

This Guide to Benefits describes the benefits in effect as of 4/1/11. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

Your Visa Card Guide to Benefits



Visa Business

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

Baggage Delay Reimbursement

Reimbursement Level: \$300.00

How do I benefit from Baggage Delay Reimbursement?

When You pay for the entire cost of Common Carrier tickets with Your covered card, You will be eligible to receive reimbursement for theft or misdirection of your checked baggage by a Common Carrier for essential items needed by you, while on a covered trip and at a destination other than Your location of permanent residence. The maximum benefit is \$100.00 per day per cardholder up to a maximum of three (3) days or a total of \$300.00. Baggage Delay means the Common Carrier's delay or misdirection of Your checked baggage and the personal property contained therein is delayed for more than four (4) hours from the time You arrive at the destination printed on your ticket. This reimbursement is supplemental to and excess of any valid and collectible insurance and/or possible reimbursement from any other source.

Who is eligible?

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued card.

What items are not covered?

- Business Items, cellular telephones, or art objects.
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
- Items not contained in delayed checked baggage.
- Items specifically identified or described in and insured under any other insurance policy.

- Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
- Money, securities, credit or debit cards, checks, and traveler's checks.
- Property shipped as freight or shipped prior to trip departure date.
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, rugs and carpets, animals, cameras, electronic equipment, sporting equipment, and household furniture.

Definitions

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Covered Trip means a trip (a) while the eligible cardholder is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your eligible card; and (c) that begins and ends at the places designated on the ticket purchased for the trip.

Immediate Family Member means Your Spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).

Spouse includes domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder;

(2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You and **Your** means an enrolled Cardholder who has charged the covered trip to the eligible card as well as Immediate Family Members whose trips are charged to the Cardholder's eligible card.

What do I do if my checked baggage is delayed for more than four (4) hours?

Answers to specific questions or to file a claim can be obtained by writing to the Benefit Administrator:

CBSI Enhancement Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

If Your baggage is delayed for more than four (4) hours, 1) immediately notify the Common Carrier to begin the Common Carrier's claim process, and 2) immediately notify the Benefit Administrator in writing. Written notification to the Benefit Administrator must be made within twenty (20) days from the date the checked baggage was delayed. The Benefit Administrator will answer any questions You may have and send You a claim form and instructions.

How do I file a claim?

Complete the claim form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the baggage was delayed to the address provided:

1. The completed claim form.
2. A copy of Your charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible card.
3. A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, and a copy of the luggage claim check.
4. A list and receipts for essential items purchased while baggage was delayed.

5. A copy of Your insurance declaration page or documentation of any settlement of the loss or theft.
6. Any other documentation deemed necessary by the Benefit Administrator to substantiate Your claim.

Additional Provisions for Baggage Delay Reimbursement: Baggage Delay Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery which is available to You, the eligible cardholder. This benefit will reimburse the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

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 by the cardholder.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) 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 us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to 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 cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. If the insurer non-renews or cancels any benefit provided to eligible cardholders This information is a description of the benefit provided to you as a cardholder. It is insured by Indemnity Insurance Company of North America.

FORM #VDEL BAG (09/09)

Cellular Telephone Protection

What is Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled Visa cardholder (the "Cardholder", also referred to as "You" or "Your") for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are the primary line and up to the first two secondary,

additional, or supplemental lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$200.00 per claim and \$400.00 per twelve (12) month period.

Who is eligible for this protection?

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

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

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to \$200.00 per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) co-payment. The maximum limit of liability is \$200.00 per claim occurrence, and \$400.00 per twelve (12) month period. You will receive no more than the purchase price less your fifty-dollar (\$50.00) co-payment as recorded on Your submitted receipt.

What is not covered?

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

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

Yes. If You want to file a claim, You will need copies of

Your card statement reflecting monthly Cellular Wireless Telephone bill payments during the time of the damage or theft and Your store receipt for purchase of Your new Cellular Wireless Telephone.

How do I file a claim?

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

What do I need to submit with my claim?

