

3) occurs while the Insured Person is insured under this policy, which is in force. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's disease; 2) bursitis; 3) chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) carpal tunnel syndrome.

Benefit Amount means the Loss amount at the time the entire cost of the passenger fare is charged to a an eligible Visa card account. The loss must occur within one year of the Accident. The Company

will pay the single largest applicable Benefit Amount. In the event of multiple Accidental deaths per account arising from any one Accident, the Company's liability for all such Losses will be

CBSI Enhancement Services

Harrison, NY 10528

a member insurer of the

Warren, NJ 07061-1615

any provision in the policy differ, the policy will govern.

purchased entirely with your eligible Visa card.

What are the advantages of Visa Performance Guarantee?

Items purchased for resale, professional, or commercial use.

price was not paid in full at the time of the occurrence.

Do I need to keep copies of receipts or any other records?

Why should I register my purchases?

rity of registering your purchases.

What items are not covered?

warranty, or assembler warranty.

records unless the purchase is registered.

Policy # 6478-07-74

FORM #VTRCAN - 2010 (04/11)

550 Mamaroneck Avenue, Suite 309

Chubb Group of Insurance Companie

15 Mountain View Road, P.O. Box 1615

As a handy reference guide, please read this and keep it in a safe place with Your other insurance

statement of the principal provisions of the insurance while in effect. Complete provisions pertain

ing to this plan of insurance are contained in the master policy, on file with the Policyholder: BNY

documents. This description of coverage is not a contract of insurance but is simply an informative

Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the

account of participating financial institutions of Visa. If this plan does not conform to Your state stat-

utes, it will be amended to comply with such laws. If a statement in this description of coverage and

WARRANTY MANAGER SERVICE

Extended Warranty Protection, all available with a simple toll-free telephone call. And with our Visa

replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended

Warranty Protection that doubles the time period of the original manufacturer's written U.S. repair war-

ranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although regis-

tration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us

your sales receipts and warranty information. With this valuable service, you won't have to search for

critical documentation when you need it. Arranging for a repair or replacement is as easy as picking

up the telephone. Call 1-800-551-8472 (or collect at 410-581-9994) for information regarding the secu-

Visa Performance Guarantee is valuable protection you can purchase beyond the benefit provided to

you by Visa. It is available to extend your warranty coverage on eligible items for up to five (5) years

from the date of product purchase. This provides you with an easy, reasonably priced way to cover

Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accesso-

ries, including trailers and other items that can be towed by or attached to any motorized vehicle.

Any costs other than those specifically covered under the terms of the original manufacturer's

written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.

items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.

Real estate and items which are intended to become part of real estate including, but not limited to,

Rented or leased items, or items purchased on an installment plan and for which the entire purchase

To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer's written

U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these

will be proportionately divided among the Insured Persons up to the maximum limit of insurance. Plan Underwritten By: Federal Insurance Company

Dependent Child or Children means those Children, including adopted Children and those Children

Domestic Partner means a person designated in writing at enrollment by the primary Insured Person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary Insured Person; and 2) has been the primary Insured

Immediate Family Member means spouse, Dependent Child or Children, or other relatives residing with the Insured Person.

Insured's Location of Permanent Residence means the city where the Insured Person has established his/her fixed and permanent principal home.

obligation, and who intends to continue the relationship indefinitely.

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will con-

Member means hand or foot

Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Scheduled Airline passenger fare(s). Disease or illness has manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

and approved by the United States government and the appropriate foreign authority.

Trip Interruption means the Insured Person's Covered Trip is interrupted either on the way to the Covered Trip point of departure or after the Covered Trip departure.

physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection (except bacterial infection caused by an Accident or from Accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide, or intentionally self-inflicted injuries; or 3) declared or undeclared war, but war does not include acts of terrorism. This insurance also does not apply to an Accident occurring while You are in, entering, or exiting any aircraft while personal property which have a valid original manufacturer's written U.S. repair warranty of three (3) acting or training as a pilot or crew member, but this exclusion does not apply if You temporarily years or less and which you have purchased entirely on your eligible Visa card.

Interruption Only. This insurance does not apply to Loss caused by or resulting from: 1) a Pre-existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy; or 4) the Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured Person or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy; or 6) suicide, attempted suicide, or intentionally self-inflicted injuries; or 7) declared or undeclared war, but war does not

> Medical equipment. . Used or pre-owned items Are gifts covered? Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and

the master policy 6478-07-74 is terminated or on the date Your Visa card ceases to be in good

For faster filing, or to learn more about the Visa Warranty Manager Service, go to www.visa.com/eclaims.

How do I file a claim? Call the Benefit Administrator at 1-800-551-8472 (or collect at 410-581-9994) immediately upon

What documents do I need to submit with my claim?

· Your completed and signed claim form.

Please note: If you do not give such notice within sixty (60) days

after the product failure, your claim may be denied. The Benefit Administrator will ask you for some

claim form. This claim form must be completed, signed, and returned with all the requested documen-

tation within ninety (90) days of the product failure. Gift recipients of eligible items are also covered by

preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate

the claims process, if desired. However, a gift recipient must provide all the documents necessary to

· A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.

