

VISA® DEBIT CARD AGREEMENT

In this Agreement, the words “you” and “your” mean “each” and “all” of those who apply for the card(s) by signing the Application for a VISA Debit Card. “Card” means the VISA Debit Card and any duplicates and renewals we issue. “Account” means your VISA Debit Card account with us. “We, us and ours” means the Credit Union.

1. Card Withdrawals

Use of the Card, the account number on the Card, the Personal Identification Number (PIN) or any combination of the three for payments, purchases or to obtain cash advances with merchants, financial institutions or others who honor the Card (“Card withdrawal”) is an order by you for the withdrawal of funds from the Checking Account or Savings Account if selected at an ATM. Any person you authorize to use the Card is jointly responsible with you for the withdrawal he or she makes and the withdrawal will be treated as though it were a “check” for purposes of the Checking Agreement except that:

- a. We may charge withdrawals to the Checking Account in any order we determine, and if Savings are not sufficient to cover all withdrawals, we may pay Card withdrawals and dishonor regular checks;
- b. An ATM withdrawal from the Savings Account will post to the Savings Account;
- c. If your Checking or Savings Account is brought negative by a Debit Card transaction, your account will be assessed an overdraft fee; and
- d. We cannot honor stop payment requests on Card withdrawals.

2. Daily Spending Limits

- a. The total daily amount available to you for a **withdrawal** at an ATM, teller cash advance or pin-based purchase is \$810.
- b. The total daily amount available to you for **signature-based purchases** is equal to the available balance in your Checking Account plus your available Checking Account Line-of-Credit limit, maximum \$10,000.
- c. The total daily amount you can **deposit** at an **ATM/POB** location (Point-of-Banking Terminals: Using your Access Card to process a financial transaction at a participating merchant establishment) with your Card is \$9,999. For deposits made at ATM locations owned by the Credit Union, you may withdraw up to the limit shown at the ATM. Funds from deposits made at an ATM/POB location not owned by the Credit Union may not be available for immediate withdrawal.
- d. The total daily amount you can **transfer** between your Savings and Checking Account with your Card is \$10,000.

3. Overdrafts

You promise to reimburse us immediately for the amount of any check or Card withdrawal that is honored which cannot be paid out of the Checking Account (or through an overdraft transfer, as provided for in the Checking Agreement). With the Courtesy Pay Overdraft Option and the overdraft option from Savings, you understand that you will be charged a fee when used.

4. Refusal to Honor Card

Even though your Account may have a balance sufficient to cover a requested Card withdrawal, we recognize that electronic terminals, merchants, financial institutions and others who accept the Card, or the account number on the Card, may not be able to determine your actual balance. Therefore, we are not liable for the refusal or inability of such terminals or persons to honor the Card or complete a Card withdrawal, or for their retention of the Card.

5. Lost Card Notification

If you believe the Card, the account number, the PIN or any combination of the three has been lost or stolen you must immediately call **(844) 228-8853**. You understand that there may be

a charge for the replacement of this Card.

6. Returns and Adjustments

Merchants and others who honor the Card may give credit for returns or adjustments, and they will do so by initiating a credit, which will post to the Checking or Savings Account. Merchants have up to 30 calendar days to issue a credit.

7. Transaction Slips

The monthly statement for the Checking and Savings Account will identify the merchant, financial institution or electronic terminal at which Card withdrawals were made, but sales, cash advances, credit or other slips cannot be returned with the statement. You will retain the copy of such slips furnished at the time of the transaction in order to verify the monthly statement. We may make a reasonable charge for photocopies of slips you may request.

8. Disputes

We are subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the Card only if you have made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant. Under certain VISA and ATM Network guidelines, we can charge back a purchase to the merchant. You must submit your dispute in writing within 60 days of the statement on which the transaction appeared. In your letter, give us the following: your name and account number, the date and dollar amount of the transaction, describe the dispute, and sign the letter. We will issue you provisional credit within 10 days of receiving your written dispute while we investigate the matter. We may take up to 45 days to investigate an ATM/POB (Point-of-Banking Terminals: Using your Debit Card to process a financial transaction at a participating merchant establishment) dispute and up to 90 days for a POS dispute (Point-of-Sale Transaction: Using your Debit Card to make a purchase at a participating merchant establishment). VISA time frames could be longer. If it is determined that a charge-back of the transaction is not permissible, you will be liable for the disputed amount. You will be provided with a written explanation at the conclusion of the investigation and you may ask for copies of the documents that were used in the investigation.

