

- Items purchased outside the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables, and limited-life items, including but not limited to, rechargeable batteries
- Real estate and items which are intended to 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
- Seasonal items, including but not limited to, holiday decorations

#### **What if the store offers a guarantee?**

This benefit is designed to cover You if the store will not allow You to return the item for a refund, exchange or credit.

#### **How to file a Return Protection claim**

1. If You are not satisfied with Your purchase and the retailer will not accept the return, call the Benefit Administrator, within ninety (90) days of the date of Your purchase, at **1-888-565-8472**, or call collect outside the United States at **1-303-967-1096**. The customer service representative will ask you for some preliminary information about Your claim and send You a claim form.
2. Return the completed claim form within thirty (30) days of the first notice of loss to the Benefit Administrator along with the following items:
  - Your original itemized sales receipt for Your purchase or original packing slip in the case of mail order purchases
  - A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your covered Account.

After You have collected all of these documents, please send to:

**Card Benefit Services  
P.O. Box 110889  
Nashville, TN. 37222**

#### **Please Note: If You file a claim within the first thirty (30) days of purchase, You may be asked to submit proof of the store's return policy.**

3. A customer service representative will contact You after receiving Your claim paperwork. If additional documents are requested, You will have sixty (60) days to fulfill that request. Once the claim paperwork is complete, You will receive instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services. **The cost of shipping is at your expense.**

#### **The item must be in like-new or good working condition in order to be approved for reimbursement.**

*For faster filing, or to learn more about Return Protection visit  
[www.cardbenefitservices.com](http://www.cardbenefitservices.com)*

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

If Your claim is approved and the item has been received, the Benefit Administrator will issue a reimbursement for the purchase price of the item, up to a maximum of two hundred and fifty dollars (\$250.00) per eligible item, or one thousand dollars (\$1,000.00) annual maximum per Account, less any applicable shipping and handling fees.

#### **Definitions**

**Account** means Your credit or debit card Accounts.

**Eligible Person** means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

**You or Your** means an Eligible Person who used their eligible Account to purchase the item and/or rewards program associated with their covered Account.

#### **Additional provisions for Return Protection**

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. 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, no coverage shall exist for such claim, and Your benefit may be cancelled. 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.
- 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 time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible 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, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- 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 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.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #RETPRO – 2017 (04/17)

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**For more information about the benefit described in this guide, call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 1-303-967-1096.**



Your Guide to Benefits describes the benefit in effect as of 4/1/17. Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

#### **GCAS Benefit Cardholder Inquiry Services (CIS)**

The Visa Global Customer Assistance Services (GCAS) Cardholder Inquiry Service (CIS) is easily accessible by phone to Visa cardholders calling from anywhere in the world, any time of day, automatically extending the reach of an issuer's geographic reach for customer service. This service is designed to provide Visa cardholders with card-related assistance including information on Visa card benefits from the leading source of Visa product expertise in the industry. Besides providing assistance on general Visa inquiries such as locating an ATM, this service connects Visa cardholders with their issuers for all account-related questions.

#### **How this card benefit program works**

CIS handles non-emergency inquiries. Visa GCAS associates provide Visa cardholders with assistance regarding general Visa information. Furthermore, using the service ensures issuers that their cardholders are transferred to them for questions about account-related issues, credit limit, card balance, etc.

#### **Benefits**

Cardholder Inquiry Service offers the following benefits to issuers and cardholders:

#### **Issuer benefits**

Cardholder Inquiry Service has the potential to:

- **Provide assurance that cardholders will be assisted anytime and anywhere in the world by highly-skilled associates.** By providing 24/7/365 service in all major languages, the Visa GCAS associates extend the issuer's own customer service and enhance brand loyalty.
- **Generate cost savings on international collect-call charges for agent-assisted inquiry calls.** Traveling cardholders can contact Visa GCAS associates for account inquiries by calling international toll-free telephone lines from anywhere in the world, thereby saving issuers international collect-call charges.
- **Generate potential new account acquisition.** Visa GCAS associates assist in educating potential cardholders on Visa product and benefit information.
- **Create new revenue opportunities through benefits and promotions assistance.** Visa GCAS acts as a gateway for cardholders to obtain information on travel and lifestyle card benefits and offers, helping to increase customer product awareness and encourage additional spend on Visa cards.