A description and serial number of the item, and any other documentation deemed necessary to

substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and

Once your claim has been verified and the terms and conditions of the benefit have been met, the

handling fees, up to a maximum of ten thousand dollars (\$10,000.00) and fifty thousand dollars

Extended Warranty Protection will pay the facility directly for repairs if possible or you may go to an

* Extended Service Agreements are offered through a third-party administrator, and may not be

available in all states. Terms and conditions may vary by product type. Call 1-800-551-8472 for

No. However, if you have purchased or received a service contract or Extended Warranty, Extended

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to

Each claimant agrees that representations regarding claims will be accurate and complete. Any and all

relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) month

the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled.

within five (5) business days of receipt and approval of all required documents.

at the manufacturer's authorized repair facility are covered.

Warranty Protection is supplemental to, and excess of, that coverage.

item will be repaired or replaced at the Benefit Administrator's discretion, but for no more than the

original purchase price of the covered item as recorded on your Visa card receipt, less shipping and

(\$50,000.00) maximum per cardholder. Under normal circumstances, reimbursement will take place

authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill

learning of a product failure

fully substantiate the claim.

Your Visa card receipt.

. The itemized store receipt.

The original repair order.

How will I be reimbursed?

the obligation under the benefit.

of material fact.

secure all rights and remedies.

details regarding specific products.

Do I have to file with my insurance company?

All claims must be fully substantiated.

Rules, Any questions as to what constitutes an eligible transaction shall be resolved at the sole

discretion of the Program. Points for this Program begin to accumulate with credit card purchases participant makes beginning on the first day of the statement cycle in which their Program begins and ending on the last day of the last statement cycle of the announced duration of their Program Points earned from net card purchases and point adjustments made between statement cycles will be deemed as earned after being posted to participants next monthly statement.

2. Points will expire four years from the end of the calendar year in which they are earned and will expire on a first-in, first-out basis annually. (i.e., points earned in calendar year one will expire on the last business day of calendar year four. 3. Points can be used to order the awards described on the program web site, which may be updated

REWARDS PROGRAM

1. Every one dollar in qualifying card purchases, net of returns, participants transacts on their credit

card account eligible in this Rewards Program earns participant one point as provided for in these

from time to time. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Award suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced Participant will be advised to make an alternate selection. 4. Accounts must be open and in good standing (not canceled or terminated by either party; not

delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. The sponsoring credit union reserves the right to suspend the cardholder's participation in the program until the account Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should

arrive in 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternative delivery date, except as noted on items shipped directly from the manufacturer, Items that need to be shipped from the manufacturer may not be available in some locations. There will be no charge for Standard Delivery. Shipments cannot be made to a post office box or outside the 50 United States and its territories, no international shipments are permitted. A street address and home phone number are required to accept an order.

6. A product which is received damaged or defective may be returned to the shipper within 10 days of receipt for replacement, All parts, instructions, warranty cards and original packaging materials must be returned with the product. Instructions on how to return such damaged merchandise will be included with each shipment. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier.

The merchandise offered in this Program may be subject to standard manufacturers' warranties. Any warranty information will accompany the merchandise shipment. The Program makes no warranty. express or implied, concerning the merchantability or fitness for a particular purpose of products and/or services provided through this Program. Warranty claims must be directed to the manufacturer.

8. Points in this Program can be exchanged for cash. Points cannot be exchanged for credit and may

Additional Provisions for Warranty Manager Service: These benefits apply only to you, the eligible not be used with any other offer, promotion or discount, cannot be combined with cash to obtain Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible awards, cannot be earned from or transferred to or combined with any other account's points for redemption and cannot be used to pay off any obligation on the cardholder's account. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to 9. The Points to Cash program does not accept rush orders. Payments will come from Award property protected by this benefit. This provision will not be unreasonably applied to avoid claims. Headquarters and can only be deposited into an account that is in your name and within the

> your information. Redemptions for Cash will be deposited into member's designated credit union account within 10 business days. 10. The Points to Credit Card program does not accept rush orders. Payments will come from Award Headquarters and can only be deposited into an account that is in your name and within the United States, Please make

14. Participant is responsible for any federal, state or local income or other taxes or gratuities, if

15. Participant agrees to hold sponsoring credit union, PSCU, Inc. (PSCU) and any vendors associated

harmless if their Sponsor fails to meet its contractual and other obligations with PSCU which

16. Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates,

with the Program, as well as any credit card association that their Sponsor is a member of, totally

results in the Program being interrupted or terminated prior to giving the participant the opportu-

nity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold the

sponsoring credit union and PSCU harmless if a vendor files for bankruptcy or otherwise goes out

of business, after points are redeemed for an award from the vendor but before the Participant was

United States. Please make sure your information is correct, as we will not be liable for errors in

from the date of the damage or theft. No payment will be made on a claim that is not completely sure your information is correct, as we will not be liable for errors in your information. Payment to substantiated in the manner required by the Benefit Administrator within six (6) months of the date credit card will post to member's credit card account within 10 business days. 11. Points will be deducted from the total points available for redemptions and for any returns or credits After the Benefit Administrator has paid your claim, all your rights and remedies against any party in associated with the account. Points deducted for credits to an account will be at the same rate

13. This Program is void where prohibited or restricted by law.

able to receive the award.

respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made at which the original charges earned those points. The Participant's credit card account may be to you. You must give the Benefit Administrator all assistance as may reasonably be required to charged for the actual cash difference between the cost of the award redeemed and the net value of the actual points available for redemption in the event the Participant redeems unearned Points No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of 12. Points may be forfeited due to Rules violations.

Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefit have been complied with fully. This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions

contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can can-

cel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America. For general questions regarding this benefit, call the Benefit Administrator at 1-800-551-8472, or call

collect at 410-581-9994.

tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates. tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees by credit card. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

17. This Program is available to cardholders ("Participant") whose Sponsor (i) has enrolled as a sponsoring member of PSCU and (ii) has contracted with PSCU for this Program for the Participant. All Program Rule determinations by PSCU are final. The Participant's use of their card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules. 18. The sponsoring credit union and Program reserve the right to terminate the Program or portions

is doing business as thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the program, the ability to accumulate points or claim awards can be terminated **USALLIANCE** Financial. with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty. 19. The list of merchandise, airlines, hotel, rental car, cruise or tour companies and any other listed award available in the Program is subject to change and may be discontinued all or in part without

reservations must originate from the contiguous 48 United States. Airline reservations must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions blackout dates, and exclusions. The Program reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying them. The terms and conditions of any travel offer may be amended by the Program at any time. Certificates and tickets issued travel awards must be issued in the name of the redeeming account holder or a member of their immediate family. The Program is not responsible for the performance of the travel providers associates with the Program. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and 21. All travel awards are subject to the rules and restrictions imposed by the individual travel compa-

nies, airlines, hotels, rental car, and cruise line and tour companies. Compliance with these rules is

24. Some sponsoring credit unions of CURewards may choose to add local additional rules and

union. These terms and conditions, combined with the General Program Rules and Conditions

(available at the CURewards web site), and any local rules published by your sponsoring credit

union, constitute the full set of Program Rules.

20. All travel awards are subject to specific terms and conditions. Unless otherwise noted, airling

the responsibility of the Participant. Airline ticket travel awards are not refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable CALL the 24-HOUR CUSTOMER SERVICE: unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. En-route stopovers are not permitted unless they are 1.800.397.9010 to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays required by the carrier may apply. 22. Issuance of some travel certificates does not constitute a reservation. In such cases the certificate

FOR CALLS OUTSIDE THE U.S., DIAL: holder is responsible for making all reservations with the company that issues the certificate. 23. Every effort has been made to ensure that the information in the Program communications is 303.967.1093 accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.

FOR REWARDS INFORMATION VISIT: Program opportunities. Please inquire with your sponsor to see if such are applicable to your participation in the Program. USALLIANCE.ORG/VISA To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the CURewards web site or contact your sponsoring credit

> For assistance with other inquiries regarding your credit card call Cardholder Services at 866.820.3793.

financial institution enrolled your account in the benefits. **USAlliance Federal Credit Union USAlliance Visa Signature** Your Guide to Benefits and Rewards



FOR VISA SIGNATURE BENEFITS ASSISTANCE

What's Inside

Presenting Your Visa Signature Perks
Auto Rental Collision Damage
Cellular Phone Protection
Personal Identity Theft Protection
Premium Purchase Security
Price Protection
Return Protection
Travel Accident Insurance
Trip Cancellation/Trip Interruption

Warranty Manager Service

Rewards Program

This Guide to Benefits describes the benefits in effect as of 4/1/13.

These benefits and descriptions supersede any prior benefits and

descriptions you may have received earlier. Please read and retain

for your records. Your eligibility is determined by the date your

• Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. NOTE: All costs are your subject to a maximum limit of insurance equal to two times the Benefit Amount for loss of life. Benefits

> Covered Trip means a trip, for which Common Carrier costs (other than taxi) are charged to the Insured Person's eligible Visa card account for travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been charged to an Insured's Person's eligible Visa card account issued by the Policyholder, occurring while

Person; and 4) has been jointly responsible with the primary Insured Person for each other's financial

placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are; 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher

Person's sole spousal equivalent; and 3) has resided in the same household as the primary Insured

How do I benefit from Warranty Manager Service? Insured Person means a person, qualifying as an eligible cardholder: 1) who elects insurance; or 2) for Warranty Manager Service offers you a number of valuable features, including warranty registration and whom insurance is elected; or 3) and on whose behalf premium is paid.

Performance Guarantee you have the option of purchasing affordable Extended Service Agreements.* Warranty Manager's registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales sider it a loss of hand or foot even if the fingers, thumb, or foot is later reattached. receipts and warranty information, we'll keep everything on file—so arranging for a repair or

Scheduled Airline means an Airline which is either: 1) of United States registry and certified by the United States Government to carry passengers on a regularly scheduled basis; or 2) of foreign registry

Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

parts and labor costs necessary to repair your product in case of failure You or Yours means eligible cardholder. Who is eligible for this benefit? Exclusions: This insurance does not cover Loss resulting from: 1) Your emotional trauma, mental or To be eligible for this benefit you must be a valid cardholder of an eligible U.S.-issued Visa card. What items are covered by Warranty Manager Service Extended Warranty Protection? Warranty Manager Service Extended Warranty Protection doubles the period of repair service under the manufacturer's written U.S. warranty up to a maximum of one (1) additional year on many items of

perform pilot or crew functions in a life threatening emergency. The following Exclusions are added to Financial Services Common Carrier Trip Cancellation/Trip

include acts of terrorism. Computer software. Claim Notice: Written claim notice must be given to the Company within twenty (20) days after the occurrence of any Loss covered by this policy or as soon as reasonably possible. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible

