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Agreement,  
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## **VISA Platinum Credit Card Account Agreement and Disclosure Statement**

You have applied for a VISA Platinum Credit Card Account (“Account”) with the The Partnership Federal Credit Union. If your application is approved, your use of the Account, and any credit card and convenience checks that access the Account, will be subject to the terms and conditions set forth in this Visa Platinum Credit Card Account Agreement and Disclosure Statement (“Agreement”). Please read it carefully.

### **A. DEFINITIONS**

In this Agreement, the words “you,” “your,” and “yours” mean each person and all persons who apply for or use the Account. The words “we,” “us,” “our,” “ours,” and “Credit Union” mean the The Partnership Federal Credit Union. The word “Card” means the VISA Platinum Credit Card issued to you or to someone else with your authorization and any duplicate or renewal credit card that we may issue. The words “Convenience Check” mean any check that we issue that accesses the Account. The words “Pricing Addendum” mean the document that you received with this Agreement listing the Periodic Rates and Corresponding **ANNUAL PERCENTAGE RATES** and certain other charges that may apply to your Account. The Pricing Addendum is incorporated into and is an integrated part of this Agreement.

### **B. ACKNOWLEDGEMENT OF AGREEMENT AND ACCEPTANCE OF TERMS**

By signing the application for a Card, by using the Card, by using any Convenience Check that accesses the Account, or by otherwise using the Account, you acknowledge receipt of a copy of this Agreement and accept its terms. You agree that these terms will be binding on you and will continue to apply until the Account is closed, all unexpired Cards and unused Convenience Checks are cut in half and returned to us, and all amounts due on the Account are paid in full.

### **C. USING YOUR VISA PLATINUM ACCOUNT**

1. If we approve your application, you will be issued a Card and Convenience Checks and you will be able to use the Account for balance transfers, cash advances, and purchases.
2. We may periodically offer you the opportunity to transfer balances by means of balance transfer coupons or checks. Balance transfers can only be used to make payments on loans or obligations from other creditors for which you are contractually liable. Balance transfers cannot be used to make payments on your Account or on any other loans or obligations with us. If you request more than one balance transfer, your requests will be processed in order from the lowest dollar amount to the highest dollar amount. Balance transfer offers will have an expiration date. If you attempt to transfer balances after the expiration date, we will treat the transaction as a request for a cash advance and the rates applicable to a cash advance will apply.
3. To get a cash advance, present the Card or give the Card number and expiration date, and any other required information, such as your name and the three digit security code, sometimes called the Card Verification Value (“CVV”), to us or to another financial institution, or use the Card at a VISA-designated automated teller machine (“ATM”). If you make the transaction in person, you will sign a cash advance voucher imprinted with your card numbers. Keep the voucher to verify your periodic statement. If you use your Card at an ATM, you should receive a receipt with your transaction; however, if receipts are not available, your only documentation of the transaction may be your periodic statement.

4. To make a purchase, present the Card or give the Card number and expiration date, and any other required information, such as your name and the three digit security code, sometimes called the Card Verification Value ("CVV"), to a participating merchant, or use the Card at a VISA-designated point-of-sale terminal. If you make the transaction in person, you will sign a sales draft imprinted with your card numbers. Keep the sales draft to verify your periodic statement. If you use the Card at a POS terminal, you should receive a receipt with your transaction; however, if receipts are not available, your only documentation of the transaction may be your periodic statement. If the transaction is not made in person (such as when you make a purchase by phone, by mail order, or online), you should receive a sales draft with your order; however, if you do not, your only documentation of the transaction may be your periodic statement. If you make purchases online, you may be required to enroll in Verified by VISA. The terms and conditions of Verified by VISA will be disclosed to you online when you make an online purchase.
5. You can also access your VISA Account by writing Convenience Checks. Your account must be activated prior to writing a Convenience Check. The use of a Convenience Check is treated as a cash advance. The "Special Rule for Credit Card Purchases" does not apply to purchases you make by using Convenience Checks.
6. Cash advances and purchases made in foreign countries and foreign currencies will be billed to you in U.S. dollars under the regulations established by VISA International. We do not determine the conversion rate which is used; VISA does. The conversion rate will be either (a) 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 (b) the government mandated rate in effect for the applicable central processing date. In addition, there will be an adjustment (plus or minus) to the rate, as set forth in the Pricing Addendum, that is determined by us. You will also be assessed any transaction fees charged by other institutions handling the transaction and conversion. Since these fees may vary, and are not known to us, we cannot specify them in this Agreement. The conversion to U.S. dollars may also occur on a date other than the transaction date; consequently, the conversion rate may be different than the rate in effect at the time of the transaction.
7. You may not use or permit others to use your Account for illegal transactions, such as illegal online gambling. We have the right, but not the obligation, to refuse a requested transaction if we reasonably believe the transaction is illegal. However, if a transaction is not refused, the actual or alleged illegality of the transaction will not be a defense to your obligation to pay for the transaction and to pay any **FINANCE CHARGES** and other charges related to the transaction. You, not the Credit Union, are responsible for determining whether transactions are legal.

