

Price Protection

Shop with confidence

Love a good deal? It's easy to get the best price when you make an eligible purchase with your covered TruMark Financial[®] Credit Union Visa[®] credit card. If you see the same item advertised at a lower price, you can be reimbursed the difference. So you never have to worry about paying more than you should.

Keep in mind, the lower price needs to appear in another retail store's printed advertisement or store flyer. Certain items are not eligible for Price Protection, including food and gasoline. For a full list of limitations, please read the Terms and Conditions.

Easy claim process

Go to www.cardbenefitservices.com or call the Benefit Administrator at 1-800-553-7520 to file a claim or get your questions answered. If you are outside the U.S., you can call collect: 1-303-967-1096.

Please keep in mind you will want to read the full [Terms and Conditions](#) provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered TruMark Financial Visa credit card to secure transactions.

Below you will find answers to the most commonly asked questions about the benefit

Q: What are the limitations?

A: You will want to read the full Terms and Conditions, but here are some examples of what Price Protection does not cover: used or pre-owned items and hard-wired items. For example, a microwave oven that sits on the counter is covered, but a built-in microwave oven is not covered. Some examples of advertisements that do not qualify for Price Protection include: flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, or liquidation sales.

Q: What if the store where I made the purchase already offers price matching?

A: This benefit pays in excess of applicable store guarantees or policies. That means, if the store where you made the eligible purchase refunds you the difference on an advertised, lower-priced, identical item, this benefit does not apply.

Q: What are the timelines for filing a claim?

A: You should contact the Benefit Administrator within 10 days of seeing the printed advertisement showing the item available at a lower price. You will have an additional 20 days from the time you contact the Benefit Administrator to submit the claim.

Q: What paperwork do I need to submit with my claim?

A: In addition to the claim form, you may need to provide the following supporting documentation:

- Your original itemized sales receipt – if you don't have this, the store where you made the eligible purchase may be able to print a duplicate receipt for you
- A copy of your monthly billing statement demonstrating that the purchase was made on your covered Account
- The original printed advertisement showing the item, sale date and/or date of the advertisement, lower advertised price and advertising store name

Your Benefit Administrator will review these items with you to determine what – if any – additional documentation you need to submit. If you're having any difficulty obtaining documents, call 1-800-553-7520. If you are outside the U.S., you can call collect: 1-303-967-1096.

Q: How long does it take for a decision to be made on a claim?

A: In most cases, once the Benefit Administrator has all the paperwork they need to process the claim, a decision will be made within five business days. Your Benefit Administrator will notify you of their decision.