Claim Forms: When the Company receives notice of a claim, the Company will send You forms for conditions of the benefit. giving proof of Loss to us within fifteen (15) days. If You do not receive the forms, You should send the Company a written description of the Loss. Are purchases made outside the United States covered? Effective Date: This insurance is effective the date the insurance became effective for Your Visa Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a card or on the date You became a Visa cardholder, whichever is latest; and will cease on the date valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer

standing, whichever occurs first. Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator

FORM #VWMGR 10K-50K-3YR - 2010 (04/11)

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS*

- · Travel Receive complimentary discounts and upgrades at top hotels, resorts, and cruise lines. Entertainment - Fnjoy access to advance ticket sales and preferred seating at concerts and hit
- Fine Wine & Food Indulge your passion for everything gourmet with special dining and wine expe riences. Attend dining events, plus enjoy complimentary wine tastings and discounts at over 60 Sonoma County wineries.
- Sports Get up close and personal at once-in-a-lifetime sporting events. Plus treat yourself to premier golf outings and football game-day experiences.
- Visa Signature Concierge** Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day. The Visa Signature Concierge service can help you find tickets to the top sports and entertainment events, book travel, make dinner reservations, and even help you find the perfect gift. To use the Visa Signature Concierge service, call

Broadway shows

- (800) 953-7392. For calls outside the United States, call us collect at (630) 350-4551. **Shopping** - Enjoy discounts and special offers at premium retailers, from jewelry to apparel and
- Emergency Card Replacement and Emergency Cash Disbursement This efficient, 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement Visa Signature card sent to you and/or receive emergency cash at a convenient location
- Year-End Summary Statement At your option, receive a detailed summary of Visa Signature spending during the year for convenient budget analysis and financial planning.
- Warranty Manager Service Get double the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on warranties of three (3) years or less when yo purchase an eligible item entirely with your eligible Visa Signature card. You can also enjoy convenient features like warranty registration and the option to purchase Extended Service Agreements with Visa Performance Guarantee.
- Purchase Security Will replace, repair, or reimburse you for eligible items of personal property up to \$500 per claim for ninety (90) days from the date of purchase due to covered reasons.
- Lost/Stolen Card Reporting This 24 x 7 x 365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature card.
- Travel Accident Insurance Receive coverage for common carrier accidental death or dismemberment, at no extra cost, when you charge your entire travel fare to your eligible Visa Signature card.
- Lost Luggage Reimbursement Feel confident knowing your checked or carry-on luggage is covered up to \$3,000 if lost or stolen when you charge your entire common carrier ticket to your eligible Visa Signature card
- Roadside Dispatch Get convenient towing and locksmith referral services in the United States
- and Canada, available 24 hours a day, 7 days a week,
- Travel and Emergency Assistance Services Get help coordinating medical, legal, and travel services while you're away from home
- Auto Rental Collision Damage Waiver Receive coverage, at no additional cost, for damage due to collision or theft. Just charge your entire rental transaction to your eligible Visa Signature card and decline the rental company's collision damage waiver.
- For more details go to visa.com/signature. What is this benefit?
- * Certain restrictions, limitations, and exclusions apply.

some commonly asked questions about the benefit

by the auto rental agreement are covered.

What is covered?

→ Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders' behalf.

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued

Visa Signature card. Only you as the primary renter of the vehicle and any additional drivers permitted

Subject to the terms and conditions in this Guide to Benefit, if you do not have personal automobile

company and reasonable towing charges that occur while you are responsible for the rental vehicle. If

you have personal automobile insurance or other insurance overing this theft or damage, the Visa Sig-

insurance or any other insurance covering this theft or damage, this benefit reimburses you for the cov-

ered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental

- AUTO RENTAL COLLISION DAMAGE WAIVER
- Subject to the terms and conditions provided in this Guide to Benefit, the Visa Signature Auto Renta Collision Damage Waiver benefit ("Auto Rental CDW") provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this
- benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse you only for the theft or damage not payable by any other party. Here are answers to · Leases and mini leases.
 - - running and unattended)

 - and sixty-five (365) days from the date of the incident.
 - . Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland,

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator at 1-800-397-9010 for help. If you are outside the United States, call

collect at 410-902-8012

When and where do I have this benefit?

This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you

This benefit is in effect while the rental vehicle remains in your control or in the control of an authoparty in respect of this theft or damage will be transferred to the Benefit Administrator to the extent rized driver permitted to operate the rental vehicle in accordance with the rental agreement between of the cost of payment made to you. You must give the Benefit Administrator all assistance as may you and the auto rental company. This benefit terminates when the auto rental company re-assumes reasonably be required to secure all rights and remedies

Within your country of residence, Visa Signature Auto Rental CDW supplements, and applies excess

What types of rental vehicles are not covered?

open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles. Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered. An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not

been manufactured for ten (10) years or more.

forty-five (45) days* following the date of the theft or damage. Furthermore, we reserve the right to If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-397deny any claim that contains charges that would not have been included had the Benefit Administra-9010. If you are outside the United States, call collect at 410-902-8012. tor been notified before those expenses were incurred. We therefore advise you to notify us immediately

protect the rental vehicle from theft or damage.

may have and will then send you a claim form.

What is not covered?

after any incident. You must make every reasonable effort to

- auto policy).
- · Loss or theft of personal belongings.

The benefit covers:

How do I activate this benefit?