9. Unlawful Transactions

Your Card shall not be used for any illegal transaction, such as unlawful gambling. The Credit Union shall not be liable for any illegal transaction performed by you or anyone you authorize to use your card.

10. Foreign Transactions

Purchases and cash advances made in currencies other than U.S. dollars will be converted to and billed to you in U.S. dollars under the regulations established by VISA International. We do not determine the currency conversion rate which is used, nor do we receive any portions of the currency conversion rate. The conversion rate to U.S. dollars will be (I.) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (II.) the government-mandated rate in effect for the applicable central processing date, in each instance, plus or minus any adjustment determined by the Issuer. Conversion to U.S. dollars may occur on a date other than the transaction date; therefore, the currency conversion rate may be different than the rate in effect at the time of the transaction. You agree to pay the converted amount. You will be charged the VISA International Assessment Fee, equal to 1%

of the final settlement amount, for transactions that are initiated in a foreign currency or transactions performed in a foreign country and initiated using U.S. dollars.

11. Liability for Unauthorized Use

For Card withdrawals that are made through an ATM, you may be liable for the first \$50. You could be liable for as much as \$500 if you fail to notify us within two (2) business days after you learn of the loss of your Debit Card or code. Other than for reasons of gross negligence, you shall not be liable for any transactions resulting from the loss, theft or other unauthorized use of the card.

12. Card Ownership

The Card will remain the property of us, and you agree to surrender the Card to us at any time upon its request.

13. Effect of Agreement

Although the sales, cash advance, credit or other slips you sign or receive when using the Card, the account number on the Card, PIN or any combination of the three may contain different terms, the Checking Agreement as expanded by this Agreement, is the contract which solely applies to all transactions involving the Card. We may amend this Agreement from time to time by providing you with advance written notice. Your use of the Card or the account number on the Card thereafter will indicate agreement to the amendments.

14. Copy Received

Use of the Card constitutes receipt and acceptance of the terms and conditions contained in this Agreement.

15. Information Changes

Credit Union members should contact **(800) 634-2340** to obtain information regarding any changes which may have been made to our VISA Debit Card Program.

16. Non-VISA Debit Transactions

If you do not enter a PIN, transactions may be processed as either a VISA Debit Card transaction or a transaction on a PIN Network. Merchants must provide you with a clear method of choosing to make a VISA Debit Card transaction if they support this option. Certain protections and rights applicable only to VISA Debit Card transactions as described in your cardholder agreement may not apply to transactions processed on a PIN Network.

This Guide to Benefits describes the benefits in effect as of 4/1/11. 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 financial institution enrolled your account in the benefits.

Your Visa Card Guide to Benefits



Debit Visa Standard

For questions about your account, balance, or rewards points, please call the customer service number on your Visa statement.

Cellular Telephone Protection

What is 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 \$200.00 per claim and \$400.00 per twelve (12) month period.

Who is eligible for this protection?

To be eligible for Cellular Telephone Protection, You must be a valid cardholder of an eligible U.S.-issued Visa card enrolled in the Cellular Telephone Protection benefit and charge Your monthly Cellular Wireless Telephone bills to Your eligible Visa card. Only Cellular Wireless Telephones purchased by the cardholder will be covered.

Following the program effective date set forth above, Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an eligible Visa card. If the cardholder fails to make a Cellular Wireless Telephone bill payment in a particular month, the Cellular Telephone Protection is suspended. Provided the Cellular Telephone Protection continues to be offered, the benefit will resume on the first day of the calendar month following the date of any future Cellular Wireless Telephone bill payment with the eligible card.

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to \$200.00 per claim, 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 \$200.00 per claim occurrence, and \$400.00 per twelve (12) month period. You will receive no more than the purchase price less your fifty-dollar (\$50.00) co-payment as recorded on Your submitted receipt.

