

## Visa Card Benefits Summary

### Roadside Dispatch

### All Cards

Emergency roadside assistance services, such as towing, fuel delivery and more, coordinated by a 24/7 on-demand referral dispatch network.

### Emergency Cash

### All Cards

This service provides emergency cash disbursements, usually within hours after issuer approval, to Visa cardholders in need of cash.

### Auto Rental Collision Damage Waiver

### Platinum Credit

Excellent coverage and peace of mind for damage due to collision or theft of most rental cars. Certain terms and conditions apply.

### Warranty Manager Service

### Platinum Credit

Double the manufacturer's warranty coverage on items purchased with a covered Visa card (for eligible warranties of three years or less), plus easy warranty registration and more.

### Travel and Emergency Assistance Services (TEAS)

### Platinum Credit

Help in coordinating medical, legal and travel services while away from home.

## Visa Card Benefits Overview

### Roadside Dispatch®

### All Cards

Roadside Dispatch will arrange to dispatch a reliable tow operator or locksmith to Visa cardholders. All rates are pre-negotiated and conveniently billed to the covered cardholder's Visa card.

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

- Standard towing up to five miles included
- Tire changing (must have good, inflated spare)
- Jump starting
- Lockout service (no key replacement)
- Fuel delivery (up to five gallons; cost of fuel not included)
- Standard winching

Details:

- Current fee for a standard service call is \$69.95.
- Customers must pay service provider for mileage over 5 miles.
- A secondary unit being towed behind is not included but can be accommodated for an additional fee.
- Standard Winching applies within 100 feet of paved or county-maintained road only.
- 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.

Any vehicle with wheels is covered under the program as long as it is classified as "light duty." "Light duty" vehicles are vehicles that weigh 10,000 lbs. or less.

### Emergency Cash Disbursement (ECD)

### All Cards

This service provides emergency cash disbursements, usually within hours after issuer approval, to Visa cardholders in need of cash (e.g., cardholders whose Visa cards have been lost, damaged or stolen) and traveling domestically or internationally.

### Auto Rental Collision Damage Waiver

### Platinum Credit

ARCDW will reimburse a covered cardholder for the repair or replacement of a damaged rental vehicle due to collision, theft, or other physical damages, up to the actual cash value of most rental cars. ARCDW provides automatic protection when your covered cardholder declines the comparable coverage from the rental company and pays for the auto rental with a covered card.

Available in the U.S. and most foreign countries, ARCDW reimburses the cardholder up to the full value of most rental cars for theft or damage not covered by the auto rental company, the cardholder's personal insurance, employer or employer's insurance.

For cardholders who rent automobiles outside their country of residence, coverage is primary with reimbursement for eligible expenses within the cardholder's country of residence. Coverage is supplemental to, and in excess of, any other valid or collectible insurance from any other source.

The benefit covers:

- Physical damage and theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility.
- The cardholder and all those permitted by the auto rental contract as additional drivers are covered.
- The program will cover rentals up to 15 days within the U.S. and up to 31 days outside the U.S.

Excluded countries include Ireland, Northern Ireland, Israel, Jamaica, and other countries where precluded by law or in violation of the territory terms of the rental agreement. Other restrictions, limitations, and exclusions may apply.

### **Travel Emergency Assistance Services**

### **Platinum Credit**

TEAS is available 24/7 by calling a dedicated toll-free number in the U.S., or through a collect telephone number when traveling abroad.

Services:

- **Pre-Trip Assistance:** Provides information about health precautions, weather reports, currency exchange rates, visas and immunizations.
- **Medical Referral Assistance:** Provides medical referral, monitoring and follow-up.
- **Emergency Transportation Assistance:** Arranges for transportation under medical supervision.
- **Emergency Message Service:** Relays emergency messages for travelers and is available 24 hours a day.
- **Prescription Assistance and Valuable Document Delivery Arrangements:** Accommodates unexpected prescription needs or transports critical documents, which may have been left at home or elsewhere.
- **Legal Referral Assistance:** Arranges contact with English-speaking attorneys, U.S. embassies and consulates, bail-bond assistance, cash advances and follow-up assistance.
- **Emergency Ticket Replacement:** Arranges for the replacement and delivery of new tickets and assists with ticket-reimbursement procedures.
- **Lost Luggage Locator Service:** Arranges cash advances required due to lost luggage and assistance with obtaining applicable insurance payments when the carrier is unable to locate lost items.
- **Emergency Translation Service:** Provides telephone assistance in all major languages and helps find local interpreters, if available.

Details:

- TEAS is provided on a best-efforts basis, and may not be available due to time, distance, or location.
- Visa, its Visa third-party service provider and their contractors are not responsible for the availability, cost, use or results of any medical, legal or transportation service.
- TEAS provides assistance and referral only; cardholders are responsible for the cost of any actual medical, legal, cash advance or other service used.
- TEAS covers eligible Visa cardholders (including their spouses and dependent children under 22 years of age who are traveling with them).

### **Extended Warranty Protection**

### **Platinum Credit**

- **Warranty Registration Service**  
Cardholders can register eligible products online. They can also file claims online to ensure a quick, easy and accurate filing process. This information is stored in a database so cardholders can access this warranty information at no charge 24/7 year-round.
- **Extended Warranty Protection**  
This service doubles the original manufacturer's U.S. written repair warranty, up to one additional year on warranties of three years or less, when the item is purchased entirely on a covered Visa card. Cardholders who enroll in this service can select a repair center from more than 7,500 manufacturer-authorized repair centers nationwide.

**Contact the credit union with questions. 307-432-7400**

**Benefits are subject to change at any time without notice. Please contact the credit union for the latest information.**