

HAPO COMMUNITY CREDIT UNION
VISA CREDIT CARD ACCOUNT AGREEMENT

Interest Rates and Charges	
INITIAL ANNUAL PERCENTAGE RATE (APR) FOR PURCHASE TRANSACTIONS	APR*
INITIAL ANNUAL PERCENTAGE RATE (APR) FOR CASH TRANSACTIONS	APR*
INITIAL ANNUAL PERCENTAGE RATE (APR) FOR BALANCE TRANSFERS	APR* unless eligible for lower promotional rate Balance Transfer
How to Avoid Paying Interest	You have a 25-day grace period in which to repay your balance for purchase transactions before a FINANCE CHARGE will be imposed.
Paying Interest	Finance charges accrue on cash advances, and balance transfers, from the transaction date until they are paid in full.
Delinquency	You will be in default if your account becomes more than two months past due. On the first day of the month following notice of default, your APR will be increased to 18.00% . Upon default, if six consecutive payments are made on time, the default rate will be removed and previous APR will resume.
Billing Error Rights	For information about your right to dispute transactions, please refer to section 18 of the Account Agreement
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at www.federalreserve.gov/creditcard .
Method of Computing the Balance	Average Daily Balance Method

*Your APR may vary with changes to an index which is the Prime Rate as published in *The Wall Street Journal*. When you have an APR that varies with changes to the Prime Rate, we calculate your APR by adding a percentage (a "margin") to the Prime Rate. The margin will change semi-annually based on your credit score. Scores will be obtained in January (for April interest rate changes), and July (for October rate changes) by Trans Union 2 Baldwin Place P.O. Box 1000 Chester, PA 19016. The rate table shows which rates, if any, are variable rates.

Fees	
Annual Membership Fee	NONE
Cash Advance Fee	NONE
Balance Transfer Fee	NONE
Late Payment Fee	\$25.00 fee may be assessed for payments made later than the due date.
Over Limit Fee	NONE
Returned Payment Fee	\$20.00 fee assessed for returned payments.

I/We understand and agree to the terms and conditions and acknowledge that I/we have received a copy of the VISA disclosures.

X _____
 Primary Applicant

X _____
 Co-Applicant

SECURITY INTEREST. You grant the Credit Union a security interest under the Washington Uniform Commercial Code in any goods purchased with your Card. You agree that all collateral you have given the Credit Union to secure other consumer loan obligations (except real estate), in the past and in the future, will secure your obligations under this Agreement. In addition, by signing the credit card Application, you have given us a security interest in all your shares and deposits, present and future, and all accounts (except Individual Retirement Accounts) with the Credit Union. For Secured Card accounts, you have given us a specific pledge of your Credit Union shares up to 110% of the credit limit and we may prevent your withdrawal of the pledged shares. You agree, upon default, the Credit Union may apply all that is secured to pay any amounts due under this Agreement, without further notice to you.

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- INTRODUCTION.** This Agreement covers this VISA Credit Card account, issued by HAPO Community Credit Union ("Lender"). In this Agreement the words "you," "your," "yours," "applicant," and "borrowers" mean any person who signs the application for this Account, any joint obligor, guarantor, authorized user, or the person whose name is embossed on the Card. The word "Card" means any one or more credit cards issued under the Credit Union's VISA programs. **If you sign an application for this Account or sign or use any Card or PIN, or allow others to use the Card or PIN, you and they will have accepted this Agreement just as if you and they signed it, and you and they, jointly and severally, will be bound by the following terms and conditions which will govern this Account.**