#### **Cardholder benefits**

- Provides Visa cardholders access by phone to Visa products and services information when calling from anywhere in the world. By providing 24/7/365 service in all major languages, the service allows cardholders to reach an associate for assistance, no matter where they are.
- Cardholder access to benefits information. Visa GCAS associates connect cardholders with experts on the latest Visa card benefits to increase customer awareness, loyalty and overall satisfaction. This information enhances the ability of cardholders to use these benefits, helping to increase value perception and brand awareness.

#### **How to make it work for you**

To enroll in this card benefit, please complete the GCAS-Issuer Information Form included in this kit and email the form to [gccsdatamgmt@visa.com](mailto:gccsdatamgmt@visa.com). For questions on how to complete this form, please contact [gccsdatamgmt@visa.com](mailto:gccsdatamgmt@visa.com). For general information about the Visa GCAS Program, please contact your Visa Client Support Manager or email Visa GCAS at [visagcas@visa.com](mailto:visagcas@visa.com).

#### **GCAS Benefit Emergency Card Replacement (ECR)**

The Visa Global Customer Assistance Services (GCAS) Emergency Card Replacement service is designed to deliver replacement cards quickly to Visa cardholders in most major cities. This benefit is available to cardholders who are about to travel or are traveling domestically or internationally.

#### **How this card benefit program works**

Recognizing that two of the most important items for Visa issuers are their relationship with cardholders and card usage, the expedited Emergency Card Replacement service can create a positive impact on both — helping with cardholder retention and loyalty.

Visa cards that are lost, stolen, compromised or damaged will be replaced within 1 to 3 business days to most domestic and international locations unless the location is deemed remote or prohibited by law.

Visa centers extend the geographical reach of issuer's customer service from local or national to global, responding to cardholders at critical moments, 24/7/365. Calls are answered by experienced live agents and in partnership with issuer agents. The end result is designed to be an exceptional service experience to quickly deliver cards to traveling cardholders and minimize panic as well as travel and spend disruption.

Flexibility is key when creating a premium experience for cardholders: especially under distressed circumstances. Visa appreciates this challenge and has many options to customize the Emergency Card Replacement service. Below are just a few of the implementation options available:

- **PIN Functionality** — Supports the option of issuer replacement cards offering the use of an existing PIN or new PIN depending on issuer's capabilities.
- **Permanent Card Replacement** — Utilizes issuer card stock for magnetic stripe to provide permanent card replacements in emergency situations.
- **GCAS-STIP services** — Visa stores a small inventory of pre-activated account numbers in the event your institution cannot provide an account number to emboss on an emergency replacement card for your cardholder.
- **Visa GCAS Pass Through Service** — Gives the issuer the ability to be put in direct contact with its cardholders for Emergency Card Replacement requests received by the Visa GCAS associates (special qualifications apply).

#### **Benefits**

Emergency Card Replacement offers the following benefits to issuers and cardholders:

#### **Issuer benefits**

Emergency Card Replacement has the potential to:

- **Help maintain top-of-wallet status with expedited delivery service.** Visa's Global Distribution Network has expedited delivery service that ensures your cards maintain the top-of-wallet status.
- **Increase issuer revenue opportunities.** By providing the cardholder with expedited card replacements, this service enables cardholders to continue to spend with minimal interruption.
- **Feature a convenient and cost-effective distribution network.** The Visa GCAS consists of a network of strategic and globally-placed card embossing locations for expedited delivery of replacement cards worldwide.
- **Increase issuer loyalty.** By utilizing this service through Visa GCAS contact centers when the issuer is unable to expedite replacement card delivery, Visa GCAS associates are able to assist in increasing customer satisfaction and retention.
- **Generate time and resource savings.** Issuers can realize savings in time and resources in regards to developing or expanding their own emergency response infrastructure.