#### D. CREDIT LIMIT

1. If your application is approved, we will establish a credit limit for your Account. The amount will be based upon our evaluation of your credit, including your ability to pay and your creditworthiness. You can borrow up to the full amount of the credit limit, make payments, and borrow again up to the full amount of the credit limit, as long as you continue to be creditworthy.
2. Your credit limit will be reviewed periodically and may be increased or decreased at that time without advance notice to you. As a result of such reviews, you may also be requested to provide current information about your credit, even if your credit

limit is not changed. You can apply for an increase in your credit limit at any time but credit limit increases must be approved by us in accordance with our lending policies and procedures.

3. The credit available for your use may from time to time be less than your credit limit. An approved authorization will be a hold against your credit limit for a period of up to five calendar days or until the transaction is posted to your Account. In addition, we reserve the right to delay restoring your credit limit until final collection of any non-cash items presented to pay your Account.
4. If your outstanding balance exceeds your credit limit at any time, for any reason, you must, upon your receipt of our written demand, immediately make a lump sum payment to reduce your balance to an amount within your credit limit.

#### E. STATEMENTS

As required by law, we will send you a monthly statement that will show all balance transfers, cash advances, purchases, **FINANCE CHARGES**, other charges (except replacement card fees and bad address fees, which will be shown on your share account or deposit account statement), payments, and credits posted to your Account during the billing cycle covered by the statement. The statement will show your Previous Balance, your New Balance, and the Payment Due Date by which we must receive your minimum monthly payment. If there is more than one of you, we will send the monthly statement only to the person named in our system as the primary account holder.

#### F. REPAYMENT TERMS

1. You promise to pay us in U.S. dollars at the address designated on your statement all sums advanced under this Agreement plus all **FINANCE CHARGES**, other charges, and any other amounts due under this Agreement. You agree to make your payments in accordance with the terms, including the payment cutoff time, if any, shown on your statement and you agree that we can change those terms without prior notice to you. You are also obligated to repay any amounts that are due under this Agreement as the result of the use of the Account by any other person with your permission, whether or not the person stays within the limits of use set by you. In addition, any other person who uses the Account is obligated to repay us for all amounts that are due under this Agreement as the result of their use of the Account.
2. We will generally apply payments and credits first to other charges, then to any **FINANCE CHARGES**, then to any delinquent amounts, then to any older amounts, and then to any current amounts. In applying payments and credits to amounts that include a combination of balance transfer balances, cash advance balances, and purchase balances, we will generally apply payments and credits in order of the **ANNUAL PERCENTAGE RATE** applicable to the balance, from highest to lowest.
3. You have the right to repay your Account balance in full at any time without prepayment penalty, but each month you must pay at least the minimum monthly payment due. The minimum monthly payment due is the greater of \$15 or 2% of the New Balance, or the amount of the New Balance if the New Balance is less than \$15, plus any past due amounts, plus any amounts by which your outstanding balance exceeds your credit limit, rounded up to the nearest dollar. Note that paying only the minimum monthly payment may not be sufficient to reduce your Account balance below your credit limit, and may not avoid the imposition of the Overlimit Fee described in Section K. "Other Charges".
4. We may accept checks, money orders, or other types of payment marked "payment in full" or using other language to indicate full satisfaction of any indebtedness, without being bound by such

language or waiving any of our rights under this Agreement. Full satisfaction of indebtedness shall be accepted by us only in a written agreement signed by an employee of ours authorized to do so.