2. **YOU PROMISE TO PAY.** You promise to pay us all such amounts, plus any **FINANCE CHARGES**, which arise from use of the Card or Account by you or any other person, and to be jointly and severally liable with such a person, unless such other person does not have actual, implied, or apparent authority for such use, and you received no benefit from the use.
3. **CREDIT LINE.** This Agreement will constitute a revolving line of credit for an amount which will be the credit line under your Account. You may access your credit line through Card purchase and/or cash transactions at participating merchants. We will advise you of the amount of your credit line. That amount will be the maximum amount you may have outstanding at any one time. You agree not to attempt to obtain more credit than the amount of your credit line. However, if you temporarily exceed your credit line, you agree to repay the excess immediately, even if we have not yet billed you. Obtaining such credit does not increase your credit line. We retain the right to increase or decrease your credit line at any time for any reason. Any increase or reduction on the limit of your credit line will be shown on your monthly statement or by separate notice. Your eligibility for this credit line is determined by our loan policy and may be terminated at our sole discretion, without demand or notice. You may close your credit line at any time by sending us a signed, written request. If you terminate this Agreement or if we terminate or suspend your credit privileges, the provisions of this Agreement and your liability hereunder shall otherwise remain in full force and effect until you have paid us all sums due us under this Agreement.
4. **ACCOUNT ACCESS. Purchase Transactions and Cash Transactions.** You must sign the Card to use it. Once you have signed the Card, you can use it to purchase goods or services, wherever the Card is honored, up to the full amount of your credit line. You may use your Account to get cash advances from us, other participating financial institutions, or automated teller machines (ATM). No purchase or cash transaction may exceed the available funds in your Account. The Credit Union reserves the right to refuse any transaction that would exceed your credit limit, and/or daily purchase or cash limit. Purchases are limited to 10 transactions a day. Cash transactions are limited to 3 transactions per day and cannot exceed \$2,500 a day for Share Secured, or \$5,000 a day for Platinum accounts. ATM transactions cannot exceed \$505 per single transaction.
5. **MINIMUM MONTHLY PAYMENT.** You agree that you will pay each month not less than the minimum monthly payment on or before the scheduled monthly due date. You may pay in full for all your purchase and cash transactions each month, or you may repay in monthly installments. The minimum payment is calculated at 2% of your outstanding balance or \$25.00, whichever is greater, plus any amounts past due and/or over limit. If your outstanding balance is less than \$25, you agree to pay the balance in full. We can accept late payments or partial payments, or checks, drafts, and money orders marked "payment in full," without prejudice to our rights under this Agreement, which are hereby explicitly reserved. Your minimum payment due will be applied first to any outstanding **FINANCE CHARGES** and fees, then to lower rate balances, with any excess being applied to the balance with the highest APR.
6. **MONTHLY STATEMENTS.** Each month we will provide you a statement showing purchase transactions, cash transactions, payments, and credits made to your Account during the billing cycle, as well as your New Balance, any **FINANCE CHARGE** and any late charge or other charges. Your statement also will identify the minimum monthly payment you must make for that billing period and the date it is due. You agree to retain for statement verification, copies of transaction slips resulting from each purchase, each advance, and other transaction on your Account. Unless you notify us of a billing error as described below, you accept your monthly statement as an accurate statement of your Account with us.