For the benefit to be in effect, you must:

- Personal liability.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental

- Expenses reimbursable by your insurer, employer, or employer's insurance. • Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol,
- intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion.
- insurrection, or terrorist activities).
- Confiscation by authorities. Vehicles that do not meet the definition of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after damage occurs (for example, leaving the vehicle
- Theft or damage reported more than forty-five (45) days* from the date of the incident. • Theft or damage for which a claim form has not been received within ninety (90) days* from the
- Theft or damage for which all required documentation has not been received within three hundred
- or Northern Ireland.

Do I have to do anything else? Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Signature Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate vour claim. travel to make sure Visa Signature Auto Rental CDW will apply. However, if the Benefit Administrator has paid your claim, all your rights and remedies against any

How does this benefit apply?

of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer's insurance, or any other valid and collectible reimbursement; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, you do not have to claim payment from any other source of insurance before receiving the benefit.

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an

responsible for and any amounts that have been paid toward the claim

A copy of the initial and final auto rental agreement(s).

• Two (2) photographs of the damaged vehicle, if available.

· A copy of the repair estimate and itemized repair bill.

A police report, if obtainable.

How do I file a claim?

to www.visa.com/eclaims.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people including the driver and which is used exclusively to transport people.

For faster filing, or to learn more about Visa Signature Auto Rental CDW, go

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immedi-

ately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim

may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny

been notified before those expenses were incurred. We therefore advise you to notify us immediately

any claim that contains charges that would not have been included had the Benefit Administrator

What do I need from the auto rental company in order to file a Visa Signature Auto Rental CDW claim?

- At the time of the theft or damage, or when you return the rental vehicle. immediately ask the auto rental company for: Any obligation you assume under any agreement (other than the deductible under your personal • A copy of the accident report form and claim document, which should indicate the costs you are
- Any violation of the auto rental agreement or this benefit

nature Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile

insurance, and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the

damage of the rental vehicle while it is your responsibility. Only vehicle rental periods that neither exceed

nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally man-

ufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some

restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies excess of, any valid and

collectible insurance or reimbursement from any source. This means that, subject to the terms and

conditions of this Guide to Benefit, Visa Signature Auto Rental CDW applies to eligible theft or

· Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet

Initiate and complete the entire rental transaction with your eligible Visa Signature card, and

Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision

Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to

Immediately call the Benefit Administrator at 1-800-397-9010 to report the theft or damage regard-

less of whether your liability has been established. If you are outside the United States, call collect at

All incidents must be reported immediately following the theft or damage, but in no event later than

410-902-8012. The Benefit Administrator will answer any questions you or the auto rental company

• Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified

auto rental company, as well as reasonable towing charges resulting from covered theft or

(31) consecutive days outside your country of residence are covered.

damage or expenses that are not covered by insurance or reimbursement.

Check the rental vehicle for prior damage before leaving the rental lot.

What do I do if I have an accident or the rental vehicle is stolen?

familiarize yourself with the terms and conditions of the auto rental agreement

Physical damage and/or theft of the covered rental vehicle.

- · Injury of anyone or damage to anything inside or outside the rental vehicle.
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value."
- Damage due to off-road operation of the rental vehicle.
- - after any theft or damage. Submit the following documentation to the Benefit Administrator:

 - The completed and signed Visa Signature Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied. A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was
 - charged and paid for with your eligible Visa Signature card. A statement from your insurance carrier (and/or your employer or employer's insurance carrier
 - Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or if applicable) or other reimbursement showing the costs for which you are responsible and any indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeamounts that have been paid toward the claim. Or, if you have no applicable insurance or reimburseowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has ment, a notarized statement of no insurance or reimbursement is required. been exhausted. Cellular Telephone Protection will cover the damage or theft up to \$250 per claim
 - A copy of the declaration page from your automobile insurance carrier. The following documents must be obtained from the auto rental company and provided to the Benefit
 - A copy of the accident report form. . A copy of the initial and final auto rental agreement(s).
 - A copy of the repair estimate or itemized repair bill.
 - Two (2) photographs of the damaged vehicle, if available.

A police report, if obtainable.

of the date of theft or damage.

- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months If you experience difficulty in obtaining all the required documents within ninety (90) days* of the of the date of damage or theft. date of theft or damage, just submit the claim form and any documentation you already have available.
 - Cellular Wireless Telephones under the care and control of a common carrier (including, but not
 - limited to, U.S. Postal Service, airplanes, or delivery service).

 - Cellular Wireless Telephones stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion who is previously known to You.
 - Cellular Wireless Telephones stolen from a construction site.

damage from inherent product defects or vermin.

Do I need to keep copies of receipts or any other records?

Internet store

- Cellular Wireless Telephones which have been rented, leased, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or "pay as you go" type plans.
- Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular

contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or

• Replacement Cellular Wireless Telephone not purchased from a cellular service provider's retail or

• Taxes, delivery and transportation charges, and any fees associated with the cellular service provider.

damage or theft Your claim may be denied. The Benefit Administrator representative will ask You for

some preliminary claim information and send You the appropriate claim form. **This claim form must be**

Copies of Your card statement reflecting the entire monthly Cellular Wireless Telephone payments

A copy of Your cellular wireless service provider billing statement that corresponds with the above

Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless

Yes, If You want to file a claim, You will need copies of Your card statement reflecting monthly

Wireless Telephone's ability to make or receive phone calls Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including) but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of

* Not applicable to residents of certain states.

