



MOUNTAIN AMERICA

CREDIT UNION



Visa Signature[®]

Credit Card Benefits

Benefit information in this guide is effective as of 2/1/2021 and replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

The offer and event examples in these sections are subject to change. For current offers and events, go to [visa.com/signature](https://www.visa.com/signature).

Cardholder Inquiry Service

Product and service information at your fingertips

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product or service information to all Visa cardholders.

Benefits at a glance

24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services. [Toll-free numbers](#) are supported 24 hours a day, seven days a week.

- Quick and accurate account and card benefit information
- Product and service information at your fingertips.
- Customer service available in all major languages.

How it works

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product/service information for Visa cardholders. Visa Global Customer Care Services team provides information regarding general account or card benefit questions.

Lost or stolen card reporting

Assistance is a phone call away

Enjoy peace of mind knowing that if your Visa card is ever lost or stolen, assistance is only a phone call away.

Benefits at a glance

- Call Visa Global Customer Care Services at **1-800-847-2911** (within the U.S. or Canada) if your card has been lost or stolen.
- For the hearing impaired, please call **1-800-TDD-1213** in the U.S. or Canada or **1-305-278-4285** or **1-512-865-2002** in all other countries.
- [Toll-free numbers](#) are supported 24 hours a day, seven days a week.
- Peace of mind from Visa Global Customer Care Services.

Benefit details

With the Visa Lost/Stolen Card Reporting service, reporting a lost or stolen card is simple. Just call Visa Global Customer Care Services at **1-800-847-2911**, or call one of our global toll-free numbers and a Visa representative will work with you to notify the appropriate parties and replace your card.

Emergency card replacement & emergency cash disbursement

*Have a lost, stolen or damaged card?
Need emergency cash?*

Visa will block your card (if the card number is known) and connect you with your financial institution/credit union. Following credit union approval, cardholders can also get an emergency card replacement within one to three business days.* Alternatively, Visa can arrange for cash to be available at a location near you usually within hours of your credit union's approval. If your Visa card is ever lost or stolen, we'll help you notify the appropriate parties and replace your card.

*Some restrictions/limitations apply. Details at <https://usa.visa.com/support/consumer/lost-stolen-card.html#2>

Zero Liability

Use your Visa card to make purchases anywhere and you're protected from unauthorized use of your card or account information. With the Visa Zero Liability policy,¹ your liability for unauthorized transactions² is \$0—you pay nothing.

¹ Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

² Financial institutions may exclude from the Zero Liability policy a transaction made by a person authorized to transact business on the account and/or a transaction made by a cardholder that exceeds the authority given by the account owner.

Additional details at <https://usa.visa.com/pay-with-visa/visa-chip-technology-consumers/zero-liability-policy.html>



Roadside Dispatch®

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

What is Roadside Dispatch?

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

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

The program provides a set price per service call:

- **Standard towing** – up to 5 miles included¹
- **Tire changing** – must have good, inflated spare
- **Jump starting**
- **Lockout service** (no key replacement)
- **Fuel delivery** – up to 5 gallons (plus the cost of fuel)
- **Standard winching**

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

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

1-800-847-2869

It's that easy!

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

Note: Customers must pay service provider for mileage over five miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard winching applies within 100 feet of paved or county-maintained roads only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Additional Terms:

Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Mountain America 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 Mountain America provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.



Travel Benefits:

Visa Signature® Luxury Hotel Collection

The Visa Signature Luxury Hotel Collection gives you access to a premium collection of benefits from over 900 of the world's finest hotels, including brands like The Peninsula Hotels, Park Hyatt and Shangri La. Enjoy an unparalleled experience with special amenities, discounts, room upgrades upon arrival and 3 p.m. checkout (when available)—plus, a \$25 food or beverage credit and more.** And with access to your complimentary, 24/7 Visa Signature® Concierge,* your stay is even easier. Simply call (800) 953-7392 or go to [visasignatureconcierge.com](https://www.visasignatureconcierge.com) for assistance choosing a hotel, booking your room and more—even dinner reservations and event tickets. Get details at [visasignaturehotels.com](https://www.visasignaturehotels.com).

*Mountain America Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on the cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at [visasignatureconcierge.com](https://www.visasignatureconcierge.com).