7. **Sec. __Military Lending Disclosures.** The following disclosures are provided and apply to the borrower who is a Covered Member as described below.
 - a. **Borrower Certification of Active Duty.** By requesting a Credit Card each borrower certifies to the Credit Union that borrower: (i) is a Covered member as a member of the Armed Forces who is currently serving on active duty (under a call or order not less than 30 days) Active Guard or Reserve duty; and (ii) borrower is the Covered Member or is a dependent of the Covered Member. Borrower(s) authorize the Credit Union to verify their status as a Covered Member or dependent by obtaining information from the database of the Department of Defense or from a consumer report obtained from a consumer reporting agency.
 - b. **Military Annual Percentage Rate.** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36%. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for a credit card account); and any participation fee charged (other than certain participation fees for a credit card account).
 - c. **Payment Obligation.** Your payment obligation under your Credit Card Account is set forth in Sec. 2 and 5 above in the Credit Card Agreement.
 - d. **Security Interest.** The Credit Union's security interest in all your Credit Union shares or deposits pursuant to the Credit Card Agreement will not apply your Credit Card Account. A security interest in shares or deposits granted in connection with any other credit card account, loan or line of credit does not secure the Credit Card Account identified above, in spite of any provision that collateral securing one loan secures all of your other Credit Union obligations. However, if you establish a deposit or share account specifically in connection with your Credit Card Account, funds deposited in that account after you establish the Credit Card Account are subject to our security interest as set forth above in the Credit Card Agreement.
 - e. **Credit Union Toll-Free Telephone Number** -509-943-5676. Call this number for verbal information about the Military Annual Percentage Rate and your payment obligation.
8. **CONDITIONS UNDER WHICH OTHER CHARGES MAY BE IMPOSED.** We may impose the following fees and charges on your Account: (a) **Late Charges.** \$25.00 fee may be assessed for payments made later than the due date (b) **Returned Payment Charge.** If any payment we receive from you is returned to us unpaid, we may impose a returned item fee of \$20.00 (c) **Miscellaneous Photocopying.** If you request a copy of a sales draft or monthly statement, we may charge your Account \$2.00 per copy and \$20.00 per hour. These charges cover the costs of locating, copying, and delivering the documents to you. If a request is related to a billing error and an error is found, we will reverse any photocopying charges (d) **ATM Fees.** If you use an ATM to obtain a cash advance and the ATM is not operated by us, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge may be charged to your Account if you complete the transaction (e) **Attorney's Fees and Costs.** If you default on any part of this Agreement, you agree to pay us all costs to collect your Account, including: court costs, reasonable attorney fees, collection agency costs whether or not there is a lawsuit, incurred both before and after judgment; such collection agency cost may be based on a percentage, not to exceed 30%, of the principal owed at the time of default; fees for bankruptcy proceedings, appeals, and any post judgment collection services. The Credit Union may commence an action to enforce this Agreement in the county in which the Credit Union is located, or where you reside, if you live outside the state of Washington (f) **Replacement Charges.** If a card is lost or damaged there will be a \$5.00 replacement fee and \$25.00 fee to rush standard processing of a card. A replacement or rush fee will not be charged in the event the credit union is at fault.
9. **CONDITIONS OF CARD USE.** The use of your Card and Account are subject to the following conditions: **Ownership of Cards.** Any Card or other credit instrument or device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or