- Your completed and signed claim form.
- Copies of Your card statement reflecting the entire monthly Cellular Wireless Telephone payments for the month preceding the date of damage or theft.
- A copy of Your cellular wireless service provider billing statement that corresponds with the above card statement.
- A copy of the original Cellular Wireless Telephone purchase receipt or other sufficient proof, as determined in the Benefit Administrator's sole discretion, of the Cellular Wireless Telephone model currently linked to Your Cellular Wireless Telephone account.
- If the claim is due to theft or criminal action, a copy of the police report **filed within forty-eight (48) hours of the occurrence.**
- If the claim is due to damage, a copy of an insurance claim or other report as the Benefit Administrator, in its sole discretion, deems necessary to determine eligibility for coverage. In addition the Benefit Administrator may in its sole discretion require (a) an itemized estimate of repair from an authorized Cellular Wireless Telephone repair facility or (b) the Cardholder to submit the Cellular Wireless Telephone to the Benefit Administrator to evaluate the

damage or (c) an itemized store receipt for the replacement Cellular Wireless Telephone showing the purchase was made at a cellular service provider's retail or Internet store (for example: Verizon Wireless, AT&T, Sprint, etc.).

- If the claim amount is less than Your personal homeowner's, renter's, or automobile insurance deductible, a copy of Your insurance policy personal declaration page is sufficient for Your claim. If the claim amount is greater than Your personal homeowner's, renter's, or automobile insurance deductible, You are required to file a claim with Your applicable insurance company and to submit a copy of any claims settlement from Your insurance company along with Your claim form.
- Documentation (if available) of any other settlement of the claim.
- Any other documentation deemed necessary, in the Benefit Administrator's sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

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

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

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

Additional Provisions for Cellular Telephone Protection: This protection provides benefits only to You the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage

to the Cellular Wireless Telephone from damage or theft. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and the Cellular Telephone Protection benefit may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for 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 damage or theft.

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 all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. 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 Us unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions 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. The Cellular Telephone Protection described in this Guide to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent, or otherwise in default.

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

FORM #VCELLPHONE - 2010 (04/11)

Travel Accident Insurance

Principal Sum: \$500,000

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 Visa Business 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 Visa Business cardholder, you are covered beginning on 4/11/11 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 Visa Business 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 Visa Business 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.

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 Visa Business, 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 Enhancement Services

550 Mamaroneck Avenue, Suite 309

Harrison, NY 10528

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 Visa Business 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.

FORM #VTAI - 2010 (Stand 04/11)

Roadside Dispatch

For roadside assistance, call 1-800-VISA-TOW (1-800-847-2869)

What is Roadside Dispatch?

Roadside Dispatch® is a pay-per-use roadside assistance program provided expressly for Visa cardholders. The program provides you with security and convenience wherever your travels take you.

No membership required or pre-enrollment is required. No

annual dues. No limit on usage.

For \$59.95 per service call, the program provides:

- Towing - Up to 5 miles included¹
 - Tire Changing - must have good, inflated spare
 - Jump Starting - battery boost
 - Lockout Service (no key replacement)
 - Fuel Delivery - up to 5 gallons (cost of fuel not included)
 - Winching² (within 100 feet of paved or county maintained road only)
- Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location - we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) Not only will you not have to search for the name of a local tow operator, we may even save you money because our rates are pre-negotiated. All fees are conveniently billed to your Visa account.

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

1-800-VISA-TOW

It's that easy!

¹Rates apply to vehicles up to one ton gross vehicle weight only. Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

² Additional fees may apply for winching services under certain circumstances.

Note: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Financial Institution shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Financial Institution provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc. This

program may be discontinued at any time without prior notice. Program void where prohibited.

Purchase Security and Extended Protection

The Visa Purchase Security and Extended Protection benefits automatically protect many of the new retail purchases that you make with your eligible Visa Business card. The benefits—available at no additional charge—protect your eligible purchases in two ways.

What are these benefits?

Purchase Security

Within the first ninety (90) days of purchase, Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Visa Business card up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder in the event of theft or damage.

Extended Protection

Extended Protection doubles the time period of the original manufacturer's written U.S. warranty up to one (1) additional year on warranties of three (3) years or less up to a maximum of ten thousand dollars (\$10,000.00) per claim.

Who is eligible for these benefits?

To be eligible for these benefits, you must be a valid cardholder of an eligible U.S.-issued Visa Business card.

What items are covered by Purchase Security?

Purchase Security protects eligible items of personal property you purchase entirely with your eligible U.S.-issued Visa Business card.

What items are not covered by Purchase Security?

- Animals and living plants.
- Antiques and collectible items.
- 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.
- Computer software.

- Items purchased for resale.
- Items that are lost or that mysteriously disappear. "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Theft or damage resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes, cosmetics, and limited-life items such as 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.
- 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.
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Used or pre-owned items.

What items are covered by Extended Protection?

