ADDITIONAL PROVISIONS FOR PURCHASE SECURITY
This benefit 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 properly protected by this benefit. This provision will not be unreasonably applied to avoid claims.
If you make any claim known to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall be paid for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be valid in any case of fraud, intentional concealment, or misrepresentation of material fact.
Once you report an occurrence, a claim file will be generated and shall remain open for (30) days 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 after the date of the damage or theft.
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 at your request 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the date of the giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with.
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 apply to Visa cardholders whose accounts have been suspended or canceled.
*Certain restrictions and limitations apply. Claims for nonpayment of goods or services or default on a financial instrument are not covered. These benefits are provided as a convenience to Eligible Visa cardholders, and are not considered insurance. For a claim to be paid, you must file a claim with the Beneficiary Administrator. Benefits may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will apply to Visa cardholders whose accounts have been suspended or canceled.

YOUR GUIDE TO CARD BENEFITS
Visa® Platinum Debit Card
For questions about your account or balance, please call the customer service number on the back of your Visa card or on your bank statement. For more information about the benefits included in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 303-967-1096.

Personal Identity Theft
A police report filed electronically, as described in this guide, called the Benefit Administrator at 1-866-575-5660, or call collect outside the U.S. at 303-967-1096.

What is this benefit?
The Visa® Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity, up to a maximum of $500.00, as a result of a Covered Stolen Identity Event. Theft or unauthorized use of your personal information (including your Social Security number, or any other identifier of identifying you, is considered a “Covered Stolen Identity Event”.

Who is eligible for this benefit?
Eligibility is determined by your financial institution. The benefit is provided to Visa cardholders whose name is embossed on an eligible U.S. issued Visa card, and you reside in the United States or Canada.

What is covered?
Covered costs/expenses under this benefit are:

1. Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event.
2. Costs to report a Covered Stolen Identity Event to or on a panel to notify your true name or identity as a result of a Covered Stolen Identity Event.
3. Costs to report an assumed identity for another person or notify a credit reporting agency or credit card issuer of unauthorized credit or debit card activity.
4. Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event.
5. Costs incurred as a result of a Covered Stolen Identity Event that are approved by the Benefit Administrator.

What is not covered?
Any dishonest, criminal, malicious, or fraudulent acts by you
Any loss, damage, or indemnification unless otherwise stated in this Guide to Benefit
Covered costs/expenses under this benefit are not covered for nonpayment of goods or services or default on a financial instrument.

Sick days and any time taken from self-employment.
Any costs of a non-authorized use of an account by a person to whom the account has been entrusted.

Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions.

Filing A Personal Identity Theft Claim
How do I file a claim?
Immediately call the Benefit Administrator at 1-866-575-5660, or call collect outside the U.S. at 303-967-1096.

You are eligible for this benefit if you are a valid cardholder whose name is embossed on an eligible U.S. issued Visa card, and you reside in the United States or Canada.

Visa Concierge Services
Visa Concierge Services provides 24x7x365 assistance. This wide-range of services includes, but is not limited to:

1. Restaurant information—recommendations and reservations
2. Travel information and assistance
3. Visa Checkpoint—information and reservations
4. Car rental, car service, and limousine service—recommendations and reservations
5. Hotel information—recommendations and reservations
6. Travel information/assistance and visa/passport information
7. Health club information—recognition and reservations
8. Media information—recognition and reservations
9. Sports and entertainment—recognition and reservations
10. Business arrangement services—non-consulting
11. Gift arrangements
12. Speciality services—specialty shopping and specialty research

For more information about Visa Concierge Services, call us at Domestic Toll-Free: 1-800-485-8816, or call collect outside the U.S. at 1-840-965-8400.

How do I file a claim?
Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents andPage 1

1. Visa card receipt
2. Itemized store receipt (Maximum forty-eight (48) hours after the incident in the theft or claim, the Benefit Administrator may also have the claim form filled out by the claimant in its entirety to provide all the documents and items necessary to fully substantiate the claim.