What is not covered?

- Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.
- Cellular Wireless Telephones purchased for resale, professional, or commercial use.
- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- 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.
- 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 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 contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
- Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless Telephone.
- Replacement Cellular Wireless Telephone not purchased from a cellular service provider's retail or Internet store.
- Taxes, delivery and transportation charges, and any fees associated with the cellular service provider.

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 card statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store receipt for purchase of Your new Cellular Wireless Telephone.

How do I file a claim?

Call the Benefit Administrator at **1-866-894-8569** (or collect at 303-967-1096) within sixty (60) days of damage or theft. **Please note: If You do not give such notice within sixty (60) days after the 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 completed, signed, and returned with all the requested documentation within ninety (90) days from the date of damage or theft of the eligible Cellular Wireless Telephone or Your claim may be denied.**

What do I need to submit with my claim?

- Your completed and signed claim form.
- Copies of Your card statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
- A copy of Your cellular wireless service provider billing statement that corresponds with the above card statement.
- 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

Cellular Telephone Protection (Cont.)

to Your Cellular Wireless Telephone account.

- 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 deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with Your claim form.
- Documentation (if available) of any other settlement of the claim.
- 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 price of the Cellular Wireless Telephone.

How will I be reimbursed?

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) \$200.00 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 taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) co-payment.

Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per 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 will not be applied unreasonably 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 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 You report an occurrence of damage or theft, 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 damage or theft.

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.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit 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 the terms and conditions 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 messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose 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, or otherwise in default.

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 describes the benefit provided to You as a Visa cardholder. It is insured by Indemnity Insurance Company of North America. Z FORM #VCELLPHONE - 2010 (04/11)

Purchase Security/Extended Protection

The Visa Purchase Security and Extended Protection Benefit automatically protect many of the new retail purchases of that you make with your eligible Visa card. The Benefits - available at no additional charge - protect your eligible purchases in two ways:

What is this protection?

Purchase Security

Within the first ninety (90) days of the date of purchase, Purchase Security will at the Benefit Administrator's option replace, repair or reimburse you for eligible items of personal property purchased entirely with your eligible Visa card up to a maximum of \$10,000 per claim and \$50,000 in the event of theft, or damage.*

Extended Protection

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one full year on warranties of three (3) years or less up to a maximum of \$10,000 per claim.

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.

What items are covered by Purchase Security?

Purchase Security protects eligible items of personal property you purchase entirely with your eligible U.S. - issued Visa card.

What items are not covered by Purchase Security?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicle and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer Software.
- Items purchased for resale, professional or commercial use.
- Items 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 person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service.)

Purchase Security/Extended Protection (Cont.)

- Items including but not limited to jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind (including war, invasion, rebellion, insurrection or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Losses resulting from misdelivery or voluntary parting with property.
- Medical Equipment.
- Perishables, consumables, including but not limited to perfumes, 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.
- Travelers checks, cash, tickets, credit or debit cards and any other negotiable instruments.
- Used or pre-owned items.

What items are covered by Extended Protection?

Extended Protection extends the period of repair service up to a maximum of one (1) additional year on many items of personal property which have a valid original manufacturer's written U.S. warranty of three (3) years or less and which you have purchased entirely with your eligible Visa card.

What items are not covered by Extended Protection?

- 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.
- 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 purchased for resale, professional or commercial use.
- Computer software.
- Medical equipment.
- 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.
- Used or pre-owned items.

Are gifts covered?

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

What about purchases made outside the U.S.?

Purchase Security

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

Extended Protection

Yes, as long as you purchased the item with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty, store purchased dealer warranty, or assembler warranty of three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

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

Purchase Security

Yes. If you want to file a claim, you will need copies of your Visa card receipt and your store receipt.

Extended Protection

Yes. If you want to file a claim, you will need copies of your Visa card receipt, your store receipt, and the original manufacturer's written U.S. warranty and any other applicable warranty.

How do I file a claim?

