This Guide to Benefit describes the benefit in effect as of 4/1/11. This benefit and description supersedes any prior benefit and description 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 benefit.

Your Visa Card Guide to Benefit

Auto Rental Collision Damage Waiver

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

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa 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. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that theft or damage not payable by any other party. 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 card. 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, if you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle. If you have personal automobile insurance or other insurance covering this theft or damage, the Visa Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance, and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered theft or damage to the rental vehicle while it is your responsibility.

Within your country of residence, this benefit supplements, and is supplemental to, and excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance or collision damage waiver provided by or purchased through the auto rental company; it will not pay for theft or damage as a result of the authorized driver’s and/or cardholder’s lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended). 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.

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.

What does this benefit apply to?

This benefit applies to rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. This benefit is available in the United States and most foreign countries.

When and where do I have this benefit?

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. This benefit continues when you are the auto rental company. This benefit terminates when the auto rental company

How do I activate this benefit?

For the benefit to be in effect, you must:

1. Initiate and complete the entire rental transaction with your eligible Visa card, and

2. Decline the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.

Helpful hints:

1. Check the rental vehicle for prior damage before leaving the rental lot.

2. Review the auto 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 of whether your liability has been established. If you are outside the United States, call collect at 410-581-9994.

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 the 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?

1. Any obligation you assume under any agreement (other than the deductible under your personal auto policy).

2. Any violation of the auto rental agreement or this benefit.
Emergency Evacuation

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 410-581-9994.

What do I need from the auto rental company in order to file a Visa 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.

For faster filing, or to learn more about Visa 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 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.

Emergency Evacuation and Transportation Coverage

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

Emergency Evacuation and Transportation benefits limit up to ten thousand dollars ($10,000.00); Repatriation of Remains benefit limit up to one thousand dollars ($1,000.00).

Emergency Evacuation

When you charge a Trip via a Common Carrier—the duration of which is not less than five (5) days and does not exceed sixty (60) days and is in excess of one hundred (100) miles* from Your place of Residence—with Your Eligible Visa card, You will be eligible to receive reimbursement for covered expenses not paid or payable by Your medical insurance or other reimbursement if any injury or illness commencing during Your Trip results in a necessary emergency evacuation, subject to the maximum benefit limit. The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed physician who certifies that the severity of the injury or sickness warrants emergency evacuation. The Benefit Administrator must also make the actual medical transportation arrangements. Please note: this benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement.

Emergency Evacuation means:

(a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or

(b) After being treated at a local Hospital, Your medical condition warrants transportation to Your Residence to obtain further medical treatment or to recover; or

(c) Both (a) and (b) above.

Covered Expenses are expenses for transportation, medical services, and medical supplies necessarily incurred in connection with Your emergency evacuation. All transportation arrangements must be:

(a) recommended by the attending Physician;

(b) required by the standard regulations of the conveyance transporting You; and

(c) arranged and approved in advance by the Benefit Administrator. Expenses for medical services and supplies must be recommended by the attending Physician. Transportation means any land, water, or air conveyance required to transport You during an emergency evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

This benefit does not cover any expenses provided by another party at no cost to You or already included in the cost of the scheduled Trip on which the injury or illness occurs.

Emergency Transportation

In the event You are hospitalized for more than eight (8) days, the Benefit Administrator can arrange to bring a relative or friend to Your bedside by paying the cost of any economy-class round trip ticket.

You will also be eligible to receive reimbursement for the cost of an economy airline ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must reimburse the amount equivalent to the value of the unused ticket.

Repatriation of Remains

In the event You should die during the course of the covered Trip, the Benefit Administrator will pay the reasonable covered expenses incurred, up to one thousand dollars ($1,000.00), to return Your body to Your home country of Residence.

Covered Expenses include, but are not limited to, expenses for embalming, coffin, cremation, and transportation.