NOTE: All remaining documents must be postmarked within three hundred and sixty-five (365) days

- Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from theft or damage. This provision wil not be unreasonably applied to avoid claims.
- If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresenta-Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months
- Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store from the date of the incident/occurrence. No payment will be made on a claim that is not completely receipt for purchase of Your new Cellular Wireless Telephone. substantiated in the manner required by the Benefit Administrator within twelve (12) months of the How do I file a claim? date of the incident/occurrence. Call the Benefit Administrator at **1-866-894-8569** (or collect at 410-581-9994) within sixty (60) No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of days of damage or theft. Please note: If You do not give such notice within sixty (60) days after the Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no
- completed, signed, and returned with all the requested documentation within ninety (90) days from This benefit is provided to eligible Visa Signature cardholders at no additional cost. The terms and the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied. conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, What do I need to submit with my claim? statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Your completed and signed claim form.
- Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if so, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature cardholder. It is insured by indemnity insurance Company of North America

CELLULAR TELEPHONE PROTECTION

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection

will reimburse the enrolled Visa cardholder (the "Cardholder", also referred to as "You" or "Your") for

damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are

the primary line and up to the first two 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. 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

To be eligible for Cellular Telephone Protection, You must be a valid cardholder of an eligible U.S.-

Cellular Wireless Telephone bills to Your eligible Visa card, Only Cellular Wireless Telephones pur

Following the program effective date set forth above. Your Cellular Telephone Protection begins the

eligible Visa card. If the cardholder fails to make a Cellular Wireless Telephone bill payment in a pai

ticular month, the Cellular Telephone Protection is suspended. Provided the Cellular Telephone

lowing the date of any future Cellular Wireless Telephone bill payment with the eligible card.

first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an

Protection continues to be offered, the benefit will resume on the first day of the calendar month fol-

subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar

(\$50.00) co-payment. The maximum limit of liability is \$250 per claim occurrence, and \$500 per

• Cellular Wireless Telephone accessories other than standard battery and/or standard antenna

Cellular Wireless Telephones purchased for resale, professional, or commercial use

twelve (12) month period. You will receive no more than the purchase price less your fifty-dollar (\$50.00).

issued Visa card enrolled in the Cellular Telephone Protection benefit and charge Your monthly

action shall be brought to recover on this benefit, Further, no legal action may be brought against us

unless all the terms of this Guide to Benefit have been complied with fully.

Visa Signature cardholders whose accounts have been suspended or canceled.

FORM #VARCDW - 2010 (Stand 04/11)

What is Cellular Telephone Protection?

Who is eligible for this protection

What type of protection is this?

What is not covered?

provided by the manufacturer.

chased by the cardholder will be covered.

co-payment as recorded on Your submitted receipt

\$250 per claim and \$500 per twelve (12) month period.

· A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model currently linked to Your Cellular Wireless Telephone account

for the month preceding the date of damage or theft.

- If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
- If the claim is due to damage, a copy of an insurance claim or other report as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition the Benefit Administrator may in its sole discretion require (a) an itemized estimate of repair from an authorized Cellular Wireless Telephone repair facility or (b) the Cardholder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage or (c) an itemized store receipt for the replacement Cellular Wireless Telephone showing the purchase was made at a cellular
- service provider's retail or Internet store (for example: Verizon Wireless, AT&T, Sprint, etc.). If the claim amount is less than Your personal homeowner's, renter's, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner's renter's or automobile insurance
- copy of any claims settlement from Your insurance company along with Your claim form . Documentation (if available) of any other settlement of the clair

deductible, You are required to file a claim with Your applicable insurance company and to submit a

Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per

If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the

· Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase

How will I be reimbursed?

price of the Cellular Wireless Telephone.

will not be applied unreasonably to avoid claims.

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, may choose to repair or replace the Cellular Wireless Telephone or reimburse the cardholder for the lesser of a) \$250 excess of the fifty-dollar (\$50.00) co-payment; or b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding No. Your financial institution provides this benefit to you at no additional cost. taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) co-payment

twelve (12) month period. Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents. Additional Provisions for Cellular Telephone Protection: This protection provides benefits only to You the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision

cost of repair services, no coverage shall exist for such claim and the Cellular Telephone Protection benefit may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once your claim has been verified, under normal circumstances, reimbursement will be initiated within five (5) business days of receipt and approval of all required documents.

Do I have to do anything else?

- You must take all reasonable steps to mitigate possible costs, including cancellation of any affected
- debit, credit, or similar card in the case of a Covered Stolen Identity Event. Additional Provisions for Personal Identity Theft: This benefit applies only to you, the primary eligible Visa cardholder. You must use due diligence and do all things reasonable to avoid or diminish any loss
- of or damage to property protected by the benefit. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be
- accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a
- claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Eve After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to

This benefit is provided to eligible Visa cardholders at no additional cost and is in effect for acts

For general questions regarding this benefit, call the Benefit Administrator at 1-866-679-5660.

Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit

vandalism, accidentally discharged water, or certain weather conditions.

Your eligible purchases are protected against damage due to the following:

Accidental discharge of water or steam from household plumbing.

. Broken items, unless damage is the result of a covered occurrence.

Items stolen from automobiles and other vehicles, or common carriers.

Items purchased for resale, professional, or commercial use.

Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property

purchased entirely with your eligible Visa card up to a maximum of five hundred dollars (\$500.00) per

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card.

Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

· Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accesso-

• Items that are lost or that mysteriously disappear. "Mysterious disappearance" means the vanishing

of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a

• Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or

ries including trailers and other items that can be towed by or attached to any motorized vehicle.

Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.

claim and fifty thousand dollars (\$50.000.00) per cardholder,* in the event of theft, damage due to fire.

PREMIUM PURCHASE SECURITY

- the extent of the payment made to you. You must give the Benefit Administrator all assistance as may Are purchases made outside the U.S. covered? reasonably be required to secure all rights and remedies. No legal action for a claim may be brought until sixty (60) days after we receive a Proof of Loss No.
- legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Do I need to register my purchases? Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.
- occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefit What is the Personal Identity Theft benefit? may be modified by subsequent endorsements. Modifications to the terms and conditions may be The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The identity, up to a maximum of \$15,000, as a result of a Covered Stolen Identity Event. benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have Who is eligible for this benefit? been suspended or canceled.
- Termination dates may vary by financial institutions. Visa and/or your financial institution can To be eligible for this benefit, you must be a valid cardholder whose name is embossed on an eligible cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. U.S.-issued Visa card and reside in the United States or Canada. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by What is a Covered Stolen Identity Event? Indemnity Insurance Company of North America "Covered Stolen Identity Event" means the theft or unauthorized or illegal use of your name, transaction

FORM #VPID - 2010 (04/11)

Who is eligible for this benefit?

What is this Purchase Security benefit?

What items are covered by Purchase Security?

· Windstorm, lightning, hail, rain, sleet, or snow.

Theft (except from autos or motorized vehicles).

Fire, smoke, explosion, riot, or vandalism.

Aircraft, spacecraft, or other vehicles.

What items are not covered?

· Antiques and collectible items.

· Animals and living plants.

Computer software.

person or persons.

card account or account number, Social Security number, or any other method of identifying you

After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in

respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to

You. You must give all assistance as may be reasonably necessary to secure all rights and remedies

Administrator receives all necessary documentation needed to substantiate damage or theft. After

the expiration of three (3) years from the time written Proof of Loss was to be provided, no action

shall be brought to recover on this benefit. Further, no legal action may be brought against Us unless

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions con-

tained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms

messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose

and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement

accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide

to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent.

Termination dates may vary by financial institutions. Visa and/or Your financial institution can cancel

PERSONAL IDENTITY THEFT

or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This

information describes the benefit provided to You as a Visa cardholder. It is insured by Indemnity

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit

the terms and conditions of this Guide to Benefit have been complied with fully.

FORM #VCELLPHONE - 2010 (04/11) What is Cellular Telephone Protection?

or otherwise in default.

What is covered?

Insurance Company of North America.

- Covered costs under the Personal Identity Theft benefit are: Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are. rejected solely because the lender received incorrect information as a result of a Covered Stolen
- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- . Costs incurred by you for a maximum of four (4) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator. · Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity
- Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods

or services or default on a loan as a result of a Covered Stolen Identity Event. What is not covered?

- · Any dishonest, criminal, malicious, or fraudulent acts by you.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure • Costs associated with any legal action or suit other than those set forth under Covered costs.
- . Sick days and any time taken from self-employment. • Any costs as a result of theft or unauthorized use of an account by a person to whom the account
- has been entrusted. Is there a charge for these services?
- When and where am I covered? Payment for Covered costs will be limited to costs incurred in the United States, its territories and
- possessions, Puerto Rico, or Canada for a loss occurring during the benefit period. How do I file a claim? Call our Benefit Administrator, toll-free, at 1-866-679-5660 immediately when you reasonably believe
- a Covered Stolen Identity Event has occurred and provide information including, but not limited to, how when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the loss. What documents do I need to submit with my claim?
- A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

How will I be reimbursed?

your personal supervision, or under the supervision of your traveling companion who is previously

Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war

- invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of If you reasonably believe that a law may have been broken, you must promptly file a report with the contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
 - Theft or damage resulting from misdelivery or voluntary parting with property. Medical equipment.

• Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under

- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries
- Real estate and items which are intended to become part of real estate including, but not limited to. items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans. Rented or leased items, or items purchased on an installment plan and for which the entire purchase
- price was not paid in full at the time of the occurrence. • Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item meets the terms and conditions of the benefit.

Call the Benefit Administrator at 1-800-553-4820 or collect at 410-581-9994 within sixty (60) days

- No. Your eligible purchases are automatically covered. Do I need to keep copies of receipts or any other records?
- Yes. If you want to file a claim, you will need copies of your itemized Visa card receipt and your store How do I file a claim?
- of theft or damage. Please note: if you do not give such notice within sixty (60) days after the theft or payment made to you. You must give the Benefit Administrator all assistance as may reasonably be damage your claim may be denied. The Customer Service Representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed. signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.
- Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about Visa Purchase Security, go to www.visa.com/eclaims

What documents do I need to submit with my claim? Your completed and signed claim form

documentation.