Purchase Security and Extended Protection

Call the Benefit Administrator at 1-800-848-1943 for Purchase Security or Extended Protection within sixty (60) days of loss or damage. Please note if you do not give such notice within sixty (60) days after the loss or damage your

claim may be denied. The Benefit Administrator 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 loss or damage. Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Purchase Security and Extended Protection benefits, go to the Visa Purchase Security and Extended Protection Service Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?

Purchase Security

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A police report (made within 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 loss.
- 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 in, at your expense, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

Extended Protection

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's 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 receipts.
- The original repair order.

All claims must be fully substantiated.

How will I be reimbursed?

Purchase Security

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. The damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. The stolen item may be replaced. You will usually be notified of the decision within fifteen (15) days following receipt of the required proof of theft/ damage/loss documentation.
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 Visa card receipt less shipping and handling up to a maximum of \$10,000 per claim, and \$50,000 per cardholder.* 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.

Extended Protection

Once your claim has been verified, the item will be repaired or replaced at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered items as recorded on your eligible Visa card receipt less shipping and handling up to a maximum of \$10,000 per claim and \$50,000 per cardholder.

Extended Protection will pay the facility directly for the repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

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?

Purchase Security

Yes, If you have insurance (e.g. business owner's,

Purchase Security/Extended Protection (Cont.)

homeowner's, renter's, or automobile), 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, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient at the option of the Benefit Administrator SM

Extended Protection

No, however, if you have purchased or received a service contract or extended warranty, Extended Protection is supplemental to and excess of that coverage.

* Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, 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 loss up to the amount charged to your 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 your insurance or indemnity for eligible claims. The maximum limit of liability is \$10,000 per claim occurrence, and \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the Visa card receipt. Where a protected item is part of a pair or 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 and Extended Protection: These benefits apply only to you the eligible Visa cardholder, and to whoever receives the eligible gifts you purchase 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 these Benefits. 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 cardholder agrees that any 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 by the cardholder.

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 damage, theft or product failure.

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 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 Guide to Benefit have been complied with fully.

These benefits are 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 benefits described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

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

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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.

Who is eligible for this benefit?

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.
- 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 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.
- 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:

Return Protection (Cont.)

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 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 cardholder.

If you make any claim knowing it to be false or fraudulent in any respect, 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 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)

Roadside Dispatch

What is Roadside Dispatch?

Roadside Dispatch® is a pay-per-use roadside assistance program provided expressly for Visa cardholders. The program provides you with security and convenience wherever your travels take you.

For roadside assistance, call 1-800-VISA-TOW (1-800-847-2869).

No membership required or pre-enrollment is required. No annual dues. No limit on usage.

For \$59.95 per service call, the program provides:

- Towing - Up to 5 miles included¹
- Tire Changing - must have good, inflated spare
- Jump Starting - battery boost
- Lockout Service (no key replacement)
- Fuel Delivery - up to 5 gallons (cost of fuel not included)
- Winching² (within 100 feet of paved or county maintained road only)

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location - we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) Not only will you not have to search for the name of a local tow operator, we may even save you money because our rates are pre-negotiated. All fees are conveniently billed

to your Visa account.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call us toll free when you need us.

1-800-VISA-TOW

It's that easy!

1 Rates apply to vehicles up to one ton gross vehicle weight only. Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

2 Additional fees may apply for winching services under certain circumstances.

Note: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your card issuer shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor your card issuer provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing

Roadside Dispatch (Cont.)

charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc. This program

may be discontinued at any time without prior notice. Program void where prohibited.

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Travel and Emergency Assistance Services

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 emergency 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?

They're as close as the nearest phone. You simply call the Benefit Administrator at **1-800-992-6029** any hour of the day or night. If you are outside the United States, call collect at 804-673-1675.

Is there a charge for these services?

No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

Please note: Visa Travel and Emergency Assistance Services provide assistance and 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 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 the failure to transmit any message successfully.**
- **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 your Visa Card 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 Card or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **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 death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. **NOTE: All costs are your responsibility.**
- **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. The 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.**
- **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 responsibility.**
- **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 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.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.

FORM #VTEAS - 2010 (Stand 04/11)