- **24/7/365 contact center availability.** Continuous operational support by phone provides cardholders with immediate access to live assistance in emergency situations.
- **Worldwide access.** Through the Global Access Network, Visa cardholders can reach the Visa GCAS contact centers by dialing one of more than 100 toll-free or collect numbers from around the world. This is especially beneficial when communication from overseas is a challenge or their issuer is unavailable.

**How to make it work for you**

To enroll in this card benefit, please complete the following forms:

- **GCAS – Issuer Information Form** (Box 4A & 4B) — please email to gccsdatamgmt@visa.com.
- **GCAS – STIP Form** — please submit using the instructions on the form.

For the additional options of providing PIN Functionality please complete the GCAS – PIN Functionality Instructions Form and email the form to gccsdatamgmt@visa.com.

If you would like more information on the GCAS Program, please contact your Visa Client Support Manager or email Visa GCAS at visagcas@visa.com.

**GCAS Benefit Lost/Stolen Card Reporting (LSC)**

Visa Global Customer Assistance Services (GCAS) associates receive calls from cardholders or third parties when a Visa card has been lost, stolen, damaged or compromised. Visa GCAS associates will promptly assist cardholders to block their card account(s) on VisaNet when a full card number is available and promptly notify the issuing institution(s).

**How this card benefit program works**

The Visa GCAS Lost/Stolen Card Reporting service is easily accessible by phone to Visa cardholders calling from anywhere in the world, any time of the day, automatically extending the reach of an issuer’s own customer service. This service is designed to provide the cardholders with the assistance they need, including prompt action to block a cardholder’s lost or stolen Visa card to prevent possible fraudulent transactions and provide cardholders with emergency cards and cash as needed. The Visa GCAS associates can help issuers prevent and minimize losses resulting from lost, stolen or compromised cards that are subject to unauthorized or fraudulent transactions while at the same time decreasing administrative costs associated with fraudulent transactions.

**Benefits**

Lost/Stolen Card Reporting offers the following benefits to issuers and cardholders:

**Issuer benefits**

Lost/Stolen Card Reporting has the potential to:

- **Provide expedited card blocking.** Visa GCAS associates collect service requests for lost or stolen Visa cards, block accounts on the Visa Exception File when a full account number is available and immediately notify the issuer of all service requests.
- **Minimize or prevent losses from fraudulent transactions.** The 24/7/365 continuous Visa GCAS phone operation assists in the prevention of unauthorized or fraudulent transactions from occurring on lost, stolen or compromised Visa cards and can decrease administrative costs.
- **Generate cost savings on international collect-call charges.** Through international toll-free telephone lines, Visa GCAS associates can provide Visa cardholders traveling outside of the United States with reporting and blocking of Visa cards, saving issuers collect-call telephone charges.
- **Promote cardholder retention.** Cardholders, whether traveling or at home, are provided with the assistance they need to help them feel safe and secure.
- **Improve operational efficiency.** Cardholders can obtain emergency assistance when calling from anywhere in the world at any time and all in the same call.

**Cardholder benefits**

- **24/7/365 availability.** Continuous operational support by phone helps mitigate fraudulent transactions, especially during the first crucial 24 hours after a card has been lost, stolen or compromised.
- **Worldwide access.** Cardholders can reach the Visa GCAS contact centers by dialing one of more than 100 toll-free or collect numbers from around the world. This robust telecommunications network is designed so that cardholders are never out of reach from Visa. This is especially beneficial when their issuer is unavailable.

**How to make it work for you**

To enroll in this card benefit, please complete the GCAS – Issuer Information Form (Box 3A & 3B) included in this kit and email the form to gccsdatamgmt@visa.com.

For questions on how to complete the form, please contact Visa GCCS Data Management at gccsdatamgmt@visa.com. For general information about the Visa GCAS Program, please contact your Visa Client Support Manager or email Visa GCAS at visagcas@visa.com.