5. You remain liable for all amounts due under this Agreement even if another person has been directed to pay some or all of such amounts by an agreement or court order to which we are not a party, for example, a divorce decree. Any release from the obligation to pay is valid only if pursuant to a document signed by an employee of ours authorized to do so, or if pursuant to a court order in an action to which we are a party.

## G. FINANCE CHARGES

Your Account may be subject to Periodic **FINANCE CHARGES**, which are calculated on the balance transfer, purchase, and cash advance balances in your Account. We do not assess any Balance Transfer Fee, any Cash Advance Fee, or any Minimum **FINANCE CHARGE**.

## H. WHEN PERIODIC FINANCE CHARGES BEGIN TO ACCRUE AND GRACE PERIOD

Periodic **FINANCE CHARGES** are imposed on balance transfers and cash advances beginning on the date you obtain the balance transfer or cash advance or on the first day of the billing cycle in which the balance transfer or cash advance is posted to your Account, whichever is later. Except when you get a "grace period" for purchases, Periodic **FINANCE CHARGES** are imposed on purchases beginning on the date on which the purchase is posted to your Account. Periodic **FINANCE CHARGES** will not be charged on new purchases on your current statement provided that you have paid the New Balance on your previous statement in full by the Payment Due Date on that statement, and Periodic **FINANCE CHARGES** will not be charged on those same purchases on your next statement provided that you pay the New Balance on your current statement in full by the Payment Due Date on that statement. The payment Due Date shown on a statement will be at least 25 days after the end of the billing cycle covered by that statement. We call this time period in which you can pay for your purchases without being assessed Periodic **FINANCE CHARGES** the "grace period." You do not have a grace period on balance transfers or cash advances.

## I. CALCULATING PERIODIC FINANCE CHARGES

1. Generally, at the end of each billing cycle, we separately compute the Average Daily Balance and Periodic **FINANCE CHARGES** during that billing cycle for each separate transaction category (balance transfer, cash advance, and purchase, and, if applicable, each type of balance transfer, cash advance or purchase that carries a special or promotional rate). However, if you have a grace period for purchases, then we do not compute an Average Daily Balance for Purchases or Periodic **FINANCE CHARGES** for purchases.
2. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing cycle. We compute the daily balance for each transaction category by (a) taking the previous day's daily balance (if any), and (b) adding applicable transactions posted that day; (c) subtracting any applicable credits and payments that day and (d) transferring any balances, as appropriate to reflect the expiration or termination of a special promotion. We disregard any negative daily balance in computing the Average Daily Balance.
3. For each separate transaction category, we calculate the Periodic **FINANCE CHARGE** using the following equation: Periodic **FINANCE CHARGE** = Average Daily Balance x Monthly Periodic Rate. (You may refer to the **FINANCE CHARGE** summary on the front of your statement for these amounts.)

Then we add all the Periodic **FINANCE CHARGES** for each transaction category to get the total Periodic **FINANCE CHARGES** for your Account.

## J. MONTHLY PERIOD RATES AND CORRESPONDING ANNUAL PERCENTAGE RATES

The Monthly Periodic Rates and Corresponding **ANNUAL PERCENTAGE RATES** that apply to each transaction category are set forth in your Pricing Addendum. These rates may be fixed rates or variable rates. If a rate is a variable rate, it will be subject to a change on a quarterly basis. If a rate is a variable rate, it will be determined on the first business day of the calendar quarter in which your billing cycle commences and will apply for the entire billing cycle. The variable rate for a transaction category is determined by adding a specified number of percentage points, called the "Margin," to an Index. The Margin will be set forth in your Pricing Addendum. The Index is the highest rate of interest listed as the "Prime Rate" in the Money Rates section of The Wall Street Journal on the first business day of the calendar quarter. The Prime Rate is merely a pricing index and does not represent the lowest or best interest rate available to a borrower at any bank at any given time. Your **ANNUAL PERCENTAGE RATE** may increase or decrease when the Prime Rate changes. An increase in the **ANNUAL PERCENTAGE RATE** may cause you to pay a larger Periodic **FINANCE CHARGE** and will usually result in an increase in your minimum monthly payment.

