This Guide to Benefits describes the benefits in effect as of 7/1/13. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

Your Visa Card Guide to Benefits

Rewards Protection Package

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

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, 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 time period of 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 303-967-1096) for information regarding the security of registering your purchases.

What are the advantages of 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 on eligible items for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover 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.

What items are covered by Warranty Manager Service Extended Warranty Protection?
Warranty Manager Service Extended Warranty Protection doubles the period of repair service under the manufacturer’s written U.S. warranty up to a maximum of one (1) additional year on many items of personal property which have a valid original manufacturer’s written U.S. repair warranty of three (3) years or less, store-purchased within 30 days of original purchase.

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 have become part of real estate (including but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans).
• Rental or leased items, items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
• Computer software.
• Medical equipment.
• Used or pre-owned items.

Are gifts covered?
Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and 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 within 30 days of original purchase.

Do I need to keep copies of receipts or any other records?
To file a claim, copies of your Visa card receipt, store receipt, and 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 303-967-1096) 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.

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 and the terms and conditions of the benefit have been met, the item will be repaired or replaced at the Benefit Administrator’s discretion, but for no more than the original purchase price of the covered item as recorded on your Visa card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) and fifty thousand dollars ($50,000.00) maximum per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Additional Provisions for Warranty Manager Service: These benefits apply only to

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.
to you the eligible Visa cardholder, and to whomever receives the eligible gifts you provide, for the benefit of all with whom you share your long distance and wireless service.

You shall use such diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonable applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, war, invasion, rebellion, or insurrection, confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, fire, earthquake, radioactive contamination, or damage from inherent product defects or vermin.

Cellular Telephone Protection

What is Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled Visa cardholder (the “Cardholder”, also referred to as “You” or “Your”) for damage or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary line and up to the first two secondary, additional, or supplemental lines as listed on Your cellular service provider’s monthly billing statement for the billing period preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar ($50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period.

The maximum benefit limit is $200.00 per claim and $400.00 per twelve (12) month period.

Who is eligible for this protection?

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

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

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner’s, renter’s, automobile, or employer’s insurance policies). Other insurance or indemnity may be exhausted before payment under this benefit.

Cellular Telephone Protection will cover the damage or theft up to $200.00 per claim, subject the terms, conditions, exclusions, and a maximum benefit limit of $200.00 per claim as well as the fifty-dollar ($50.00) co-payment. The maximum liability of $200.00 per claim occurrence, and $400.00 per twelve (12) month period. You will receive no more than the purchase price less your fifty-dollar ($50.00) co-payment as recorded on Your submitted receipt.

What is not covered?

• Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.
• Cellular Wireless Telephones purchased for resale, professional, or commercial use.
• Cellular Wireless Telephones that are lost or “mysteriously disappear.” “Mysterious disappearance” means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
• Cellular Wireless Telephones under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airlines, or delivery service).
• Cellular Wireless Telephones stolen from luggage unless hand-carried and under Your personal supervision or under the supervision of Your traveling companion who is previously known to You.
• Cellular Wireless Telephones stolen from a construction site.
• Cellular Wireless Telephones which have been rented, leased, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or “pay as you go” type plans.
• Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular Wireless Telephone’s ability to make or receive phone calls.
• Damage or theft resulting from abuse, intentional acts, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, fire, earthquake, radioactive contamination, or damage from inherent product defects or vermin.
• Damage or theft resulting from misdelivery or voluntary parting with the Cellular Wireless Telephone.
• Replacement Cellular Wireless Telephone not purchased from a cellular service provider’s retail or Internet store.
• Taxes, delivery and transportation charges, and any fees associated with cellular service provider’s retail or Internet store.

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

Yes. If You want to file a claim, You will need copies of Your card statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store receipt for purchase of Your new Cellular Wireless Telephone.

How do I file a claim?

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

What do I need to submit with my claim?

• Your completed and signed claim form.
• Copies of Your card statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
• A copy of Your cellular wireless service provider billing statement that corresponds with the above card statement.
• A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator’s sole discretion, of the Cellular Wireless Telephone model currently linked to Your Cellular Wireless Telephone account.
• If the claim is due to theft or criminal action, a copy of the police report filed within forty-eight (48) hours of the occurrence.
• If the claim is due to damage, a copy of an insurance claim or other report as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition the Benefit Administrator may in its sole discretion require (a) an itemized estimate of repair from an authorized Cellular Wireless Telephone repair facility (or to the Cardholder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the damage or (b) an itemized report for the replacement Cellular Wireless Telephone. (Note: if showing the purchase was non-compensated by a cellular service provider’s retail or Internet store (for example: Verizon Wireless, AT&T, Sprint, etc.).
• If the claim amount is less than Your personal homeowner’s, renter’s, automobile, or employer’s insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner’s, renter’s, or automobile insurance deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with Your claim form.
• Documentation (if available) of any other settlement.
• Any other documentation deemed necessary, in the Benefit Administrator’s sole discretion.
Cellular Telephone Protection (Cont.)

