

SAFE Platinum Cash Rewards Visa® Credit Card

PRICING INFORMATION	
Variable rates are based on the Prime Rate as of December 01, 2014	(APR = Annual Percentage Rate) (MPR = Monthly Periodic Rate)
Annual Percentage Rate (APR) for Purchases Rates based on the Prime Rate	Prime + 6.65% to Prime + 12.65% (APR) 9.90% to 15.90% (MPR) 0.825% to 1.325%
Annual Percentage Rate (APR) for Balance Transfers and Cash Advances	Prime + 6.65% to Prime + 12.65% (APR) 9.90% to 15.90% (MPR) 0.825% to 1.325%
Minimum Interest Charge	None
Transaction Fees Balance Transfer Cash Advance % of Transaction Foreign Transaction	None 3% (min: \$10 to max: uncapped) Up to 1% of the transaction amount in U.S. dollars
Account Fees Annual Late Payment Returned Payment	None \$15 or minimum payment amount, whichever is less At cost, not to exceed \$10
<p>Variable Rate Information Variable Rates are calculated by adding together an index and a margin. This index is the Prime Rate as published in the Wall Street Journal on the 15th of each month. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates on the first day of your billing cycle that begins in the same month in which the index is published. An increase in the index means that you will pay higher interest charges and have a higher Total Minimum Payment Due.</p> <p>Interest Rate Adjustment An interest rate adjustment will occur when your account is 60 days or more past due. If your account is 60 days past due, the interest rate for existing and new balances will be increased to an ANNUAL PERCENTAGE RATE of 21.90%. This interest rate increase will be effective beginning after 45-day notice is provided to you. The interest rate adjustment will terminate if you make the required minimum payments for six consecutive months.</p> <p>Paying Interest Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers as of the transaction date.</p> <p>Balance Subject to Interest Rate Average Daily Balance Method (including new Purchases): We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases, advances and fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."</p>	



PLATINUM CASH REWARDS VISA® AGREEMENT AND DISCLOSURE STATEMENT

In this Agreement, the words **you** and **your** mean each and all of those who apply for the account or who sign this Agreement. **Card** means the Visa Credit Card and any duplicates and renewals we issue. **Account** means your Visa Line of Credit Account with us. **We, us, and ours** mean this credit union.