Extended Protection doubles the period of repair service up to a maximum of one (1) year on many items of personal property which have a valid original manufacturer's written U.S. repair warranty of three (3) years or less and which you have purchased with your eligible U.S.-issued Visa Business card.

What items are not covered by Extended Protection?

- 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.
- Computer software.
- Medical equipment.
- 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.
- Used or pre-owned items.

Are gifts covered?

Yes, as long as you purchased the gift with your eligible U.S.-issued Visa Business card and it meets the terms and conditions of the applicable benefit.

Are purchases made outside the United States covered?

Purchase Security

Yes, as long as you purchased the item entirely with your eligible U.S.-issued Visa Business card and the eligible item meets the terms and conditions of the benefit.

Extended Protection

Yes, as long as you purchased the item entirely with your eligible U.S.-issued Visa Business card and the eligible item has a valid original manufacturer's written U.S. repair warranty or assembler warranty of three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

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

Purchase Security

Yes. If you want to file a claim, you will need copies of your eligible Visa Business card receipt and your itemized store receipt.

Extended Protection

Yes. If you want to file a claim, you will need copies of your eligible Visa Business card receipt, your itemized store receipt, and the original manufacturer's written U.S. warranty and any other applicable warranty.

How do I file a claim?

Purchase Security and Extended Protection

Call the Benefit Administrator at **1-800-VISA-911** (or collect at 303-967-1096) for Purchase Security or Extended Protection within sixty (60) days of theft or damage. **Please note: If you do not give such notice within sixty (60) days after the theft or damage your claim may be denied.** The Benefit Administrator will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about Visa Purchase Security and Visa Extended Protection, go to **www.visa.com/eclaims**.

What documents do I need to submit with my claim?

Purchase Security

- Your completed and signed claim form.
- Your Visa Business card receipt.
- The itemized store receipt.
- A police report (**made within forty-eight (48) hours of the occurrence in the case of theft**), fire report, insurance claim, loss report, or other report sufficient to determine eligibility for benefit.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the theft or damage.
- Any other documentation deemed necessary to substantiate

your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of theft or damage. In most cases you will be asked to send in, **at your expense**, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

Extended Protection

- Your completed and signed claim form.
- Your Visa Business card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's U.S. warranty and any other applicable warranty.
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
- The original repair order.

All claims must be fully substantiated.

How will I be reimbursed?

Purchase Security

Provided that the terms and conditions have been met, and depending on the nature and circumstances of the incident, **the Benefit Administrator, at its discretion**, may choose to discharge your claim in either of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A lost or stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced you usually will be notified of the decision within fifteen (15) days following receipt of the required proof-of-theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa Business card receipt, less shipping and handling charges, up to a maximum of ten thousand dollars (\$10,000.00) per claim and 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.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Extended Protection

Once your claim has been verified, and the terms and conditions of the benefit have been met, the item will be repaired or replaced, **at the Benefit Administrator's discretion**, but for no more than the original purchase price of the covered items as recorded on your eligible Visa Business card receipt, less shipping and handling charges, up to a maximum of ten thousand dollars (\$10,000.00) per claim and 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.

Extended Protection will pay the facility directly for the repairs, if possible, 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.**

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?

Purchase Security

Yes. If you have insurance (e.g. business owner's, homeowner's, renter's, or automobile), or if you are covered by your employer's insurance, you are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.* In some cases, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.*

Extended Protection

No; however, if you have purchased or received a service contract or extended warranty, Extended Protection is supplemental to, and excess of, that coverage.

*** NOTE: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays**

in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible Visa Business account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is ten thousand dollars (\$10,000.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the Visa Business card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in other insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security and Extended Protection:

These benefits apply only to you, the eligible Visa Business cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa Business card.

You shall use due diligence and do all things reasonable to avoid or diminish any theft or damage to property protected by these benefits. 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 theft damage. 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 theft or damage.

After the Benefit Administrator has paid your claim of theft or damage, 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 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 us until sixty (60) days after

we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefits have been complied with fully.

These benefits are provided to eligible Visa Business 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 Business cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefits for Visa Business cardholders, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Business cardholder. It is insured by Indemnity Insurance Company of North America. FORM #VPSEPBUSINESSv1 - 2010 (04/11)

AUTO RENTAL COLLISION DAMAGE WAIVER

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Business Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. Here are answers to some commonly asked questions about the benefit.

Who is eligible?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa Business card or are authorized by your company to rent an eligible vehicle using your company's eligible account ("Authorized User"). Only you, as the primary renter of the vehicle, and any additional drivers permitted by the auto rental agreement are covered.