to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or Account to another person. You may not use the Card for any illegal or unlawful transactions and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. **Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other credit instrument or device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your Account in lieu of a cash refund. **Currency Conversion.** Purchases and cash advances made in foreign countries will be billed to you in U.S. dollars. The currency conversion rate for international transactions as established by VISA International, Inc. is a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or the government-mandated rate in effect for the applicable central processing date, in each instance, plus 1.00%. **Notices and Payments.** All notices will be sent to your address as shown in on your HAPO share account. You agree to advise us promptly if you change your mailing address. We may, at our option, accept mailing address changes from the United States Postal Service, and update your VISA account as well as your HAPO account based on these changes. All payments should be mailed to us at the remittance address shown on your monthly statements. Payments received at that address will be credited to your Account as of the date received. **Personal Identification Number.** We will issue you a Personal Identification Number ("PIN") for use with your Card at Automatic Teller Machines ("ATMs"). These numbers are issued to you for your security purposes. These numbers are confidential and should not be disclosed to third parties. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make available your PIN to anyone not authorized to sign on your Accounts. To keep your Account secure, please do not write your PIN on your Card or keep it in the same place as your Card.

10. **DEFAULT.** You will be in default under this Agreement if any of the following occur: (a) your account becomes more than two months past due; (b) you become insolvent, bankrupt, or you die; (c) you violate any part of this Agreement, or any other agreement with us; or (d) if we reasonably deem ourselves insecure on your credit line. Upon default, we may declare the entire unpaid balance immediately due and payable, and you agree to pay that amount plus any attorney's fees and costs including collection agency costs incurred by us. We can delay enforcing any right under this Agreement without losing that right or any other right. In the event you are in default of this Agreement, your **ANNUAL PERCENTAGE RATE** will be 18.00% (1.500000% Periodic Rate). The **ANNUAL PERCENTAGE RATE** will be increased on the first day of the second month following notice of default.
11. **CREDIT INFORMATION/FINANCIAL STATEMENTS.** You authorize us to release information to others (e.g., credit bureaus, merchants, and other financial institutions) regarding the status and history of your credit line. You agree to provide us, at any time we deem necessary, with a current financial statement and updated credit information upon request. We may investigate your credit as needed through a credit reporting agency.
12. **LOSS OR THEFT OF VISA CREDIT CARD.** You agree to notify us immediately of the loss, theft, or use without your permission, of any Card or other credit instrument or device which we supply to you. Call us at 800-449-7728, or write to: VISA Department, PO Box 31216, Tampa, FL 336313281.
13. **AMENDMENTS.** We have the right to change any terms and conditions of this Agreement, subject to applicable laws, at any time.
14. **GOVERNING LAW.** This Agreement and your account will be governed by federal law, as well as the law of Washington State, and will apply no matter where you live or use this account.
15. **YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE.** This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act. **What to do if you find a mistake on your statement.** If you think there is an error on your statement, write us at: VISA Department, PO Box 31216, Tampa, FL 33631-3281. In your letter, give us the following information: (a) **Account information.** Your name and account number (b) **Dollar amount.** The dollar amount of the suspected error (c) **Description of problem.** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. You must notify us of any potential errors in writing. You may call us, but we are not required to investigate any potential errors and you may have to pay the amount in question.
16. **What will happen after we receive your letter.** When we receive your letter, we must do two things: Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct. **While we investigate whether or not there has been an error:** We cannot try to collect the amount in question, or report you as delinquent on that amount. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit. **After we finish our investigation, one of two things will happen: If we made a mistake:** You will not have to pay the amount in question or any **FINANCE CHARGE** or other fees related to that amount. **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable **FINANCE CHARGES** and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct. **Your rights if you are dissatisfied with your credit card purchases.** If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (a) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (b) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify (c) You must not yet have fully paid for the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.
17. **Rewards Programs**

Cash Back Rewards ('Rewards') accrue at a rate of 2.00% on net retail purchase transactions (qualifying purchases less credits, returns, and adjustments) charged to the card. Balance Transfers, cash advances, other cash transactions, fees, interest, and unauthorized/fraudulent transactions, and manufactured spending (i.e. gift cards) do not earn Rewards. Rewards accruals are calculated at the end of each billing cycle, and will appear on your account's monthly statement. Payouts are based on the billing cycle. Reward accruals are unlimited, must earn a minimum of \$15.00 to qualify for payout. Rewards are paid annually in November, or as requested on demand for prior billing cycles. Payouts are paused during the month of October to prepare for the annual payouts. If your account is in arrears, closed, or used fraudulently to earn Rewards, all Rewards will be forfeited. Rewards cannot be transferred or combined. Fraudulent use of the card or manufactured spending to redeem points will result in an automatic card closure without payout. HAPO shall determine which purchases qualify, program subject to change at any time.

Double Reward Points-New Signature Travel Visa 2.5 points per dollar applies to the first \$12,000 in purchase transactions within 365 days of account opening. Points accrue at the standard rate of 1.25 per dollar 365 days after the account open date, OR after spending \$12,000 in purchase transactions; whichever is sooner. Points do not accrue on cash advance transactions or balance transfers. Points expire 5 years from the date of accrual. **Points to Cash** Signature Travel Rewards cards are eligible to redeem points for Cash. Cash is redeemable in increments of \$25.00. Just log in to HAPO Rewards. Point per cash value is \$0.01. Points are eligible for cash redemption a maximum of 4 times a year, not to exceed one redemption a month. Points must be redeemed prior to expiration; all points expire in December of the 5th year.