- 1. RESPONSIBILITY** If we issue you a card, you agree to repay all debts and the FINANCE CHARGE arising from the use of the card and the card Account. For example, you are responsible for charges made by yourself, your spouse, and minor children. Use of the card by anyone else will be presumed to be with your consent. You will be considered responsible for all resulting charges. You must notify us in writing of possible unauthorized use. To protect your rights, we must hear from you no later than 60 days after we sent the first statement on which the unauthorized use appeared. Your obligation to pay the Account balance continues even though an agreement, divorce decree, or other court judgment to which we are not a party may direct you or one of the other persons responsible to pay the Account. Any and all persons signing on the account are entitled to a card upon request. You agree that all transactions that you initiate by use of the Card are legal in the jurisdiction where you live and/or the transaction occurs. You agree to repay according to the terms of this Agreement all transactions you initiate by use of the Card.
- 2. CREDIT LINE** If we approve your application, we will establish a self-replenishing Line of Credit and notify you of its amount when we issue the card. You agree not to let the Account balance exceed this approved Credit Line. Each payment will restore your Credit Line by the amount of the payment (excluding any over limit amount); however, SAFE at its sole and absolute discretion, reserves the right to delay the restoration of your Credit Line for up to 15 days. Finance charges and other charges will cease to accrue on the amount of payment as of the date of receipt. You may request an increase in your Credit Line by calling SAFE's Call Center or by visiting any SAFE branch. By giving you written notice, your Credit Line may be reduced from time to time, or with good cause, your card may be revoked and this Agreement terminated. Good cause includes your failure to comply with this Agreement, or our adverse reevaluation of your creditworthiness. You may also terminate this Agreement at any time, but termination by either you or us does not affect your obligation to pay the Account balance. The cards remain our property and you must surrender all cards upon our request and upon termination of this Agreement.
- 3. USING THE CARD** To make a purchase or cash advance, present the card to a participating Visa plan merchant, to us, or to another financial institution and sign the sales or cash advance draft which will be imprinted with your card. You will receive a copy of the draft or receipt which you should retain to verify your monthly statement. We reserve the right to make a reasonable charge for photocopies of drafts you may request, as disclosed in the Fee Schedule. You may also make advances at any SAFE ATM, Network ATM, or ATMs displaying the Visa logo. Internet gambling may be illegal in the jurisdiction in which you are located, including the United States. Your card may only be used for legal transactions. Display of payment card logo by an online merchant does not mean that Internet gambling transactions are lawful in all jurisdictions in which you may be located.
- 4. MONTHLY PAYMENTS** We will apply your payments first to FINANCE CHARGES, then to late fees (if any), and then to the principal balance. If your account has balances with different APRs, we will allocate the amount of your payment equal to the Minimum Payment Due to the lowest APR balances first. Payment amounts in excess of your Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs. Each month you must pay at least the Minimum Payment by the due date on your statement. By separate agreement, you may authorize us to charge the Minimum Payment automatically to your Share Savings, SAFE Checking, or Money Market account. You will reduce the FINANCE CHARGE by paying more frequently, paying more than the Minimum Payment, or paying the Total New Balance in full. The Minimum Payment will either be (a) 2% of your Total New Balance, or \$10, whichever is greater, or (b) your Total New Balance if it is less than \$10 plus (c) any portion of the Minimum Payment shown on prior statements which remains unpaid. In addition, any time your Total New Balance exceeds your Approved Credit Limit, you must immediately pay any amount in excess of your credit limit.
- 5. LATE FEES** If your payment is not received within 15 days of the Payment Due Date shown on your monthly statement, you will be charged a late fee of \$15 or minimum payment amount, whichever is less.
- 6. CREDITS** Merchants who honor your card and give you credit for returns or adjustments will provide us with a credit which we will post to your Account. If your credits and payments exceed what you owe us, we will apply this credit balance against future purchases and cash advances, or refund it upon your written request if it is \$1 or more. Any credit balance not cleared within 30 days will be transferred to your Share Savings Account.
- 7. FOREIGN TRANSACTION EXCHANGE RATE** The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date.
- 8. FOREIGN TRANSACTION FEE** A fee of up to 1 percent of the transaction amount is charged for transactions conducted outside the United States.
- 9. PLAN MERCHANT DISPUTES** We are not responsible for the refusal of any plan merchant or financial institution to honor your card. We are subject to claims and defenses (other than tort claims) arising out of goods or services you purchase with the card only if you have made a good faith attempt, but have been unable to obtain satisfaction from the plan merchant, and: (a) your purchase was made in response to an advertisement we sent or participated in sending you; or (b) your purchase cost more than \$50 and was made from a plan merchant in your state or within 100 miles of your home. You must resolve any other disputes directly with the plan merchant.
- 10. DEFAULT** You will be in default if you fail to make any Minimum Payment within 10 days of the Payment Due Date. You will also be in default if your ability to repay is materially reduced by an increase in your obligations, bankruptcy, insolvency proceeding involving you, your death, your failure to abide by the Agreement, or if you have made or do make any false or misleading statements in furnishing your financial information and other information to us. We have the right to demand immediate payment in full of your Account if you default, subject to our giving you any notice required by law. To the extent permitted by law, you will also be required to pay our collection expenses, including court costs and reasonable attorney fees.
- 11. CREDIT INFORMATION** You authorize us to investigate your credit standing when opening, renewing, or reviewing your Account, and you authorize us to disclose information regarding your Account to credit bureaus and other creditors who inquire about your credit standing to the extent authorized in our bylaws. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
- 12. CREDIT LIFE AND DISABILITY** I understand that Credit Life and Disability Insurance is not required by you to obtain my loan. If selected, I acknowledge receiving a copy of the Credit Insurance Application/Schedule and have made the choice of insurance coverage indicated thereon. The cost of any insurance I have chosen is added to my balance monthly and will accrue FINANCE CHARGES from the day the cost is added.
- 13. EFFECT OF AGREEMENT** This agreement is the contract which applies to all transactions on your Account even though sales, cash advances, or credit slips may contain different terms. We may amend this agreement from time to time by sending you the advance written notice required by law. To the extent permitted by law, and as indicated in our notice, amendments will apply to your existing Account balance as well as future transactions. We reserve the right to review your credit and either increase or decrease your credit limit or APR for new balances. APR increases will not impact existing balances unless you are more than 60 days late with a payment or unless otherwise permitted by applicable law.
- 14. NON-WAIVER PROVISION** We can delay enforcing any of our rights under this Agreement without losing them. If any terms of this Agreement are found to be unenforceable, all other provisions will remain in full force.
- 15. FINANCE CHARGE** – Your account will be subject to a FINANCE CHARGE (interest) at the periodic rate of 0.825% - 1.325% per month which corresponds to an ANNUAL PERCENTAGE RATE of 9.90% - 15.90% on the purchase and Advance Average Daily Balances. This rate is a variable rate which may be changed monthly based on the movements of the Wall Street Journal Prime Rate, which is the Prime Rate published the 15th of each month in the Wall Street Journal, Western Edition, plus 6.65 – 12.65 percentage points. There is no limitation on the amount of increase in the ANNUAL PERCENTAGE RATE. An increase in the Prime Rate will result in an increase in the amount of your FINANCE CHARGE, minimum periodic payment, and Outstanding Balance. We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases, advances and fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