## K. OTHER CHARGES

1. Annual Fee: You will not be charged an annual fee.
2. Late Fee: If your minimum monthly payment is not paid within 15 days after the payment due date, you may be charged a late payment fee.
3. Overlimit Fee: If the New Balance on your Account exceeds your credit limit, you may be charged an overlimit fee.
4. Returned Payment Fee: If your payment is returned for any reason, you may be charged a returned payment fee.
5. Replacement Card Fee: If we replace your Card more than twice a year, for example, because it was lost, or stolen, or the magnetic strip on the Card ceased to work, you may be charged a replacement card fee.
6. Bad Address Fee: If you move and do not promptly provide us with your current address, and we receive returned statements, cards, or any other correspondence as a result, you may be charged a bad address fee.
7. Foreign Currency Conversion Adjustment Fee: If you make a purchase or get a cash advance in a foreign country or in a foreign currency, you will be charged a foreign currency conversion adjustment fee.
8. The amount of these charges and the formula for the foreign currency conversion adjustment fee will be set forth in the Account Opening Disclosure.

## L. CHANGES IN TERMS

We may change the terms of this Agreement, including, but not limited to, increasing rates, adding or increasing any **FINANCE CHARGES**, adding or increasing any other charges, increasing any other amounts that you may have to pay, and changing the way that **FINANCE CHARGES** are calculated. "Change" can mean deleting an old term, changing an existing term, or adding a new term, even if the new term is unrelated to the terms in this Agreement. When we change terms, we will notify you of the changes as required by law. To the extent permitted by law, a change in the terms may apply to existing balances and to new transactions on your Account. If you do not want the changes to apply to your Account, you have the option of cutting all your Cards and unused Convenience Checks in half and returning them to us with a written request that your Account be canceled.

If you do that, you may pay off your Account balance under the old terms. If you keep your Card, the new terms will go into effect whether or not you use your Card for new transactions.

#### **M. HONEST DEALING**

You will promptly notify us of any information that affects your creditworthiness or ability to make at least the minimum monthly payments required on your Account, including but not limited to a change of name, address, or employment. You agree not to use your Account for new transactions and you agree not to apply to increase your credit limit if you have reason to believe you cannot make the required payments.

#### **N. SECURITY INTERESTS**

As security for the repayment of all amounts due under the terms of this Agreement, you grant us a security interest in all of the individual and joint share accounts and deposit accounts that you have with us now and in the future. If you default under the terms of this Agreement we may apply the balances in these Accounts to any amounts due.

#### **O. DEFAULT AND ACCELERATION**

If you fail to make any minimum monthly payment within 15 days after the due date, you breach any other term of the Agreement, your creditworthiness materially declines, you stop being a Credit Union member, you fail to meet your obligations to us or to any other lender, you become insolvent, file for bankruptcy relief, or die, you will be in default. If you are in default, we may, at our option, terminate your Account and declare the unpaid balance of the Account due and payable immediately without notice. We may accept a lump payment or partial payment, without waiving our right to accelerate the payment of the Account and declare the entire unpaid balance due.

#### **P. COLLECTION COSTS**

To the extent permitted by law, you agree to pay all reasonable costs of collections incurred by us before suit is filed. If we take legal action to collect what you owe us, you agree to pay our reasonable attorneys' fees and costs of suit in addition to any other amount you owe, whether the legal action we take is a collection lawsuit, a bankruptcy proceeding, an appeal, an action to collect on a judgment we have against you, or another type of legal proceeding.

#### **Q. TERMINATION**

You can terminate your Account by cutting all your Cards and Convenience Checks in half and returning them to us with a written request that your Account is cancelled. Without prior written notice, we can terminate your Account, reduce or cancel all credit available on the Account, refuse to make further advances, and revoke all Cards and Convenience Checks issued on the Account. If that happens, you agree to cut all Cards and Convenience Checks in half and return them to us. Termination of this Agreement does not relieve you of your obligation to pay all amounts due under this Agreement.