**In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Signature Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

Silvercar Audi rentals

Get on your way in a luxurious Audi. Rent with award-winning Silvercar and save up to 15% courtesy of your Mountain America Visa Signature card.*** Book right from your smartphone and ride in style with a best-in-class Audi, every time. With Silvercar, you'll enjoy unprecedented convenience—no lines, no paperwork and no hassles. Plus, tech-ready features like WiFi, GPS and SiriusXM Satellite Radio are free. Look for Silvercar in 25 U.S. cities, with additional locations coming soon. Start now and experience car rentals the way they should be. Visit silvercar.com/partners/vsignature and create a Silvercar account to redeem this offer online.

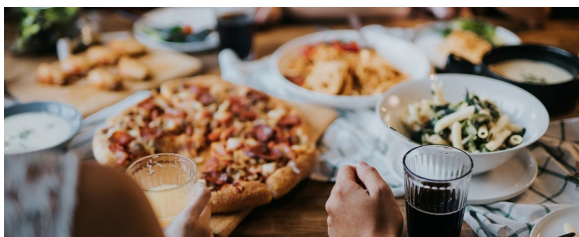


***Silvercar Offer Terms & Conditions:

Offer valid for U.S.-issued Signature Visa cards. Cardholders must validate card eligibility and register at silvercar.com/partners/vsignature to receive the up to 15% (with a guaranteed discount of 10%) discount on qualifying Silvercar rentals. To reserve within the Silvercar app, Cardholder must validate card eligibility and create a Silvercar account with card on file added. No blackout dates. Offer not valid with any other offer unless stated otherwise. Discount applies to base rental rate before surcharges and taxes. Your validated U.S.-issued Visa Signature card must be used for the booking. A change to a different card will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental.

Visa Terms & Conditions

Offer subject to change and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.



Lifestyle Benefits:

Entertainment offers

Experience the most out of life with special entertainment offers when you use your Mountain America Visa Signature card. Enjoy live performances and more with upgrades and savings just for Visa Signature cardholders. Whether you're traveling to new places or just having a night out at home, your Mountain America Visa Signature card lets you experience life like never before. Visit visa.com/signature to learn more.

Fine wine & food offers

Indulge your epicurean passions with everything gourmet, including dining events and special access at more than 50 select wineries in Sonoma County.* It's just one more way your Mountain America Visa Signature card lets you experience the best in life—from travel to entertainment, fine food and more. To make a restaurant reservation, call Visa Signature® Concierge** at (800) 953-7392.

*Certain restrictions and limitations apply. Benefits vary at select Sonoma County wineries and are subject to change at any time. Go to visa.com/signaturefood for full details.

**Mountain America Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

Sports offers

Treat yourself with travel packages to once-in-a-lifetime sports experiences with your Mountain America Visa Signature card. Plus get discounts on golf merchandise, greens fees and even instruction at over 95 courses worldwide. For event details and tickets, go to visa.com/signature.

Troon Rewards® golf benefits

Save on golf tee times, merchandise and instruction with Troon Rewards. Enjoy automatic Silver Status and 10% off when you sign up with your Mountain America Visa Signature card. Cardholders with existing Troon Rewards memberships will be automatically upgraded one status level. Certain restrictions apply. See complete Troon Rewards Visa Signature Benefit Terms & Conditions.*** Visit troongolfrewards.com/visasignature/ to sign up and book tee times today.

*** T&Cs: U.S.- issued Visa Signature credit cardholders are entitled to receive complimentary Silver status in the Troon Rewards® program. Existing Troon Rewards members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible U.S.-issued Visa Signature credit card is required for tee time reservations. At the Silver, Gold, and Platinum membership levels, the cardholder will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using their Visa Signature credit card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice. Limitations of Liability (LOL): Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of Mountain America, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).



Shopping offers

As a Mountain America Visa Signature cardholder, you're invited to shop and save with discounts at top retailers—from jewelry to apparel, electronics and more. For the most current offers, visit [visa.com/signature](https://www.visa.com/signature).



Concierge:

Visa Signature Concierge

Now you can get assistance with travel and restaurant reservations, gift arrangements, event tickets, business services, and more—24 hours a day, seven days a week. Concierge Services* is just one of the many benefits that you can take advantage of as a Mountain America Signature cardholder.

Entertainment planning

- Provide assistance with restaurant reservations or booking reservations on your behalf.
- Make reservations or provide tee time information on golf courses and/or resorts. You can also receive detailed information about the requested course such as name, address, number of holes, golf pro name, etc.
- Provide assistance in obtaining tickets to musicals, plays, concerts, ballets, operas, museums, and sporting events, etc.
- Provide information on leisure tours, tennis courts, health and fitness clubs, shopping location information while traveling, and more.