(continued on reverse)

(continued from reverse)

16. PAYING INTEREST You have until the payment due date (25 days from the billing cycle) to pay your balance in full before a FINANCE CHARGE (interest) is assessed on the purchase balance. If you do not pay your balance in full by the payment due date, you will be charged a FINANCE CHARGE on the then outstanding purchase balance and on future purchases from the transaction date. If during the previous billing cycle you Paid in Full by the Payment Due Date, then in the current billing cycle you will have a Grace Period on the amount of the Purchase balance remaining from the previous billing cycle that is paid by the Payment Due Date, based on our payment allocation method. We will begin charging interest on cash advances and balance transfers as of the transaction date.

17. CASH ADVANCE FEE For each cash advance (excluding cash advances taken at any SAFE ATM, through CALL-24, or Online Banking) there is a transaction charge equal to 3% of the amount of the advance or \$10, whichever is greater. The charge will be billed to your monthly Visa statement.

18. INTEREST RATE ADJUSTMENT An interest rate adjustment will occur when your account is 60 days or more past due. If your account is 60 days past due, the interest rate for existing and new balances will be increased to an ANNUAL PERCENTAGE RATE of 21.90%. This interest rate increase will be effective beginning after 45-day notice is provided to you. The interest rate adjustment will terminate if you make the required minimum payments for six consecutive months.

19. VISA INTERNATIONAL SERVICE CENTER For additional information or claim information on the following services, call (800) VISA 911 (800-847-2911): Auto Rental Insurance, Emergency Card & Cash, Travel & Emergency Assistance Service, Visa Phone, and Warranty Manager Service.

20. CONCIERGE SERVICE For additional information regarding Concierge Service call 1-877-860-1099.

21. PLATINUM CASH REWARDS SCORECARD CREDITS You will receive a statement quarterly identifying the number of available Cash Rewards credits earned. Designated redemption levels for Cash Rewards are subject to change from time to time without notice. Refer to the SAFE Platinum Cash Rewards Program Terms and Conditions or visit the ScoreCard website at www.scorecardrewards.com and see Rules for complete details. For Cash Rewards questions, contact the ScoreCard Service Center at 1-800-854-0790.

22. WE MAY CONTACT YOU - SERVICING AND COLLECTIONS If we need to contact you to service your account or to collect an amount you owe, you authorized us (and our affiliates, agents and contractors) to contact you at any number you provide, from which you call us, or at which we believe we can reach you. We may contact you in any way, such as calling or texting. We may contact you using an automated dialer or prerecorded messages. We may contact you on a mobile, wireless, or similar device, even if you are charged for it. **CALL MONITORING** From time to time we may monitor and/or record calls between you and us to assure the quality of our customer service, or as required by applicable law.

PLATINUM CASH REWARDS VISA

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	9.90% – 15.90% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	9.90% - 15.90% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	9.90% - 15.90% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	21.90% . This APR may be applied to your account if you 1. Make a late payment. 2. Make a payment that is returned. <i>How Long will the Penalty APR Apply?</i> If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore .
Fees	
Annual Fee	None
Transaction Fees	
- Balance Transfer	None
- Cash Advance	Either \$10 or 3% of the amount of each transaction, whichever is greater
- Foreign Transaction	Up to 1% of the transaction amount
Penalty Fees	
- Late Payment	\$15 or minimum payment amount, whichever is less if payment not received within 15 days of due date
- Returned Payment	At cost, not to exceed \$10

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See Section 15. FINANCE CHARGE on your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your agreement.