#### **R. UNAUTHORIZED USE OF LOST OR STOLEN CARDS**

You are generally not liable for unauthorized use of your Card. However, if you are grossly negligent in the handling of your Card, you may be liable for up to \$50 in unauthorized use of your Card. You will not be liable for any unauthorized use that occurs after you notify us, orally or in writing, of the loss, theft or possible unauthorized use of your Card and you agree to so promptly. If you notify us of the loss, theft, or possible unauthorized use of your Card, then we may reasonably request you to cooperate in our investigation of your claim. Unauthorized use does not include the use by any person to whom you have given the Card or to whom you have given authority to use the Account and you will be liable for all use by such user.

To notify us, call 800-285-3286 at any time, 24 hours a day, or write to The Partnership FCU, P.O. Box 18539; Washington, D.C. 20036-8539.

#### **S. CREDITS**

If a merchant who honors your card gives you credit for returns or adjustments, the merchant will notify us and we will post a credit to your Account. If your credits and payments exceed what you owe us, we will hold the credit balance and apply it against future balance transfers and cash advances and purchases, or, if it is \$1.00 or more, refund it on your written request. If we do not receive a written request from you and the credit balance remains in your Account for more than six months, we will make a good faith effort to refund the credit balance to you. We will not pay dividends on any credit balance on your Account.

#### **T. MERCHANT DISPUTES**

We are not responsible for the refusal of any merchant, financial institution, point of sale terminal or automated teller machine to honor your Card. We are subject to claims and defenses (other than tort claims) arising out of goods or services your purchase with the Card only if you have made a good faith attempt but have been unable to obtain satisfaction from the merchant, and (a) your purchase was made in response to an advertisement we sent or participated in sending to you; or (b) your purchase cost more than \$50.00 and was made from a merchant in your home state or, if not in your home state, within 100 miles of your current mailing address. Any other dispute you must resolve directly with the merchant.

#### **U. SEVERABILITY**

If any part of this Agreement is determined to be invalid, the remaining portions shall remain effective.

#### **V. MONITORING AND RECORDING OF CONVERSATIONS**

By accepting this Agreement, you consent to and authorize us to monitor and/or record any of your telephone conversations with our representatives.

#### **W. GOVERNING LAW**

**This Agreement and your Account will be governed by Federal law and the laws of the District of Columbia, without reference to principles of conflict of laws.**

#### **X. CREDIT INFORMATION**

As permitted by law, we may obtain consumer credit reports and information about you for updates, renewals, extensions of credit, reviews of your Account (which must take place at least once every 36 months), collection of your Account, and any other permissible purpose. We may furnish information about you and your Account to consumer reporting agencies and others who help service your Account. If you believe that any information that we have furnished to consumer reporting agencies about you and your Account is inaccurate, write to: Lending Department; The Partnership Federal Credit Union; P.O. Box 18539; Washington, D.C. 20036-8539.

#### **Y. WAIVERS**

We may delay or waive enforcing any of our rights under this Agreement without losing them. Unless confirmed in writing by an employee of ours who is authorized to do so, no waiver of our rights is a continuing waiver.

## Your Billing Rights

### Keep This Notice for Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

#### Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us (on a separate sheet) at The Partnership FCU, P.O. Box 18539, Washington, D.C. 20036-8539. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at 24/7 at 800-285-3286, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your Account bill automatically from your savings or checking Account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

#### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount in question, including **FINANCE CHARGES**, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any **FINANCE CHARGE** related to any questioned amount. If we didn't make a mistake, you may have to pay **FINANCE CHARGES**, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount even if your bill was correct.

#### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- A. You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- B. The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

## Your Visa Card Guide to Benefits

These benefits and descriptions supersede any benefits and descriptions you may have received earlier. Please read and retain for your records.

Effective 5/1/17. For questions about your balance, call the customer service number on your Visa statement.

### 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 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-VISA-911 any hour of the day or night. If you are outside the United States, call collect at 0-410-581-9994.

#### 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 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 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 Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410- 581-9994.

## **WARRANTY MANAGER SERVICE**

### **How do I benefit from Warranty Manager Service?**

Warranty Manager Service offers you a number of valuable features, including warranty registration and Extended Warranty Protection, all available with a simple toll-free telephone call. And with our Visa 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 receipts and warranty information, we'll keep everything on file- so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the free repair period under the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

### **Why should I register my purchases?**

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

Although registration 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-VISA-911 (or collect at 0-410-581-9994) for information regarding the security of registering your purchases.