18. **PERIODIC RATE AND CORRESPONDING ANNUAL PERCENTAGE RATE.** The **FINANCE CHARGE** imposed during the billing cycle will be determined by multiplying the Average Daily Balance by the Monthly Periodic Rate. The **ANNUAL PERCENTAGE RATE (APR)** is divided by 12 to produce the monthly rate. Your APR may vary with changes to an index which is the Prime Rate as published in *The Wall Street Journal* five business days before the closing date shown on your billing statement. If *The Wall Street Journal* stops publishing the Prime Rate, we will select a similar reference rate and inform you on your billing statement or through a separate notice. The rate table shows which rates, if any, are variable rates. The rate table lists the margin for each variable rate and any minimum periodic rate and corresponding APR. When you have an APR that varies with changes to the Prime Rate, we calculate your APR by adding a percentage (a “margin”) to the Prime Rate. The margin will be updated semi-annually based on your FICO credit score. FICO scores will be obtained in January (for April interest rate updates), and July (for October rate updates) by Trans Union 2 Baldwin Place P.O. Box 1000 Chester, PA 19016. If we are unable to obtain a credit score for your account, the rate will reflect that of a zero score. If this calculation results in a change to your APR because the Prime Rate or your credit score has changed, the new rate will apply as of the first day of your billing cycle in which the update occurs. All accounts have a ceiling limit of 18.00% APR, and will not exceed that amount at any given time.
19. **FINANCE CHARGE CALCULATION: AVERAGE DAILY BALANCE METHOD.** We calculate the Periodic **FINANCE CHARGE** on your Account by applying the Periodic Rate to the “Average Daily Balance” of purchase and cash activity for your Account. To get the “Average Daily Balance” we take the beginning purchase and cash balance of your Account each day, add any new purchase and cash transactions, and subtract any payments or credits, unpaid **FINANCE CHARGES** and unpaid late charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the Average Daily balance for both purchase and cash transactions
20. **CIRCUMSTANCES UNDER WHICH A FINANCE CHARGE WILL BE IMPOSED. Cash Transactions.** A **FINANCE CHARGE** will be imposed on cash transactions from the date each cash transaction is made to the date paid. There is no time period within which to pay to avoid a periodic **FINANCE CHARGE** on cash advances, and balance transfers. **Purchases.** You have a 25-day grace period in which to repay your balance for purchase transactions before a **FINANCE CHARGE** will be imposed. A **FINANCE CHARGE** will be imposed on any balance remaining from purchase transactions not paid within the “grace period”. The total outstanding balance of purchases and cash transactions in the Account on the closing date of a billing cycle, including any **FINANCE CHARGE** will be shown on the Periodic Statement for that billing cycle as the “New Balance.”

Account Type	Credit Score Range	Annual Percentage Rate		Notice Required
Low Rate Platinum	750-999	8.25	(Prime* + 5.00%)	
	700-749	11.00	(Prime* + 7.75%)	
	650-699	14.50	(Prime* + 11.25%)	✓
	600-649	17.00	(Prime* + 13.75%)	✓
	000-599	18.00	(Prime* + 14.75%)	✓
Platinum with Cash Back	750-999	11.25	(Prime* + 8.00%)	
	700-749	14.00	(Prime* + 10.75%)	
	650-699	17.50	(Prime* + 14.25)	✓
	600-649	20.00	(Prime* + 16.75%)	✓
	000-599	20.00	(Prime* + 16.75%)	✓
Signature VISA	750-999	10.50	(Prime* + 7.25%)	
	700-749	13.25	(Prime* + 10.00%)	
	650-699	16.75	(Prime* + 13.50%)	✓
	600-649	18.00	(Prime* + 14.75%)	✓
	000-599	18.00	(Prime* + 14.75%)	✓
Share Secured	N/A	18.00%	18.00%	✓
Youth VISA	N/A	12.9%	12.9%	

*Estimated variable APRs above are based on the 3.25% WSJ Prime Rate as of March 15, 2020 **Maximum rate 18.00%



Your Guide to Benefits describes the benefits in effect as of 4/1/16. 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.

YOUR GUIDE TO CARD BENEFITS

Visa Signature Card

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-3979010, or call collect outside the U.S. at 303-967-1093.

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

Warranty Manager Service

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 Signature card and/or with rewards points earned on your covered account. 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 Signature card issued in the United States.

Warranty Registration Details

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 **1-800-397-9010**, or call collect outside the U.S. at **303-967-1093**. 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.

Extended Protection Details

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 Signature card and/or with rewards points earned on your covered account.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa Signature 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 Signature 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 Signature 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 **1-800-397-9010**, or call collect outside the U.S. at **303-967-1093** 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.cardbenefitservices.com

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 Signature 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 Signature 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 Signature cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa Signature card and/or with rewards points earned on your covered account.

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 product failure. 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 Benefits have been complied with fully.

The benefit is provided to eligible Visa Signature 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, or statement messages. The benefits described in this Guide to Benefits will not apply to Visa Signature cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits, 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 Signature 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.