Exclusions

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment.
- Non-emergency services, supplies, or charges.
- Services, supplies, or charges rendered by an Eligible Person’s Immediate Family Member.
- Care not medically necessary as determined by the Benefit Administrator.
- Care rendered by other than Hospitals and Physicians.
- Care which is experimental/investigative in nature.
- Care for any illness or bodily injury that occurs in the course of employment, if benefits or compensation are available, in whole or in part, under the provisions of any legislation or any governmental unit. This exclusion applies whether or not the Eligible Person claims the benefits or compensation and whether or not the Eligible Person recovers losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare).
- Care for any illness or injury sustained as a result of a self-inflicted harm; attempted suicide; mental health issues; alcoholism or substance abuse; war; military duty; civil disorder; air travel except as a passenger on a licensed airline operated by an airline or air charter company; routine physical examinations; hearing aids; eyeglasses or contact lenses; routine dental care, including dentures and false teeth; hernia, unless it results from a covered accident; elective abortion; participation in a felonious act or attempt thereat; skydiving, scuba, skin, or deep sea diving; hang gliding; parachuting; rock climbing; and contests of speed.
- Care received for which an Eligible Person would have no legal obligation to pay in the absence of this or any similar coverage.
- Care rendered in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other countries which may be determined by the U.S. Government from time to time to be unsafe for travel.

Definitions

Eligible Person means the valid Visa cardholder who pays for the covered Trip by using the eligible card.

Hospital means a facility that holds a valid license if it is required by the law; operates primarily for profit; and provides care and treatment of sick and injured persons as inpatients; has a staff of one or more Physicians; is available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or sanitarium.

Immediate Family Member means Your spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited institution].

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be Yourself or a family member.

Residence means Your home address as listed on the registered Visa card’s issuer’s file or address reflected on cardholder’s billing statement. The home address from the card issuer’s records will take precedence over billing statement address in determining the eligibility of coverage.

* Under New York law, when a cardholder’s mailing address is in the State of New York, the requirement that You must be one hundred (100) or more miles from Your Residence does not apply.

Trip means arrangements that are made by a commercially licensed travel establishment consisting of travel agencies and/or common carrier organizations.

You or Your means an Eligible Person (as defined above) or Your Immediate Family Members who

Additional Provisions for Auto Rental CDW:

You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in 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 any claim which is not completed 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 of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if so, we will notify you at least ten days in advance. This information is a description of the benefit provided to you as a Visa 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 410-581-9994.

Definitions

Eligible Person means the valid Visa cardholder who pays for the covered Trip by using the eligible card.

Hospital means a facility that holds a valid license if it is required by the law; operates primarily for profit; and provides care and treatment of sick and injured persons as inpatients; has a staff of one or more Physicians; is available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or sanitarium.

Immediate Family Member means Your spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited institution].

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be Yourself or a family member.

Residence means Your home address as listed on the registered Visa card’s issuer’s file or address reflected on cardholder’s billing statement. The home address from the card issuer’s records will take precedence over billing statement address in determining the eligibility of coverage.

* Under New York law, when a cardholder’s mailing address is in the State of New York, the requirement that You must be one hundred (100) or more miles from Your Residence does not apply.

Trip means arrangements that are made by a commercially licensed travel establishment consisting of travel agencies and/or common carrier organizations.

You or Your means an Eligible Person (as defined above) or Your Immediate Family Members who

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 410-581-9994.

If you are a Visa cardholder. It is insured by Indemnity Insurance Company of North America.
charged their Trip to Your eligible Visa card. If You have an accident/illness or any other type of loss, immediately call the Benefit Administrator at 1-800-508-1276, or call collect at 804-673-6496. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?
Complete the claim form You receive from Your call to the Benefit Administrator. Mail the following items within one hundred and eighty (180) days from the date of occurrence to: Enhancement Services P.O. Box 72034 Richmond, VA 23225

For Emergency Evacuation and Transportation:
1. The completed, signed claim form.
2. A copy of Your receipt, as proof that the Trip was charged and paid for with Your eligible Visa card.
3. A statement from Your insurance carrier (and/or Your employer, or employee’s insurance carrier) or other reimbursement showing any amounts they may have paid toward the costs claimed. Or, if You have no other applicable insurance or reimbursement, provide a notarized statement to that effect.
4. Copy of medical bills.
5. Copy of transportation, medical services, and medical supply bills incurred in connection with the emergency evacuation.
6. Copy of physician’s statement describing the need for emergency evacuation.
7. Copy of the original unused return tickets or statement indicating the value of the original unused return tickets.
8. Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For Repatriation of Remains:
1. The completed, signed claim form.
2. A copy of Your receipt, as proof that the Trip was charged and paid for with Your eligible Visa card.
3. Copy of death certificate.
4. Receipts for embalming, cremation, coffin, and transportation.
5. Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

Additional Provisions for Emergency Evacuation and Transportation Coverage: You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under this benefit. This provision will not be unreasonably avoided 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 canceled. Each cardholder applicant or representation represents claims we made to be true and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its option, deem a copy of Your personal insurance declarations page to be sufficient.