### **What are the advantages of a Visa Performance Guarantee?**

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 for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

### **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.

### **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.

### **Are purchases made outside the United States covered?**

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty. Rest easy knowing that purchases made while you travel are protected by Visa.

### **What items are not covered?**

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.
- Real estate and items which are intended to become part of real estate.
- Computer software.
- Medical equipment.

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

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 records unless the purchase is registered.

### **How do I file a claim?**

Call the Benefit Administrator at 1-800-VISA-911 (or collect at 0-410-581- 9994) immediately upon learning of a product failure.

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 preliminary claim information, direct you to the appropriate repair facility, 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 of the product failure. Unless otherwise noted, the date of loss shall be the date you first notified the Benefit Administrator.

Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all 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 Warranty Manager Service, go to the Visa Warranty Manager Service Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims).

#### **What documents do I need to submit with my claim?**

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- 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 receipts.
- The original repair order.
- All claims must be fully substantiated.

#### **How will I be reimbursed?**

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

Extended Warranty Protection will pay the facility directly for 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 Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the benefit. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

#### **Do I have to file with my insurance company?**

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

\* 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-VISA-911 for details regarding specific products. Additional Provisions for Warranty Manager Service: 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. The Provider will not unreasonably apply this provision 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. The Provider relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are 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 product failure.

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 Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies, including the execution of all documents, and the Provider shall be entitled at its own expense to bring suit in your name. 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 the Guide to Benefits and policy have been complied with fully. Visa Warranty Manager Service is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefits is not a policy of insurance. In the event of any conflict between this Guide to Benefits and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

The benefit described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled. This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. Termination date 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. If the Provider non-renews or cancels any benefit provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary. The benefit will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met. For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911, or call collect at 0-410-581-9994.

### **AUTO RENTAL COLLISION DAMAGE WAIVER**

#### **What is this benefit?**

When certain terms and conditions are met, the Visa Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides- at no additional charge- 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. Here are answers to some commonly asked questions about the benefit.

#### **Who is eligible?**

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

#### **What is covered?**

Subject to the terms and conditions in this Guide to Benefits, Visa Auto Rental CDW reimburses you for covered damage or theft to a rental vehicle while it is your responsibility, as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, mini-vans, 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 Benefits, Visa Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.

Covered losses are:

1. Physical damage and/or theft of the covered rental vehicle.
2. Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
3. Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

#### **How do I activate this benefit?**

For the benefit to be in effect, you must:

1. Initiate and complete the entire rental transaction with your eligible Visa card, and
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

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

Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage, regardless of whether your liability has been established. If you are outside the United States, call collect at 0-410-581-9994. The Benefit Administrator will answer any questions you or the rental agency may have, and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days\* following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

#### **What is not covered?**

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage to anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Depreciation of the rental vehicle caused by loss or damage including, but not limited to, "diminished value."
- Expenses reimbursable by your insurer, employer, or employer's insurance.
- Loss 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.
- Loss due to off-road operation of the rental vehicle.
- Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- 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.
- Leases and mini leases.
- Loss or damage as a result of the cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than forty-five (45) days\* from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days\* from the date of loss. Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions which originated in Israel, Jamaica, the Republic of Ireland, or Northern 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-VISA-911 for help. If you are outside the United States, call collect at 0-410-581-9994.

#### **When and where do I have this benefit?**

This benefit is available on a 24-hour basis, 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 travel to make sure Visa Auto Rental CDW will apply. This benefit is in effect while the rental vehicle remains in your control, or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

#### **How does this benefit apply?**

Within your country of residence, Visa Auto Rental CDW supplements, and applies excess 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 losses reimbursed by your own insurer, employer, employer's insurance, or any other valid and collectible insurance; 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, this benefit is primary in those countries where it is available, and in that case, you do not have to claim payment from any other source of insurance before receiving the benefits.

### What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an 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. This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which are used exclusively to transport people. If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410-581-9994.

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

At the time of the damage or theft, or when you return the rental vehicle, immediately ask the auto rental company for:

A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.

- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

### How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty five (45) days\* from the date of theft or damage, or your claim will be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Mail the following documentation to the Benefit Administrator:

- The completed and signed Visa Auto Rental CDW Claim Form.
- Your completed claim form must be postmarked within ninety (90) days\* of the date of the damage or theft, even if all other required documentation is not yet available, or your claim will 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 card.
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.
- A copy of the declaration page from your automobile insurance carrier.
- Enclose all the documents you received from the auto rental company:
  - A copy of the Accident Report Form.
  - A copy of the entire 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.
  - Any other documentation deemed necessary by the Benefit Administrator to 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 Visa Auto Rental CDW go to the Visa Auto Rental CDW Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims). If you experience difficulty in obtaining all the required documents within ninety (90) days\* of the date of theft or damage, just submit the claim form and any documentation you already have available.

NOTE: All remaining documents must be postmarked within 365 days of the date of theft or damage.

### Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, 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 Provider to the extent of the cost of the Provider's payment to you.

The Provider shall then be entitled at its own expense to sue in your name. Should this occur, you must give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in your name.

Not applicable to residents of certain states.

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 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 your benefits may be canceled. The Provider relies on the truth of the statements of each cardholder. Each cardholder agrees that such representations are 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 twelve (12) months of the date of damage or theft.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) 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 all the terms of this Guide to Benefits and policy have been complied with fully.

Visa Auto Rental CDW is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America ("Provider"). The benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. This Guide to Benefits is not a policy of insurance. In the event of any conflict between the description of the benefit in this Guide to Benefits and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A.

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

Termination date 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. If the Provider non-renews or cancels any benefit provided to eligible Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary. Visa Auto Rental CDW will still apply to vehicle rentals commenced prior to the date of such cancellation or non-renewal provided all other terms and conditions of the benefit are met. For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 0-410- 581-9994.

## TRAVEL ACCIDENT INSURANCE

Principal Sum: \$1,000,000

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS.

This Description of Coverage is provided to eligible Visa cardholders, and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

### Eligibility and Period of Coverage

You and your dependents<sup>1</sup> become covered automatically when the entire Common Carrier fare is charged to your covered Platinum card account ("Covered Persons"). It is not necessary to notify us, the Insurance Company, or the Benefit Administrator when tickets are purchased. Coverage ends when the policy is terminated or on the date your covered card terminates or ceases to be in good standing, whichever occurs first.

### Benefits

Subject to the terms and conditions, if a Covered Person's accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

Life	100%
Both hands or both feet	100%
Sight of both eyes	100%
One hand and one foot	100%
Speech and hearing	100%
One hand or one foot and the sight of one eye	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%
Thumb and index finger on the same hand	25%

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable Loss of sight, speech, or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered Loss of life.

Injury means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Covered Person is covered under this policy.

Covered Trip means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your covered card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip. Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire. Common Carrier does not include a conveyance operated for sport, recreation, and/or sightseeing activities or for any travel in any aircraft device for aerial navigation except as expressly provided in the policy.

Exclusion: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated by a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit of Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

Notice of Claim: Written Notice of Claim, including your name and policy number VTA00015, should be mailed to the Benefit Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Benefit Administrator will send the claimant forms for filing proof of Loss.

The Cost: This travel insurance is purchased for you by The Partnership FCU.

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy, VTA00015, issued to the Visa U.S.A. Trust, Chicago, IL which is effective 4/1/03. Any difference between the policy and this description will be settled according to the provisions of the policy.

### QUESTIONS?

Answers to specific questions can be obtained by writing to the Benefit Administrator: Cardholder Services, 550 Mamaroneck Avenue, Suite 309, Harrison, NY 10528.

Underwritten by: Virginia Surety Company, Inc., 1000 N. Milwaukee Avenue, Glenview, IL 60025.

<sup>1</sup>Your spouse, unmarried dependent child(ren), under age 19 (25 if a full-time student). No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. The maximum benefit payable for dependent children is the Principal Sum, not to exceed \$500,000. Additional Provisions for Travel Accident Insurance: Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc.(herein referred to as "the Company"). We reserve the right to change the benefits and features of all these programs.

The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The program described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

Visa, the Company, 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. Such notices need not be given if substantially similar replacement benefit takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the eligible Visa cardholder has concealed or misrepresented any material fact or circumstance concerning the benefit or the subject thereof of the eligible Visa cardholder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the eligible Visa cardholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this benefit prior to the expiration of sixty (60) days after proof of Loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.