- Your Visa card receipt. . The itemized store receipt.
- · A police report (made within forty-eight (48) hours of the occurrence in the case of theft), fire insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable. • Documentation (if available) of any other settlement of the theft or damage.
 - · Any other documentation deemed necessary to substantiate your claim. All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send, at your expense, the damaged item to substantiate a claim. Retain the item
 - in the event it is requested by the Benefit Administrator How will I be reimbursed?
 - Provided that the terms and conditions of the benefit have been met, and depending on the nature and circumstances of the incident, the Benefit Administrator, at its discretion, may choose to discharge your claim in either of two ways: 1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item
 - 2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less handling and shipping charges, up to a maximum of five

may be replaced. If the item is to be repaired, rebuilt, or replaced, you usually will be notified of

the decision within fifteen (15) days following receipt of the required proof of theft/damage

hundred dollars (\$500.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per

- Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill
- the obligation under the benefit. Do I have to file with my insurance company?
- Yes, if you have insurance applicable to the damaged or stolen item (e.g. business owner's, homeowner's, renter's, or automobile) or if you are covered by your employer's insurance for such losses, you are
- required to file a claim with your own insurance company and to submit a copy of any claim settlement

- from your insurance company along with your claim form.* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.* * NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does
- not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible Visa account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of our insurance or indemnity for eligible claims. The maximum limit of liability is five hundred dollars
- (\$500.00) per claim occurrence and fifty thousand dollars (\$50.000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set, Purchase Security is not "contributing" insurance, and this
- "non-contribution" provision shall take precedence over "non-contribution" provisions found in insurance or indemnity descriptions, policies, or contracts Additional Provisions for Purchase Security: This protection provides benefits only to you, the eligible
- Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.
- If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to. the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and a relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of theft or damage. After the Benefit Administrator has paid your claim, all your rights and remedies against any party in

respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the

- required to secure all rights and remedies. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to
- Benefit have been complied with fully This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement
 - Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories. messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled Items purchased for resale, professional, or commercial use. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel
 - or non-renew the benefit for eligible Visa cardholders, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-553-4820 or

collect at 410-581-9994.

PRICE PROTECTION

What is the Price Protection benefit?

purchase date.

FORM #VPS 500-50K-90D - 2010 (04/11)

citizen and/or resident of the United States.

- he Price Protection benefit helps you save money on many products you buy entirely with an eligible Visa card. If you buy an eligible item with your card in the United States and see a printed advertisement of it for less at any retail store within sixty (60) days of the original nurchase date simply file a valid claim and we will refund the difference up to \$1,000 per item. This benefit is limited to \$4,000 a year per cardholder's eligible account. Please note: The printed advertisement must include a
- Who is eligible for this protection? To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card, and a

description of the item identical to the one purchased, the sale price, the store or dealer's name,

and the date(s) the sale is in effect. The sale date must be within sixty (60) days after the original

How do I file a Price Protection benefit claim? 1. Use your eligible Visa card to charge the full amount of your purchase of the eligible item. Save all original receipts, both Visa card paperwork and itemized store receipt.

2. If you see the identical product by the same manufacturer advertised in print for a lower retail price

within sixty (60) days after the purchase, obtain and retain the original printed advertisement. Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

3. Within ten (10) days of the printed advertisement, call our toll-free number at 1-800-553-7520. You

will receive a claim form that details the necessary procedures to file your claim. Follow the instructions on the letter carefully. Return the completed claim form along with:

- . The original itemized sales receipt. • The original Visa card receipt demonstrating that the entire purchase was made on your eligible
- The original printed advertisement showing the item, sale date and/or date of the advertisement.
- lower advertised price, and advertising store name to:
 - Enhancement Services P.O. Box 2894 Great Falls, MT 59403

Advertised or advertisements means an advertisement printed in a newspaper, journal, magazine, o flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Any advertisement that is cut down or altered in

any manner will not be sufficient documentation of loss. Therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception will be magazines and newspape In this case, you do not need to send the whole publication, but you will be required to send the whole page or pages in which the advertisement is found, with the date and name of the publication.

The Price Protection benefit does not apply to advertisements for close-out sales, flea markets, fire sales, cash-only sales, limited quantity promotions, liquidation sales, going-out-of-business sales, seasonal sales, or advertisements on the Internet. The Price Protection benefit is secondary to and excess of store policies offering a lowest-price guarantee or any other form of refund for price

Date of Purchase means the date you paid for and received the item, or the date of delivery and

Within twenty (20) days after your request for a claim form, return the form to us with the required

a maximum of \$1,000 per item. If your documentation is not complete, we will request additional

· Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday

to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.

documents. If your request is approved, we will issue you a refund for the difference in the price, up to

personal acceptance of the item, whichever is later. How will I be reimbursed?

What is not covered? The Price Protection benefit does not cover the following items

· Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, or liquidation sales.

information, which must be supplied to us within sixty (60) days

decorations. Animals and living plants

Advertisements posted on the Internet

- Cell phone service agreements and cell phone contracts.
- · Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items.
- Manufacturer and/or merchant rebates.
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable · Real estate and items which are intended to become part of real estate including, but not limited
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments. Items purchased outside of the United States
- Items without a manufacturer's U.S. warranty (warrantable items only). Previously owned, sold "as is," and refurbished items.
- Additional Provisions for Price Protection: The Price Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery which is available to you, the eligible Visa cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability
- This benefit is available only to you, the eligible Visa cardholde If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact,

date you reported the claim. No payment will be made on a claim that is not completely substantiate in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed advertisement. After the Benefit Administrator has paid your claim, all rights and remedies against any party in

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the

respect of this loss will be transferred to the Benefit Administrator to the extent of the cost of payme

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and condition

contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the

made to you. You must give the Benefit Administrator all assistance as may reasonably be require to secure all rights and remedies. No legal action for a claim may be brought against us until sixty (60 days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or

Should you need assistance, Customer Service Representatives are available 24 hours a day, 365