What is covered?

Subject to the terms and conditions in this Guide to Benefit, the Visa Business Auto Rental CDW benefit reimburses you for covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company as well as reasonable towing charges that occur while you are responsible for the rental vehicle. Only vehicle rental periods which neither exceed nor are intended to exceed thirty-one (31) consecutive days are covered.

This benefit is primary and provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. However, if the rental is used for personal reasons, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source.

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.

The benefit covers:

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

How do I activate this benefit?

For the benefit to be in effect, you must:

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

Helpful hints:

- Check the rental vehicle for prior damage before leaving the rental lot.
- Review the vehicle rental agreement carefully to make sure you are declining CDW/LDW, and also, to familiarize yourself with the terms and conditions of the auto rental agreement.

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

Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage, regardless whether your liability has been established. If you are outside the United States, call collect at 303-967-1096. The Benefit Administrator will answer any questions you or the auto rental company may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days* following the date of theft or damage. Furthermore, we

reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

What is not covered?

- Any obligation you assume under any agreement.
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or 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.
- Expenses reimbursed under your business or personal automobile insurance policy.
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value."
- 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 definitions of covered vehicles.
- Rental periods that either exceed or are intended to exceed thirty-one (31) consecutive days.
- 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 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.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator at **1-800-VISA-911** for help. If you are outside the United States, call collect at 303-967-1096.

When and where do I have this benefit?

This benefit is available in the United States and most foreign countries. **No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement, or where prohibited by individual merchants.

Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Business 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 does this benefit apply?

Visa Business Auto Rental CDW benefit is primary coverage. In other words, when your rental is for business purposes, you do not have to claim payment from any source of insurance before receiving coverage under the benefit. However, if the rental is used for personal reasons, this benefit supplements,

and applies excess of, any valid and collectible insurance or reimbursement benefits from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer's insurance, or any other valid and collectible reimbursement. Visa Business Auto Rental CDW will reimburse you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered theft or damage of a rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

Excluded worldwide are: 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 are 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.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people including the driver and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at **1-800-VISA-911**. If you are outside the United States, call collect at 303-967-1096.

What do I need from the auto rental company in order to file a Visa Business Auto Rental CDW 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?

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Submit the following documentation to the Benefit Administrator:

- The completed and signed Visa Business Auto Rental CDW Claim Form. **Your completed claim form must be postmarked within ninety (90) days* of the date of 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 Business card.
- A written confirmation from your employer that the rental was primarily for business purposes.
- If the rental was for personal use, enclose a statement from your insurance carrier 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 the declaration page from your primary automobile insurance carrier if the rental was for personal use.

The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the accident report form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

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

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

Do I have to do anything else?

Usually not. Under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Business Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, if the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator 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 Visa Business 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 Authorized User and/or cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. 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 us unless all the terms in this Guide to Benefit have been complied with fully. This benefit is provided to eligible Authorized Users and/or 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 Business Authorized Users and/or cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Business cardholder. It is insured by Indemnity Insurance Company of North America. For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 303-967-1096.

FORM #VBCDW01 - 2010 (04/11)

Travel and Emergency Assistance Services

You can enjoy greater peace of mind thanks to a wide range of Visa Business emergency services which are available 24 hours a day, 365 days a year. Please understand that, due to occasional problems such as distance, location, or time, neither Visa 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 Travel and Emergency Assistance Services?

You, your immediate family members, and your business associates may all take advantage of these special emergency services.

How do I get these services?

They're as close as the nearest phone. You simply call the Benefit Administrator at **1-800-VISA-911** any hour of the day or night. If you are outside the United States, call collect at 303-967-1096.

Is there a charge for these services?

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

Please note: Visa Business 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 what do they provide?

Visa Business Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **NOTE: Visa 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 English-speaking local 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 Business or personal account. **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 through a transfer of funds from your Visa Business or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **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 even includes arranging to bring your business associates home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **NOTE: All costs are your responsibility.**
- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **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. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. **However, 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. **NOTE: All costs are your responsibility.**

- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at your business or elsewhere.

NOTE: All costs are your responsibility.

- **Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services: The benefit described in this Guide to Benefit will not apply to Visa Business cardholders whose accounts have been suspended or canceled. 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.
FORM #VTEASB - 2010 (04/11)

Whenever you need emergency service or answers,
call the **Benefit Administrator**,
24 hours a day, 365 days a year.

For calls outside the United States,
call collect at 303-967-1096.

1-800-VISA-911
(1-800-847-2911)