Transference of Claims
If the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator written notice of all claims You have or may have against such party before the expiration of the period of limitations set forth in Your insurance policies or agreements.

Additional Provisions for Lost Luggage Reimbursement: "Lost Luggage Reimbursement is supplemental to and excludes any of other valid and collectible avenue of recovery which is available to You, the eligible Visa cardholder. We refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

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.

Lost Luggage Reimbursement
For questions about your account, balance, or rewards points, please call the customer service number on your Visa Statement.

Reimbursement Level: Five thousand dollars ($5,000.00)

How do I benefit from Lost Luggage Reimbursement?
When You pay for the entire cost of Common Carrier tickets with Your eligible Visa card, You will be eligible to receive reimbursement for Your Checked Luggage and its contents for the difference between the “value of the amount claimed” and the Common Carrier’s payment, up to five thousand dollars ($5,000.00) per trip, provided the luggage was lost due to theft or misdirection by the Common Carrier. The “value of the amount claimed” is the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection, the cost to replace the item(s) that were lost due to theft or misdirection, or the cost to replace the item(s). This reimbursement is supplemental to and exceeds any valid and collectible insurance and/or possible reimbursement from any other source.

What items are not covered?
• Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or contents.
• Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
• Money, securities, credit or debit cards, checks, and traveler’s checks.
• Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture.
• Property shipped as freight or shipped prior to trip departure date.
• Items specifically identified or described in and insured under any other insurance policy.
• Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
• Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
• Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs.
• Money, securities, credit or debit cards, checks, and traveler’s checks.
• Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture.
• Property shipped as freight or shipped prior to trip departure date.
• Items specifically identified or described in and insured under any other insurance policy.
• Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials.
• Loss resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).

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.

Eligible Person means a Visa cardholder who pays for the specific occasions covered by using the eligible Visa card.

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

You and Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.

What do I do if I lose my luggage or its contents are lost or stolen?
If Your luggage or its contents are lost or stolen, 1) immediately notify the Common Carrier to begin the Common Carrier’s claim process, and 2) immediately call the Benefit Administrator at 1-800-757-1274, or call collect at 804-673-6496. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any question You may have and send You a special claim form.

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 luggage was lost or stolen 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 Visa 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, a list of the items lost and their value, and a copy of the luggage claim check (if applicable).
4. A copy of Your insurance declaration page or documentation of any settlement of the loss or theft.
5. Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.

Do I have to file a claim with my insurance company?
If You have personal insurance (i.e. homeowner’s, renter’s, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with your insurance company and submit a copy of any claim settlement along with Your completed claim form. If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its option, deem a copy of Your personal insurance declarations page to be sufficient.

Travel Accident Coverage
For questions about your account, balance, or rewards points, please call the customer service number on your Visa Statement.

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 Debit and Visa Credit Card 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 Debit and/or Visa Credit Card cardholder, you are covered beginning on March 25, 2011 or the date your credit card is issued, whichever is later. And You and your dependents’ become covered automatically when the entire Common Carrier fare is charged to your covered VISA Debit and/or Visa Credit Card 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 each of the Losses:

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%
One eye .................................. 50%
Speech or hearing .................................. 50%
Thumbs and index finger on the same hand .......... 25%
As a Visa cardholder, 1) Death, Accidental Bodily Injury, disease, or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or 2) Defeat of the Common Carrier resulting from Financial Insolvency.

Additional Benefits

Additional Scheduled Air Accident Death & Dismemberment Insurance: As a Visa cardholder, You are a Specified Domestic Partner, an unmarried Dependent Child, or an Immediate Family Member of the Insured Person who has been automatically insured up to the Benefit Amount of one thousand dollars ($1,000.00) provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, or coupons, has been charged to Your eligible Visa card account. You are insured against Accidental Loss of life, limb, sight, speech, or hearing while: 1) riding as a passenger in or entering, exiting or being struck by a scheduled aircraft or motor vehicle; 2) being treated by a medical professional; or 3) riding as a passenger in, entering, or exiting any conveyance licensed to carry the public for a fee and while traveling to or from the airport: a) immediately preceding the departure of a scheduled aircraft on which the Insured Person has been a passenger; or b) immediately preceding the arrival of the following a scheduled aircraft on which the Insured Person was a passenger; or c) at the airport, at the beginning or end of the flight.

The entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers, or coupons, must be charged to the Insured Person's account issued by the Policyholder. This charge must occur during the policy period. If the purchase of the Scheduled Airline passenger fare is not made prior to the Insured Person’s arrival at the airport, coverage begins at the time the entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers, or coupons, is charged to the Insured Person's account issued by the Policyholder.

Eligibility: This travel insurance is provided to Visa cardholders automatically when the entire cost of the passenger fare(s) is charged to the eligible Visa card account while the insurance is effective. It is not necessary for You to notify Your financial institution, the Plan Administrator, or Federal Insurance Company (the “Company”) when tickets are purchased. The Cost: This travel insurance plan is provided at no additional cost to eligible Visa cardholders. Your financial institution pays the cardholders premium as a benefit of card membership.

Beneficiary: The Loss of life benefit will be paid to the Beneficiary designated by You. If no such designation is made, the policy will be paid to the first surviving beneficiary in the following order: a) Your spouse, b) Your Children, c) Your parents, d) Your brothers and sisters, e) Your estate. All other indemnities will be paid to You.

The Benefits: The Full Benefit Amount of one thousand dollars ($1,000.00) is payable for Accidental Death of a Specified Domestic Partner, a Specified Domestic Partner, an unmarried Dependent Child, or an Immediate Family Member of the Insured Person. Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter’s disease; 2) bursitis; 3) chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) carpal tunnel syndrome.

Benefit Amount means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Visa card account. The loss must occur within one year of the Accident. The Company will pay the single largest applicable Benefit Amount. In the event of multiple Accidental deaths per account arising from any one Accident, the Company’s liability for all such Losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for loss of life. Benefits will be prorated equally among all Insured persons up to the maximum limit of insurance.

Covered Trip means a trip, for which Common Carrier costs (other than taxi) are charged to the Insured Person's eligible Visa card account for travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been charged to the Insured Person’s account issued by the Policyholder, occurring while the insurance is in force.

Dependent Child or Children means those Children, including adopted Children and those Children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

Domestic Partner means a person designated in writing at enrollment by the primary Insured Person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary Insured Person; and 2) has been the primary Insured Person’s sole spousal equivalent; and 3) has resided in the same household as the primary Insured Person; and 4) has been jointly responsible with the primary Insured Person for each other’s financial obligations, and who intends to continue the relationship indefinitely.

Immediate Family Member means a person related to the insured Person by blood or marriage, other relatives residing with the Insured Person.

Insured Person’s Location of Permanent Residence means the city where the Insured Person has established his/her fixed and permanent principal home.

Insured Person means a person, qualifying as an eligible cardholder: 1) who elects insurance; or 2) for whom insurance is elected; or 3) and on whose behalf premium is paid.

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider a loss of hand or foot even if the fingers, thumb, or foot is later reattached. Measurement means hand or foot.

Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Scheduled Airline passenger fare(s). Disease or Illness has manifested itself when either: 1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.
Scheduled Airline means an airline which is either: 1) of United States registry and certified by the United States Government to carry passengers on a regularly scheduled basis; or 2) of foreign registry and approved by the United States government and the appropriate foreign authority.

Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip or on before the Covered Trip departure.

Trip Interruption means the Insured Person’s Covered Trip is interrupted either on the way to the Covered Trip point of departure after the Covered Trip departure.

You or Yours means eligible cardholder.

Exclusions: This insurance does not cover Loss resulting from:
1) Your emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection (except bacterial infection caused by an Accident or from Accidental consumption of a bacterium or virus), or bodily malfunctions; 2) suicide, attempted suicide, or intentionally self-inflicted injuries; or 3) declared or undeclared war, but war does not include acts of terrorism.

This insurance also does not apply to an Accident occurring while You are in, entering, or exiting any aircraft while waiting for boarding or while waiting for a flight, but this exclusion does not apply if You temporarily perform pilot or crew functions in a life threatening emergency.

The following Exclusions are added to Financial Services Common Carrier Trip Cancellation/Trip Interruption Only. This insurance does not apply to Loss caused by or resulting from: 1) A Pre-existing Condition; or 2) Accidental Bodily Injuries arising from participation in intercollegiate or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy; or 4) the Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured Person or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy; or e) suicide, attempted suicide, or intentionally self-inflicted injuries; or f) declared or undeclared war, but war does not include acts of terrorism.