Travel and Emergency Assistance Services

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Visa Signature card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-397-9010**. **If you are outside the United States, call collect at 303-967-1093.**

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa Signature cardholders at no additional charge.

Please Note: Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and how can they help me?

- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please Note:** The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa Signature or personal account. **Please Note:** All costs are your responsibility.
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa Signature or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Please Note:** All costs are your responsibility.
- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring your young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **Please Note:** All costs are your responsibility.
- **Emergency Ticket Replacement** helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. **Please Note:** All costs are your responsibility.

- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage.. **Please Note:** You are responsible for the cost of any replacement items shipped to you.
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **Please Note:** All costs are your responsibility.
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. **Please Note:** All costs are your responsibility.
- **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

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ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

The benefit described in this Guide to Benefits will not apply to Visa Signature cardholders whose accounts have been suspended or canceled. 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, or statement messages.

FORM #VTEAS – 2013 (Stand 04/16)

TEAS-S

Auto Rental Collision Damage Waiver

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

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; cargo vans; 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 nine (9) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

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 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 sixtyfive (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 Signature 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 **1-800-397-9010**. If you are outside the United States, call collect at **303967-1093**.

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 **1-800-397-9010** to report the theft or damage regardless of whether your liability has been established. **If you are outside the United States, call collect at 303-967-1093.** 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 Signature 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 automobile insurance policy's Declarations Page. "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.eclaimsline.com

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 Visa Signature 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 Benefits have been complied with fully.

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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 Signature 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 04/16)

ARCDW-S

Price Protection

What is this benefit?

Price Protection helps you save money on many products when you purchase them entirely with your eligible Visa card and/or with rewards points covered on your covered account. If you buy an eligible item with your card and/or with rewards points earned on your covered account in the United States and see it available for less in another retail

store's printed Advertisement within sixty (60) days of the Date of Purchase, the Benefit Administrator will refund the difference up to \$500.00 per item and up to \$2,500 a year per eligible account.

Please Note: Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible U.S. issued Visa card, and a citizen and/or resident of the United States.

How do I take advantage of this benefit?

1. Use your eligible Visa card and/or with rewards points earned on your covered account to charge the full amount of the eligible item. Save all original receipts; both your Visa card paperwork and the itemized store receipt.
2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days of your purchase, keep the original printed Advertisement. Make sure the printed Advertisement includes:
 - A description of the item that is identical to the one you purchased
 - The sale price
 - The store or dealer's name
 - A sale date(s) effective within sixty (60) days of the Date of Purchase

Please Note: Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

What is not covered?

Price Protection does not cover the following:

- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, liquidation sales or auctions.
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations ☐ Animals and living plants
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories
- Cell phone service agreements and cell phone contracts
- Items purchased for resale, professional, or commercial use
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items
- Manufacturer and/or merchant rebates
- Perishables, services, 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
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Items purchased outside of the United States
- Items that are previously owned, sold "as is," and/or refurbished

Definitions

Advertised or Advertisements means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Advertisements that are cut down or altered in any way will not be accepted; therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the advertisement appears, with the date and name of the publication, is required.

Date of Purchase means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

Filing a Price Protection Claim

How do I file a Price Protection claim?

Call the Benefit Administrator at **1-800-553-7520**, or call collect outside the U.S. at **303-967-1096** within **ten (10) days** of the printed Advertisement showing your product at the lower price.

You will receive a claim form with instructions on how to file your claim. Follow the instructions and return the completed claim form along with:

- The original itemized sales receipt
- The original Visa card receipt demonstrating that the entire purchase was made on your eligible card and/or with rewards points earned 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 to:

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

For faster filing, or to learn more about Price Protection, visit www.cardbenefitservices.com

How will I be reimbursed?

Return the form with the required documents within twenty (20) days of contacting the Benefit Administrator for a claim form. If your claim is approved, the Benefit Administrator will issue you a refund for the difference in the price, up to a maximum of \$500.00 per item. If your documentation is not complete, the Benefit Administrator will request additional information, which must be supplied within sixty (60) days of the request.