SAFE Platinum Cash Rewards Visa® Credit Card Rewards Program Terms and Conditions (Rules)

1. SAFE Platinum Cash Rewards Visa Program Information. You will earn Cash Rewards credits on qualifying new net point-of-sale (POS) purchases charged to your SAFE Platinum Cash Rewards Visa credit card each billing cycle as follows:

- 1% of qualifying new net POS purchases
- 1% bonus on the first \$300.00 qualifying new net POS purchases each billing cycle (see Bonus Cash Rewards Offer section for details)

Qualifying POS purchases are net of credits, returns, and adjustments. Cash Advances and Balances Transfers are not considered POS purchases and do not qualify for Cash Rewards or bonuses.

2. Bonus Cash Rewards Offer. You will qualify for a 1% bonus on the first \$300 of qualifying new net POS purchases posted to your account each billing cycle. Limit one (1) bonus cash rewards offer per card per billing cycle. This is a limited time offer and may be discontinued at any time without notice.

3. Maximum Annual Earnings. The maximum amount of Cash Rewards credits you can earn for redemption each calendar year is \$500 per card, plus the maximum amount of credits earned for any Bonus in effect and applicable to your account. A calendar year is defined as beginning on January 1 and ending on December 31. If you do not redeem your earned Cash Rewards credits in any year, they will be available to redeem during the next, and any subsequent years, provided your account is in good standing. Your account is considered in good standing if:

- Credit Limit is greater than \$0.00.
- Account status is open.
- Payment status is current (not delinquent).

4. Cash Rewards Credit Calculation. Every dollar in qualifying new net POS purchases you charge with your Visa account covered by this Cash Rewards Program ("Program") and that appear on your Visa billing statement during the program period, earns Cash Rewards credit as provided in these Rules, under SAFE Credit Union's ("SAFE's") most current Cash Rewards schedule. Cash Rewards are earned with purchases made by you beginning on the first day of the billing cycle in which your Program begins and are posted to your Cash Rewards Visa account each billing cycle thereafter. Cash Rewards credits are earned on a 1 credit per \$1.00 spent basis.

Cash Rewards credits are calculated on each transaction and are subject to verification. Transactions resulting in fractions of Cash Rewards credits will be rounded up to the nearest whole cent if equal to or greater than \$0.005 and rounded down if less than, \$0.005. Balance Transfers, Cash Advances, including purchases of money orders or other cash equivalents, purchases made by or for a business or for a business purpose, fees, interest charges, unauthorized/fraudulent transactions and certain other charges do not earn Cash Rewards credits. Cash Rewards credits cannot be redeemed if your account is not in good standing and will be forfeited upon account closure if unredeemed.

You will receive a separate ScoreCard Cash Rewards periodic statement quarterly. It will include a year-to-date accounting total of your Cash Rewards credits, but may be adjusted as provided for in these Rules. Cash Reward credits for corresponding retail purchase returns posted to your card account will be deducted from your current total of Cash Rewards credits earned for redemption.

Your card account must be open and clear (i.e., not canceled, terminated, delinquent, or otherwise not available to use for charges) at the time in each billing cycle Cash Rewards credits are posted by SAFE. Otherwise, your Cash Rewards credits will not be available for redemption. Cash Rewards credits are not exchangeable or transferable.

5. Cash Rewards Credit Redemption. Redemptions of Cash Rewards credits are made by visiting www.scorecardrewards.com.

Cash Rewards credit redemptions shall be issued for a U.S. dollar sum in the form of the following options:

- a. A payment to the Visa card account covered by this Program. This credit will be applied to the minimum payment due. It must be made at least 3 business days prior to the Payment Due Date desired to ensure posting prior to the due date.
- b. A credit to the SAFE Credit Union savings account associated with the card covered by this Program.
- c. An electronic deposit to a checking or savings account at any financial institution. You will be required to provide the Routing and Transit Number of the financial institution, and the account number to be credited. SAFE is not responsible for incorrect postings of Cash Rewards credits to other financial institutions if you provide an incorrect Routing/Transit and/or account number.