How does the references process work?
If you have met the terms and conditions of the benefit, and depending on the nature and circumstances of the incident, the Benefit Administrator will reimburse your claim in one of two ways:

1. A damaged item, whether wholly or in part, may be repaired, rebuilt, or replaced. Rebuilding will be determined by the decision of within fifteen (15) days after the requested document’s (maximum $500.00 per claim) and fifty thousand dollars ($50,000.00) per cardholder.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In the event that you need to file a claim, copies of your Visa card receipt and the itemized store receipt are required to verify the claim.

Please Note: If you do not notify the Benefit Administrator within sixty (60) days of the theft or damage, your claim may be denied.

How do I file a claim?
Complete, sign and return the claim form within ninety (90) days of the incident along with the following documents and

1. Your Visa card receipt
2. The itemized store receipt
3. (Maximum forty-eight (48) hours after the incident in the theft or claim, the Benefit Administrator may also have the claim form filled out by the claimant in its entirety to provide all the documents and items necessary to fully substantiate the claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In cases of theft, if you were not present at the time of the theft, you may be reimbursed for the eligible item, but you may be liable for the deductible if you should have taken reasonable care to prevent the theft.

*Certain restrictions and limitations apply. The costs for goods or services purchased through Visa Concierge Services are the cardholder’s responsibility.

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Visa Concierge Services provides 24x7x365 assistance. This wide-range of services includes, but is not limited to:

1. Restaurant information—recommendations and reservations
2. Travel information and assistance
3. Visa Checkpoint—information and reservations
4. Car rental, car service, and limousine service—recommendations and reservations
5. Hotel information—recommendations and reservations
6. Travel information/assistance and visa/passport information
7. Health club information—recognition and reservations
8. Media information—recognition and reservations
9. Sports and entertainment—recognition and reservations
10. Business arrangement services—non-consulting
11. Gift arrangements
12. Speciality services—specialty shopping and specialty research

For more information about Visa Concierge Services, contact us at Domestic Toll-Free: 1-800-485-8816, or call collect outside the U.S. at 1-840-965-8400.

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Your Visa card receipt
The itemized store receipt
Gift arrangements
Travel information and assistance
Visa Checkpoint—information and reservations
Car rental, car service, and limousine service—recommendations and reservations
Hotel information—recommendations and reservations
Travel information/assistance and visa/passport information
Visa Concierge Services
Visa Concierge Services provides 24x7x365 assistance. This wide-range of services includes, but is not limited to:

1. Restaurant information—recommendations and reservations
2. Travel information and assistance
3. Visa Checkpoint—information and reservations
4. Car rental, car service, and limousine service—recommendations and reservations
5. Hotel information—recommendations and reservations
6. Travel information/assistance and visa/passport information
7. Health club information—recognition and reservations
8. Media information—recognition and reservations
9. Sports and entertainment—recognition and reservations
10. Business arrangement services—non-consulting
11. Gift arrangements
12. Speciality services—specialty shopping and specialty research
You are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of visiting the repair facility, you’ll have peace of mind knowing that your purchases’ warranty information is registered and on file.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States. Warranty Registration

To register your purchases, call 1-800-551-8472, or call collect outside the U.S. at 303-967-1096.

Warranty Manager Service, continued

What types of purchases are not covered?

> Only valid and reasonable repairs made at the manufacturer’s authorized repair facility are covered.
> Your Visa card receipt, your store receipt, the original manufacturer’s written U.S. warranty, and any applicable warranty information in the event that you need to file a claim, as these documents are required to verify your warranty and claim amount.

How will I be reimbursed?

Please refer to the Warranty Manager Service benefits for more information about the benefits described in this guide.

Continued on page 4

Warranty Manager Service, continued

Do I have to file a claim?

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

What about purchases made outside of the U.S.?

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been followed with full diligence.

What documents do I need to submit with my claim?

How to file a claim?

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States. The Benefit Administrator provides services on behalf of the Provider.