ADDITIONAL PROVISIONS FOR PRICE PROTECTION

The Price Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery that is available to you, the eligible Visa cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Visa cardholder.

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

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed Advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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.

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.

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.

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FORM #VPRICEPROT – 2013 (04/16)

PP-O

Return Protection

What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible Visa card and/or with rewards points earned on your covered account if you are not satisfied with it and the retailer won't allow it to be returned.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible Visa card issued in the United States.

What is covered?

Eligible items of personal property purchased entirely with your eligible Visa card and/or with rewards points earned on 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. Eligible items are automatically covered when purchased with your card—they do not need to be registered to qualify for coverage.

What types of items are not covered?

- 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, travelers checks, tickets, credit or debit cards, and any other negotiable instruments □
Computer software
- Damaged/non-working items
- Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, professional, or commercial use
- Items purchased outside of 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.

Please Note: If you file a claim within the first 30 days of purchase, you may be asked to submit proof of the store's return policy.

Filing a Return Protection Claim

How do I file a claim?

1. If you're not satisfied with a purchase made with your Visa card and/or with rewards points earned on your covered account and the item cannot be returned, **call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 303-967-1096 within ninety (90) days** of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.
2. **Within thirty (30) days of the date of your call**, return the completed claim form with your original itemized sales receipt and original Visa card receipt showing that the entire purchase was made with your card and/or with rewards points earned on your covered account to:

Card Benefit Services
P.O. Box 110889
Nashville, TN 37222
3. A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services at your expense. **Please Note: The item must be received in like-new/good working condition for your claim to be approved.**

For faster filing, or to learn more about Return Protection, visit www.cardbenefitservices.com

How will I be reimbursed?

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

ADDITIONAL PROVISIONS FOR RETURN PROTECTION

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

This benefit is available only to you, the eligible Visa cardholder.

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 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 misrepresentations of material fact.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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.

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.

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FORM #VRETPRO – 2013 (04/16)

RP-O

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-3979010, or call collect outside the U.S. at 303-967-1093.

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**HAPO COMMUNITY CREDIT UNION
MASTER DISCLOSURE FOR ALL TRAVEL INSURANCE PROVISIONS**

WORLDWIDE AUTOMATIC TRAVEL ACCIDENT & BAGGAGE DELAY INSURANCE

THE PLAN: As an HAPO Community Credit Union Cardholder, you, your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your Visa Signature account. If the entire cost of the passenger fare has been charged to your Visa Signature account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your account. Common carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include Commutation which is defined as travel between the Insured Person's residence and regular place of employment.

IMPORTANT DEFINITIONS: Accident or Accidental means a sudden, unforeseen, and unexpected event happening by chance. Dependent Child(ren) means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of twenty-five (25) and reside with the Insured Person; or 2) beyond the age of twenty-five (25), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as a full-time student at an institute of higher learning. Domestic Partner means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person's sole spousal equivalent; and 3) has resided in the same household as the

primary insured person; and 4) has been jointly responsible with the primary insured person for each other's financial obligations, and who intends to continue the relationship above indefinitely.

THE BENEFITS: The full Benefit Amount of \$1,000,000 for cardholder, \$500,000 for spouse, \$50,000 for each dependent child is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a Visa Signature account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to three times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

BENEFIT AMOUNTS

Travel Accident Benefit \$500,000 Baggage Delay \$300

BAGGAGE DELAY: We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for 3 days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples. The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person. Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

ELIGIBILITY: This travel insurance plan is provided to HAPO Community Credit Union cardholders automatically when the entire cost of the passenger fare(s) are charged to a Visa Signature account while the insurance is effective. It is not necessary for you to notify HAPO Community Credit Union, the administrator or the Company when tickets are purchased.

THE COST: This travel insurance plan is provided at no additional cost to eligible cardholders.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

EXCLUSIONS: This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; 4) travel between the Insured Person's residence and regular place of employment. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft owned, leased, or operated by HAPO Community Credit Union; or any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

TRIP CANCELLATION/TRIP INTERRUPTION

Benefit Amount \$3,000

WHO IS COVERED: Cardholder, spouse/domestic partner and unmarried dependent children under age 25.