Redemption for Cash Rewards credits is accomplished by selecting the payout option, then selecting the amount. There are several redemption dollar options. Select one dollar option, or combination of dollar options, which matches the total redemption amount desired. A payout of the full balance may not be available through the website. If there is a remaining balance you would like redeemed, call SAFE at (916) 979-7233 or (800) SEE-SAFE. The amount will be credited to your SAFE checking, savings, or Visa account.

The minimum amount of Cash Rewards credit you must earn before you can make a redemption request is \$25.

Redemptions are available by accessing the Cash Rewards website at www.scorecardrewards.com. See Cash Rewards Credit Redemption for details on how to redeem Cash Rewards credits.

Cash Rewards may not be combined with other discounts or reward programs, unless specifically authorized by Financial Institution Benefit Association, Inc. (FIBA).

6. Overdraft Protection. Overdraft transfers to your SAFE checking account from your credit card account covered by this Program will be considered Cash Advances under your Credit Card Agreement. Transfers will be subject to the terms of both your Credit Card Agreement and the account agreement(s) and disclosures governing your SAFE checking account.

7. Balance Transfers and Cash Advances. Balance Transfers and Cash Advances from your credit card account covered by this Program do not earn Cash Rewards credits.

8. Other Terms & Conditions. This Program may be modified, suspended, or canceled at any time without restriction or penalty. Cash Rewards credits may be forfeited due to violations of these Rules. This Program is void where prohibited or restricted by law. You are responsible for any federal, state, or local income or other taxes.

Despite our best efforts to ensure accuracy, printing and website errors involving the Program occasionally occur. If you discover an error, call SAFE at (916) 979-7233 or (800) SEE-SAFE. We reserve the right to correct such errors at any time even if it affects Cash Rewards credits already posted to your account. All rulings on errors will be resolved by SAFE and our decision will be final.

You agree to defend and hold Financial Institution Benefit Association, Inc. (FIBA), Fidelity National Information Services, Inc. (FIS) and any vendors associated with the Program, as well as any card association that SAFE is a member of, totally harmless if SAFE fails to meet its contractual or other obligations with FIBA or FIS, or the Associations which results in the Program being interrupted or terminated prior to Cash Rewards credits being awarded to you. You also agree to defend and hold FIBA and its affiliates, SAFE and Associations harmless if a Program vendor or a provider files for bankruptcy, or otherwise goes out of business after you have redeemed your Cash Rewards credits for an award from the vendor or provider but before you receive or use the award.

This Program is available to: (i) Visa account holders ("You") who SAFE has enrolled as a sponsoring member of FIBA and (ii) has contracted with FIBA for this Program for You. All Program Rule determinations by FIBA are final. Your use of your card following receipt of these Rules will indicate your agreement to these Rules.

Applicable third party warranties, if any, will be included with your award. Warranty claims must be directed to the provider. SAFE, ANY THIRD PARTY UTILIZED BY SAFE TO ADMINISTER THE PROGRAM (FIBA) AND THEIR AFFILIATES, AND ANY ASSOCIATION OR ORGANIZATION OF WHICH SAFE IS A MEMBER IN CONNECTION WITH THE PROGRAM MAKE NO AWARD REPRESENTATIONS OR WARRANTIES EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY OR FITNESS FOR A PARTICULAR PURPOSE OF AWARDS PROVIDED THROUGH THIS PROGRAM.

These Terms and Conditions (Rules) are subject to change at any time without notice. The most current version of these Rules is available on the scorecardrewards.com Program website.

YOUR GUIDE TO CARD BENEFIT

Your Guide to Benefit describes the benefit in effect as of 9/1/12.

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.

Auto Rental Collision Damage Waiver



For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.

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

Benefit Information

What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your Visa card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

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

What losses 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 eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle. Covered losses include:

- ▶ Physical damage and/or theft of the covered rental vehicle
- ▶ Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility
- ▶ Valid loss-of-use charges imposed and substantiated by the auto rental company



Please Note: This benefit only covers 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.

How does this coverage work with other insurance?

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 benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

If you do not have personal automobile insurance or any other 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 do have personal automobile insurance or other insurance covering this theft or damage, the 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 auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: 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 include:** 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.
- ▶ **Vans are not covered**, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

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For questions about a specific vehicle, call the Benefit Administrator at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

What else 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 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 insurance
- ▶ 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 contraband or illegal activities
- ▶ Wear and tear, gradual deterioration, or mechanical breakdown
- ▶ Items 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 and/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 ninety (90) 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

Where am I covered?