Administrator’s sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, may choose to repair or replace the Cellular Wireless Telephone or reimburse the cardholder for the lesser of a) $200.00 excess of the fifty-dollar ($50.00) co-payment; or b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges incurred and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar ($50.00) co-payment.

Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period.

Unless normal circumstances require otherwise, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents.

Additional Provisions for Cellular Telephone Protection: This protection provides benefits only to You the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision will not be applied unreasonably to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services and any other charges incurred and the Cellular Telephone Protection benefit may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once you report an occurrence of damage or theft, a claim file will be opened and shall remain open for up to six (6) months for the occurrence of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by this Guide to Benefit. The Benefit Administrator is entitled to review details of the claim and reserves the right to refuse a claim or delay payment on a claim. 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 theBenefit Administrator and no action shall be brought against You. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or loss, and only after the expiration of thirty (30) days from the date written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against Us unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions of this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent, or otherwise in default.

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

FORM AVECALLPHONE - 2010 (04/11)

Auto Rental Collision Damage Waiver

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit (Auto Rental CDW) provides reimbursement for damage due to collision or theft, to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that theft or damage not payable by any other party. 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 Benefit, if you do not have personal automobile insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle. If you have personal automobile insurance or other insurance covering this theft or damage, the Visa Auto Rental CDW benefit reimburses You for the deductible portion of your personal automobile insurance, and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (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, minivans, and sport utility vehicles are covered.

The benefit covers:

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

How do I activate this benefit?

For the benefit to be in effect, you must:

• Initiate and complete the entire rental transaction with your eligible Visa card, and • Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.

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 condition has been established. If you are outside the United States, call collect at 303-967-1096. The Benefit Administrator will answer any questions you or the auto rental company 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 accident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

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 to 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 auto rental company 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 the incident including, but not limited to “diminished value.”
• Expenses reimbursable by your insurer, employer, or employer’s insurer.
• Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contumacious or illegal activities.
• Wear and tear, gradual deterioration, or mechanical breakdown.
• Item not installed by the original manufacturer.
• Damage due to off-road operation of the rental vehicle.
• Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities).
• Confiscation by authorities.
• Vehicles that do not meet the definition of covered vehicles.
• Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-
one (31) consecutive days outside your country of residence.

• Leases and mini leases.
• Theft or damage as a result of the authorized driver's/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended).
• Theft or damage reported more than forty-five (45) days* from the date of the incident.
• Theft or damage for which a claim form has not been received within thirty (30) days* from the date of the incident.
• Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident.
• Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

* Not applicable to residents of certain states.

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 303-967-1096.

When and where do I have this benefit?

This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

Additional Provisions for Auto Rental CDW: Theft or damage for which all required documentation must have been obtained from the auto rental company and provided to the Benefit Administrator: A copy of the accident report form. A copy of the initial and final auto rental agreement(s). A copy of the repair estimate or itemized repair bill. Two (2) photographs of the damaged vehicle, if available. A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your 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 have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required. A copy of the declaration page from your automobile insurance carrier. The following documents must be obtained from the auto rental company: 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 theft or damage, even if all other required documentation is not yet available, or your claim may be denied.

Submit the following documentation to the Benefit Administrator:

• The signed and completed Visa Auto Rental CDW Claim Form.
• A photo of the vehicle showing the extent of damage.
• A photo of the damaged vehicle, if available.
• A police report, if available.

A police report, if obtainable. Do I how file a claim? You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than thirty (30) days* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains evidence of fraud and would not be included here. The Benefit Administrator be notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Do I have to do anything else? Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim. However, if the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator. The benefit provided hereunder must be paid to you.

You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your claim may be denied. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. 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 the incident/occurrence. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. If the expiration of thirty (30) or six (6) months after the date of the occurrence, Proof of Loss will be provided, no action shall be brought to recover on this benefit. Either, the benefit provided hereunder will be paid to you if all the terms and conditions contained in this Guide to Benefit have been complied with fully. This benefit is designed to be paid to Visa cardholders in addition to any other insurance to which you may be entitled. The benefit contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

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

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 303-967-1096.

* Not applicable to residents of certain states.