Warranty Registration

Your Visa card receipt

WHAT IS THE BENEFIT?

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate recording form, and send you to the Benefit Administrator for 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 cancelled. Filing an Extended Warranty Protection Claim

Termination dates may vary by issue of Visa. Your financial evaluation can cancel or non-renew this benefit. You are eligible if you are the valid cardholder of an eligible Visa card issued in the United States.

How will I be reimbursed for a claim?

If you reasonably believe that a law may have been broken, you must promptly file a report with the appropriate law enforcement agency, and notify your card issuer of any claim. If you reasonably believe that your property has been stolen, you must promptly file a report with the appropriate law enforcement agency, and notify your card issuer of any claim and file a claim for reimbursement.

What are the limitations for warranty protection?

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the benefit. You must take all reasonable steps to mitigate possible costs, including cancellation of any affected insurance policy, or similar in the case of a Covered Stolen Identity Event.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all related procedures will be void in any case of fraud, intentional concealment, or misrepresentation. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the investigation. This claim file will be closed and no benefits paid in any case of fraud, intentional concealment, or misrepresentation.

What documents do I need to submit with my claim?

How to file a claim?

If you reasonably believe that your property has been stolen, you must promptly file a report with the appropriate law enforcement agency, and notify your card issuer of any claim. To register your purchases, visit www.visa.com/eclaims.

Warranty Manager Service, continued

Additional Information for Warranty Manager Service

Do I have to file a claim if my purchase is repaired?

All or any part of the purchase price, freight, insurance, out of pocket expenses, and all costs other than those specifically covered under the extended warranty are not covered. Additional Information for Warranty Manager Service

Any costs other than those specifically covered under the Extended Warranty Protection will be reimbursed on a pro-rata basis and the pro-rated amount will be charged to your Visa account. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been followed with full diligence.

This benefit is provided to eligible Visa cardholders at no additional cost and in effect for acts occurring while the benefit is in effect. The Benefit Administrator may modify or cancel it with full diligence. The Benefit Administrator provides services on behalf of the Provider.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate recording form, and send you to the Benefit Administrator for 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 cancelled.

Termination dates may vary by issue of Visa. Your financial evaluation can cancel or non-renew this benefit. You are eligible if you are the valid cardholder of an eligible Visa card issued in the United States.

How will I be reimbursed for a claim?

If you reasonably believe that a law may have been broken, you must promptly file a report with the appropriate law enforcement agency, and notify your card issuer of any claim. If you reasonably believe that your property has been stolen, you must promptly file a report with the appropriate law enforcement agency, and notify your card issuer of any claim and file a claim for reimbursement.

What are the limitations for warranty protection?

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the benefit. You must take all reasonable steps to mitigate possible costs, including cancellation of any affected insurance policy, or similar in the case of a Covered Stolen Identity Event.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all related procedures will be void in any case of fraud, intentional concealment, or misrepresentation. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the investigation. This claim file will be closed and no benefits paid in any case of fraud, intentional concealment, or misrepresentation.

What documents do I need to submit with my claim?

How to file a claim?

If you reasonably believe that a law may have been broken, you must promptly file a report with the appropriate law enforcement agency, and notify your card issuer of any claim. If you reasonably believe that your property has been stolen, you must promptly file a report with the appropriate law enforcement agency, and notify your card issuer of any claim and file a claim for reimbursement.

What are the limitations for warranty protection?

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the benefit. This provision will not be unnecessarily applied to avoid claims. Additional Information for Warranty Manager Service

Do I have to file a claim if my purchase is repaired?

All or any part of the purchase price, freight, insurance, out of pocket expenses, and all costs other than those specifically covered under the extended warranty are not covered. Additional Information for Warranty Manager Service

Do I have to file a claim if my purchase is repaired?

All or any part of the purchase price, freight, insurance, out of pocket expenses, and all costs other than those specifically covered under the extended warranty are not covered. Additional Information for Warranty Manager Service

Do I have to file a claim if my purchase is repaired?