This benefit is available in the United States and most foreign countries. **However, 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, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver 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 do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

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

Helpful tips:



- ▶ Be sure to 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 are familiar with the terms and conditions of the auto rental agreement.

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 for help at 1-800-348-8472. If you are outside the United States, call collect at 804-673-1164.

Filing an Auto Rental CDW Claim

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

Immediately call the Benefit Administrator at **1-800-348-8472** to report the theft or damage regardless of whether your liability has been established. **If you are outside the United States, call collect at 804-673-1164.** The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves 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, so you are advised to notify the Benefit Administrator immediately after any incident.



Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, 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 initial and final auto rental agreement(s)
- ▶ A copy of the repair estimate and itemized repair bill
- ▶ Two (2) photographs of the damaged vehicle, if available
- ▶ A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- ▶ The completed and signed Auto Rental CDW claim form. *Please Note: 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*
- ▶ 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, a notarized statement of no insurance or reimbursement is required
- ▶ A copy of your primary insurance policy's Declarations Page to confirm your deductible. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- ▶ Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.



For faster filing, or to learn more about Auto Rental CDW, visit www.visa.com/eclaims

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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 Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

* 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 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 benefits 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, 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) 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 the Provider unless all the terms 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 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 institution. Your financial institution can cancel or non-renew the benefit, and if they do, they 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. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW – 2013 (Stand 04/14)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.



YOUR GUIDE TO CARD BENEFIT

Your Guide to Benefit describes the benefit in effect as of 9/1/12.

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.



For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472, or call collect outside the U.S. at 303-967-1096.

Warranty Manager Service

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

Benefit Information

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Visa card. You can access these features with a simple toll-free call. Services include **Warranty Registration** and **Extended Warranty Protection**.

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.

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call **1-800-551-8472, or call collect outside the U.S. at 303-967-1096**. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

How does Extended Warranty Protection work?

Extended Warranty Protection 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 for items purchased entirely with your eligible Visa card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

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

Purchases made outside of the U.S. are covered 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.

What types of purchases 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 including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- ▶ Rented or leased items or 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

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Filing an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at **1-800-551-8472**, or call collect outside the U.S. at **303-967-1096** immediately after the failure of a covered item.



Please Note: If you do not notify the Benefit Administrator 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.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.



For faster filing, or to learn more about the Warranty Manager Service benefit, visit www.visa.com/eclaims

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days of the product failure** along with the following documents:

- ▶ 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



Please Note: All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired **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) per claim, and a maximum of 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.

What about repairs?

Extended Warranty Protection will pay the repair facility directly, 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 Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

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 supplemental to, and excess of, that coverage.

ADDITIONAL PROVISIONS FOR WARRANTY MANAGER SERVICE

This benefit applies 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. 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 benefit shall exist 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 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 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 Benefit Administrator to the extent of 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 time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

The 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 not apply to Visa cardholders whose accounts have been suspended or canceled.

Warranty Manager Service, continued

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if they do, they 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. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #WMMGR 10K-50K-3YR – 2013 (04/14)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472, or call collect outside the U.S. at 303-967-1096.

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YOUR GUIDE TO CARD BENEFIT

Your Guide to Benefit describes the benefit in effect as of 5/20/13. 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.

Travel Accident Insurance

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

Benefit Information

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 all eligible SAFE Platinum Rewards 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

As a SAFE Platinum Rewards Visa cardholder, you are covered beginning on 5/20/13 or the date your credit card is issued, whichever is later.

You and your dependents¹ become covered automatically when the entire Common Carrier fare is charged to your covered SAFE Platinum Rewards Visa card account ("Covered Persons"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

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 or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

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 SAFE Platinum Rewards Visa 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.

Travel Accident Insurance, continued

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 on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit for 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 reference to SAFE Platinum Rewards Visa, should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

The Cost: This travel insurance is purchased for you by your financial institution.

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 policy, issued to the financial institution trust. 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 **Plan Administrator:**
CBSI Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Plan Underwritten by:
Virginia Surety Company, Inc.
175 West Jackson Blvd., 11th Floor
Chicago, IL 60604

State Amendments

For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

¹Your spouse, unmarried dependent child(ren), under age nineteen (19) [twenty-five (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. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

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 "Company"). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least thirty (30) days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage 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 SAFE Platinum Rewards Visa 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 accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder'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 accountholder 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 coverage 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.

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