IMPORTANT DEFINITIONS: Dependent child(ren) means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of selfsupport; or up to the age of twenty-five (25), if classified as a full-time student at an institution of higher learning.

Common carrier means any licensed land, air, or water conveyance operated by those whose occupation or business is the transportation of persons or things without discrimination and for hire.

Covered loss means death, accidental injury, disease, or physical illness of the insured person or an immediate family member of the insured person; or default of the common carrier resulting from financial insolvency. The death, accidental injury, disease, or physical illness must be verified by a physician and must prevent the insured person from traveling on a covered trip.

Covered trip means a trip, for which common carrier costs (other than taxi) are charged to the insured person's credit card account.

Financial insolvency means the inability of the entity to provide travel services because it has ceased operations, either following the filing of a petition for bankruptcy, whether voluntary or involuntary, or because it has ceased operation as a result of a denial of credit or the inability to meet financial obligations.

Immediate family member means the Insured Person's (1) spouse; (2) children, including adopted children or stepchildren; (3) legal guardians or wards; (4) siblings or siblings-in-law; (5) parents or parents-in-law; (6) grandparents or grandchildren; (7) aunts and uncles; (8) nieces and nephews. Immediate Family Member also means spouse's children, including adopted children or step children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts and uncles; nieces and nephews.

Whenever the term spouse is used, the term includes a domestic partner who is at least 18 years of age and who, during the past 12 months (1) has been in a committed relationship with the primary cardholder, (2) has been the cardholder's sole spousal equivalent, (3) has resided in the same household as the cardholder, and (4) has jointly been responsible with the cardholder for each other's financial obligations and who intends to continue the relationship indefinitely.

Non-refundable means the amount of money paid by or on behalf of the insured person for a covered trip which will be forfeited under the terms of the agreement made with the common carrier for unused travel arrangements and for which a travel agent or travel supplier will not provide any other form of compensation.

Pre-existing condition means accidental injury, disease, or illness of the insured person or immediate family member of the insured person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of common carrier passenger fare(s). Disease or illness has manifested itself when: (1) medical care or treatment has been given; or (2) there exist symptoms that would cause a reasonably prudent person to seek medical diagnosis, care, or treatment. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

Trip cancellation means the cancellation of common carrier travel arrangements when the insured person is prevented from traveling on a covered trip on or before the covered trip departure.

Trip interruption means the insured person's covered trip is interrupted either on the way to the point of departure or after the covered trip departure.

TO QUALIFY FOR COVERAGE: You must charge the entire cost of the passenger fare(s) to the covered account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.

WHAT IS COVERED: If a covered cardholder must cancel or interrupt a trip due to a covered loss, the policy will pay up to a maximum benefit of \$1,500 per trip to reimburse the cardholder for non-refundable expenses incurred. The cardholder must relinquish any unused vouchers, tickets, coupons, or travel privileges for which he or she has been reimbursed. Covered trip means a trip for which common carrier costs (other than taxi) are charged to the insured person's credit card account.

WHAT IS NOT COVERED: This insurance does not apply to loss caused by or resulting from:

A pre-existing condition.

Accidental bodily injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving.

Cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a loss covered under this policy.

The insured or an immediate family member being under the influence of drugs (except those prescribed and used as directed by a physician) or alcohol.

The insured or an immediate family member: a) traveling against the advice of a physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy.

Loss caused by or resulting from an insured person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage; bacterial or viral infection; or bodily malfunctions, except physical illness or disease that prevents the insured person from traveling on a covered trip.

This exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria.

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss. **CLAIM PAYMENT:** For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: This insurance is effective the date you first become an eligible insured and will cease on the date the master policy terminates (in which case you will be notified by the Policyholder), or on the date you no longer qualify as an eligible Insured, or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

The coverage period will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided an Account card to the Insured for business use.

As a handy reference guide, please read this and keep in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the Policyholder: Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. IF a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator.

Plan Underwritten By
Federal Insurance Company
A member insurer of the
Chubb Group of Insurance Companies
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Warren, NJ 07061-1615

Plan Administrator
The Direct Marketing Group, Inc.
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