Business services

- Provide emergency translation services.
- Locate and arrange for business equipment rentals and meeting facilities.
- Relay protocol and etiquette information.

Specialty services

- Provide information on and make arrangements for floral or gift basket delivery.
- Undertake specialty research and specialty shopping requests by utilizing all available resources.
- Place a reminder telephone call or send an email at any specified time period requested.

The following services are not provided by Concierge Services:

- Ability to gain special access to restaurants.
- Ability to gain special access to sold out venues or popular events; however, there are current relationships with ticket brokers who may be able to provide access at current market prices at time of booking.



Discounts

- Extensive planning services such as assistance in wedding planning is not available; however, the concierges can assist by locating a wedding planner for you.
- Local errand-running services or local personal services such as babysitting; however, the concierges can provide professional recommendations (excluding medical recommendations). Professional recommendations would normally be for services that have a significant local presence and can demonstrate they are licensed and insured (for example, for maid cleaning services, a corporate entity such as Merry Maids® would be recommended, rather than a local person).
- Services which are illegal, unethical, or immoral.
- Vacation packages cannot be assembled and are not available.
- Cruises are not available; however, the concierge can recommend a local travel agency that can recommend/book cruises.

To learn more about Concierge Services, contact us at 1-800-895-8518, or call collect outside the U.S. at 1-804-965-8400.

*Certain restrictions and limitations apply. The costs for goods or services purchased through Concierge Services are the cardholder's responsibility.



Auto Rental Collision Damage Waiver

No cardholder wants to incur the expense of repairing or replacing a rented car. But accidents do happen, and vehicles do get stolen. No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver. Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision—up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are not covered.)

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.

How Auto Rental Collision Damage Waiver works with other insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

If You **do** have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

If You **do not** have personal automobile insurance or any other insurance, the benefit reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

How to use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, **call the Benefit Administrator for assistance at 1-800-348-8472. Outside the United States, call collect at 1-804-673-1164.**

Before You leave the lot, be sure to check the car for any prior damage.

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries (with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland). However, this benefit is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.

Vehicles not covered

Certain vehicles are not covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover are covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) are covered.

If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-8472, or call collect outside the United States at 1-804-673-1164.

Related instances & losses not covered

- Any obligation You assume under any agreement (other than the deductible on 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
- The 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) 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 or theft occurs (for example, leaving the car running and unattended)
- Theft or damage reported more than forty-five (45) days* after 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 after the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

***Not applicable to residents in certain states**

Filing a claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at 1-800-348-8472 to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at 1-804-673-1164.

You should report the 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 containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.

What You must submit to file a claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter which indicates

the costs You are responsible for and any amounts that have been paid toward the claim

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days* of the theft or damage date, even if all other required documentation is not yet available – or Your claim may be denied).
- A copy of Your monthly billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- 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 statement of no insurance or reimbursement is required.
- A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required by the Benefit Administrator to substantiate the claim.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days* of the theft or damage date **or Your claim may be denied.**

***Not applicable to residents of certain states.**

For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit www.eclaimslines.com

Finalizing Your claim

Your claim will typically be finalized within 15 (fifteen) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

Transference of claims

Once Your claim has been paid, all Your rights and remedies against any party in regard to 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.

Definitions

Account means Your credit or debit card Accounts.

Actual Cash Value means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss.

Eligible Person means a cardholder who pays for their auto rental by using their eligible Account.

Rental Car Agreement means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

Rental Vehicle means a land motor vehicle with four or more wheels as described in the participating organization's disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer's suggested retail price exceeding the amount shown on the participating organization's disclosure statement.

You or Your means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

Additional provisions for Auto Rental Collision Damage Waiver

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

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

FORM #ARCDW – 2017 (Stand 04/17)
ARCDW-O



Travel and Emergency Assistance Services

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straightforward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note 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.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

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.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**.

If You are outside the United States, call collect at 1-804-673-1675.



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

- Emergency Message Service – can record and relay emergency messages for travelers or their immediate family members. 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. **All costs are Your responsibility.**
- 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 personal account. **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 personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **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. **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. **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. **You are responsible for the cost of any replacement items shipped to You.**
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **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 Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **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.

Definitions

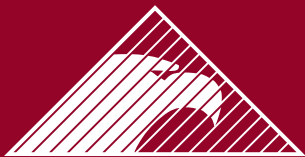
Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

Additional Provisions for Travel and Emergency Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.



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