Visa Card Benefits Solutions makes the benefits available to you through cbsi and enrollment is not effective until you receive a Confirmation of Receipt of Enrollment from cbsi. Please refer to Enrollment Forms to get information on program mechanics, FAQs, disclosure requirements and other Terms and Conditions.

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**Roadside Dispatch®**

**For roadside assistance, call 1-800-847-2869**

**What is Roadside Dispatch?**

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

*No membership or pre-enrollment is required. No annual dues. No limit on usage.*

**For a set price per service call, the program provides:**

- Standard Towing – Up to 5 miles included<sup>1</sup>
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

**1-800-847-2869 ~ it’s that easy!**

**Note:** Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is

\$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

<sup>1</sup> Any vehicle with wheels is covered under the program as long as it can be classified as ‘Light Duty’. ‘Light Duty’ vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered ‘Medium Duty’ or ‘Heavy Duty’ and are NOT covered under this program.

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Arlington Community Federal Credit Union shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other “off road” areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Arlington Community Federal Credit Union provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

**NortonLifeLock**

**IDENTITY THEFT CONTINUES TO EVOLVE AND SO DO NORTONLIFELock™ SOLUTIONS**

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly.

The dark web is continuously patrolled for information that may belong to you, and you’re notified if it’s found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.<sup>1</sup> And if your wallet is stolen, you’ll receive guidance to help cancel or replace credit cards, insurance identification and other key documents.

Should you do become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue.

As a Visa cardholder, you will also have access to special discounts on other NortonLifeLock™ products.

Existing NortonLifeLock ID theft protection members - visit [norton.com/visaforexisting](http://norton.com/visaforexisting) for information about ID Navigator Powered by NortonLifeLock.

To confirm eligibility, visit [www.cardbenefitidprotect.com](http://www.cardbenefitidprotect.com). Once verified, you will be redirected to the offer page on Norton.com where ID Navigator enrollment is available.

**SMART TOOLS TO HELP AGAINST THE EVOLVING THREAT OF IDENTITY THEFT**

How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** A stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replaced key documents like your credit cards, driver’s licenses, Social Security cards, insurance cards and more.
- **One-Bureau Credit Monitoring Alerts<sup>1</sup>** helps you stay on-top of your credit to help detect fraud more quickly, alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** provides instructions and links so you can quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist** US-based Identity Restoration Specialists are available Monday to Friday 6 a.m. – 5 p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. **Note:** Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.
- **US-based Member Services & Support** is available Monday to Friday 6 a.m. – 6 p.m. PST; and Saturday 7 a.m. – 1 p.m. PST.

**No one can prevent all identity theft.**

<sup>1</sup>-Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be success- fully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive credit features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

**Return Protection**

Have You ever purchased an item which looks great on the Internet or spectacular in a store but doesn’t look as great once You remove its packaging at home? What if the retailer where You purchased the item will not accept the return?

Return Protection may be able to assist You. Return Protection is a benefit for eligible cardholders who make a purchase with their Account and/or rewards program associated with their covered Account.

You are eligible for this benefit if You are a cardholder of a covered card issued in the United States.

If You are disappointed with an item, within ninety (90) days from the date of purchase, and the retailer will not accept a return, You can be reimbursed for the purchase price, up to two hundred and fifty dollars (\$250.00) per item of personal property, and an annual maximum of one thousand dollars (\$1,000.00), per Account.

The Return Protection benefit is supplemental to, and in excess of, any valid and collectible avenue of recovery available to You, the eligible cardholder. The Benefit Administrator will reimburse the excess amount, once all other coverage has been exhausted, up to the coverage amount.

**What *is* covered?**

Eligible items of personal property purchased with Your covered Account and/or rewards program associated with Your covered Account are covered for reimbursement up to two hundred and fifty dollars (\$250.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per Account.

**What *is not* covered?**

Return Protection does *not* apply to the following purchases:

- Animals and living plants
- Boats, aircraft, automobiles, 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
- Cash, bullion, traveler’s checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged, or non-working, items
- Formal attire, including but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, or for professional or commercial use