



VISA CARDHOLDER BENEFITS

Visa Signature Rewards Credit Card

Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver (ARCDW) gives eligible Visa cardholders insurance coverage for physical damage and theft, reasonable and customary towing, and valid loss-of-use charges and administrative fees when they reserve and pay for a rental car with their covered account. Certain terms, conditions, and exclusions apply. For coverage to apply, the cardholder must use the covered account to secure transactions.

How the benefit works:

- Cardholders must reserve and pay for the entire rental with their covered account.
- Cardholders must decline the Collision Damage Waiver coverage offered by the rental agency and make sure the cardholder's name is listed as the primary renter on the auto rental contract.
- Any additional drivers must also be listed on the auto rental agreement.
- In the event your cardholders need to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.
- Cardholders have the option to file the claim at eclaimsline.com and upload the required document, pictures, etc.

Lost Luggage Reimbursement

Lost Luggage Reimbursement will reimburse the eligible Visa cardholder for the difference between the value of the amount claimed and the common carrier's payment when the cardholder checked luggage and contents are lost due to theft or misdirection by the common carrier (e.g., airline, rail, bus, ferry). Some configurations include checked luggage while others include checked and carry-on baggage. For coverage to apply, the cardholder must use the covered account and/or rewards program associated with the covered account to secure transactions.

How the benefit works:

- Cardholders must pay for their passenger fare with their covered account and/or rewards program associated with the covered account.
- Cardholders must file a Lost Luggage report before leaving the passenger terminal and provide a copy of that report along with their other claims documents.
- In the event your cardholders need to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.
- Cardholders have the option to file the claim at eclaimsline.com and upload the required document, pictures, etc.

Travel Accident Insurance

Travel Accident Insurance provides accidental death and dismemberment coverage when the eligible Visa cardholder purchases the passenger fare with the covered account. Coverage is in effect on the common carrier (e.g., flight, rail, bus, ferry, cruise ship), as well as while on courtesy ground transportation to and from the airport (or train depot, bus terminal, etc.), between terminals and when the cardholder is at the airport immediately before departure or immediately after arrival on any covered trip. Certain terms, conditions, and exclusions apply. For coverage to apply, the cardholder must use the covered account to secure transactions.

How the benefit works:

- Cardholders must pay for their passenger fare with their covered account.
- If a cardholder has an accidental bodily injury while on a covered trip that results in a death or dismemberment, the cardholder will be covered by a percentage of the principal sum for the loss of life or dismemberment.
- In the event the cardholder needs to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.



VISA CARDHOLDER BENEFITS

Visa Signature Rewards Credit Card

Purchase Security Protection

Purchase Security can replace, repair, or reimburse the eligible Visa cardholder up to the total purchase price for an item they paid for with their covered account in the event the item is stolen or damaged within the first 90 days of purchase. With the Credit Union's benefit, Purchase Security can replace, repair, or reimburse the item up to \$500 per claim in the event the item is stolen or damaged due to fire, vandalism, or accidentally discharged water or certain weather conditions. Certain terms, conditions, and exclusions apply. In order for coverage to apply, the cardholder must use the covered account and/or rewards program associated with the covered account to secure transactions.

How the benefit works:

- Cardholders must purchase an item with the covered account and/or rewards program associated with the covered account.
- Purchase has to be for personal property, such as a shirt or a cell phone. Examples of items that aren't covered include consumables such as food and gasoline or services such as a haircut or dry cleaning.
- If the item is stolen or damaged, the cardholder must file a police report within 48 hours of becoming aware of the theft.
- In the event the cardholder needs to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.
- Cardholders have the option to file the claim at cardbenefitservices.com and upload the required documents, pictures, etc.

Lost Luggage Reimbursement

Lost Luggage Reimbursement will reimburse the eligible Visa cardholder for the difference between the value of the amount claimed and the common carrier's payment when the cardholder checked luggage and contents are lost due to theft or misdirection by the common carrier (e.g., airline, rail, bus, ferry). Some configurations include checked luggage while others include checked and carry-on baggage. For coverage to apply, the cardholder must use the covered account and/or rewards program associated with the covered account to secure transactions.

How the benefit works:

- Cardholders must pay for their passenger fare with their covered account and/or rewards program associated with the covered account.
- Cardholders must file a Lost Luggage report before leaving the passenger terminal and provide a copy of that report along with their other claims documents.
- In the event your cardholders need to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.
- Cardholders have the option to file the claim at eclaimslines.com and upload the required document, pictures, etc.

Special Offers

- Shipt - Grocery and household delivery service
- Sofar Sounds - Live music ticket resource
- ID Navigator powered by LifeLock - Identity protection
- Dovly Uplift - Credit monitoring



VISA CARDHOLDER BENEFITS

Visa Traditional Credit Card

Auto Rental Collision Damage Waiver

Auto Rental Collision Damage Waiver (ARCDW) gives eligible Visa cardholders insurance coverage for physical damage and theft, reasonable and customary towing, and valid loss-of-use charges and administrative fees when they reserve and pay for a rental car with their covered account. Certain terms, conditions, and exclusions apply. For coverage to apply, the cardholder must use the covered account to secure transactions.

How the benefit works:

- Cardholders must pay for their passenger fare with their covered account.
- If a cardholder has an accidental bodily injury while on a covered trip that results in a death or dismemberment, the cardholder will be covered by a percentage of the principal sum for the loss of life or dismemberment.
- In the event the cardholder needs to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.

Travel Accident Insurance

Travel Accident Insurance provides accidental death and dismemberment coverage when the eligible Visa cardholder purchases the passenger fare with the covered account. Coverage is in effect on the common carrier (e.g., flight, rail, bus, ferry, cruise ship), as well as while on courtesy ground transportation to and from the airport (or train depot, bus terminal, etc.), between terminals and when the cardholder is at the airport immediately before departure or immediately after arrival on any covered trip. Certain terms, conditions, and exclusions apply. For coverage to apply, the cardholder must use the covered account to secure transactions.

How the benefit works:

- Cardholders must pay for their passenger fare with their covered account.
- If a cardholder has an accidental bodily injury while on a covered trip that results in a death or dismemberment, the cardholder will be covered by a percentage of the principal sum for the loss of life or dismemberment.
- In the event the cardholder needs to file a claim, the agents are committed to making sure they receive every dollar that they are eligible for under the policy.

Travel and Emergency Assistance Services

Travel and Emergency Assistance Services gives eligible Visa cardholders access to highly skilled experts who are fluent in English. Your cardholders will be connected to the right resources to help resolve a wide variety of travel emergencies—from relatively simple inconveniences to complex situations. Note that this program provides assistance only. The cardholder is responsible for the cost of any services received (e.g., the cardholder can receive a referral to legal or medical providers but would be responsible for paying the lawyer or doctor for any services delivered). Certain terms, conditions, and exclusions apply. Services include:

- Medical Referral Assistance provides medical referral, monitoring, and follow-up.
- Emergency Transportation Assistance arranges for transportation under medical supervision.
- Emergency Message Service can relay emergency messages for travelers and is available 24 hours a day.
- Prescription Assistance and Valuable Document Delivery Arrangements can accommodate unexpected prescription needs or transport-critical documents (e.g. passport or travel visa) which may have been left at home or elsewhere.
- Legal Referral Assistance can arrange contact with English-speaking attorneys and U.S. embassies and consulates and provide bail-bond assistance.
- Emergency Ticket Replacement arranges for the replacement and delivery of new tickets and assists with ticket reimbursement procedures.
- Lost Luggage Locator Service can help with the common carrier's claim procedures or arrange shipment of replacement items if an airline or common carrier loses your checked luggage.
- Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters if available.
- Pre-Trip Assistance provides information about health precautions, weather reports, currency exchange rates, visas, ATM locations, and immunizations.

Special Offers

- ID Navigator powered by LifeLock - Identity protection
- Dovly Uplift - Credit monitoring