Claim Notice: Written claim notice must be given to the Company within twenty (20) days after the occurrence of any Loss covered by this policy or as soon as reasonably possible. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.

Claim Forms: When the Company receives notice of a claim, the Company will send You forms for giving proof of Loss to us within fifteen (15) days. If You do not receive the forms, You should send the Company a written description of the Loss.

Effective Date: This insurance is effective the date the insurance became effective for Your Visa card or on the date You become a Visa cardholder, whichever is latest; and will cease on the date the master policy 6478-07-74 is terminated or on the date Your Visa card ceases to be in good standing, whichever occurs first. Answers to specific questions can be obtained by writing the Plan Administrator. To make a claim please contact the Plan Administrator:

CBI Services
501-509 Main Street
P.O. Box 82034
Richmond, VA 23255

Plan Underwritten By: Federal Insurance Company
500 Capital Commons
Richmond, VA 23255

As a handy reference guide, please read this and keep it in a safe place with Your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy, on file with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the

Who is eligible? You, your spouse, and your dependent children under twenty-two (22) years of age become automatically covered when the entire Common Carrier fare is charged to your eligible Visa card.

What is covered? When certain terms and conditions are met on a Covered Trip, Trip Delay Reimbursement will cover up to a maximum of three hundred dollars ($300.00) per purchased ticket for reasonable expenses, on a one-time basis, if your Covered Trip is delayed for more than twelve (12) hours and if that delay is caused by a Covered Hazard, provided the full travel fare has been charged to your Visa card. Coverage is in excess of any expenses provided by any other party, including applicable insurance.

Who is eligible? You, your spouse, and your dependent children under twenty-two (22) years of age become automatically covered when the entire Common Carrier fare is charged to your eligible Visa card.

What is covered? This insurance is supplemental to, and excess of, reimbursement of reasonable expenses provided by the Common Carrier or any other party, including applicable insurance. You will be covered for the reasonable additional expenses, such as meals and lodging, which were necessarily incurred as the result of the delay incurred because of the Covered Hazards and which were not provided by the Common Carrier or any other party free of charge.

What is a Common Carrier? A Common Carrier is any land, water, or air conveyance operating under a valid 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, commuter rail or commuter bus lines, or rental vehicles.

What are the Covered Hazards? Covered Hazards include equipment failure, inclement weather, strike, and hijacking/skajacking.

What is a Covered Trip? A Covered Trip is a period of round-trip travel that does not exceed three hundred and sixty-five (365) days away from your residence to a destination other than your city of residence.

What is not covered? You will not be covered for any delay due to a Covered Hazard which was made public or known to you prior to the departure for the Covered Trip. Prepaid expenses are not covered.

How do I file a claim? You must call the Benefit Administrator at 1-800-840-4735 within thirty (30) days following the date of the delay. The Benefit Administrator will ask you for some preliminary claim information and send you a claim form. The completed claim form and requested information must be returned within ninety (90) days of the date of the trip delay to:

Enforcement Services
P.O. Box 72034
Richmond, VA 23255

Failure to do so could result in the denial of your claim.

What documents do I need to submit with my claim?

• Your completed and signed claim form.
• Your eligible Visa card receipt demonstrating the full travel fare charged to your eligible Visa card.
• A statement from the Common Carrier indicating the reasons that the Covered Trip was delayed.
• Copies of receipts for the claimed expenses.

Additional Provisions for Trip Delay Reimbursement: Trip Delay Reimbursement is supplemental to, and excess of, any valid insurance you may have for the same loss. This Plan does not apply to losses already insured, and no additional coverage will be provided for such losses. If you make any claim knowing it to be false or fraudulent in any respect, no coverage 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 read 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 ninety (90) days from the date of the trip delay. After ninety (90) days, the claim file will be closed and a claim on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence. After the Benefit Administrator has paid your claim, all your rights and remedies against anyone in respect of the 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. 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 shall be commenced more than two (2) years after the date of the travel fare has been paid or the date of the trip delay, whichever is earlier, unless the timeliness of such action has been approved by the Benefit Administrator after a written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.

Additional Warranty Manager Service

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

How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including warranty registration and Extended Warranty Protection, all available with a simple toll-free telephone call. And with our Visa Performance Guarantee you have the option of purchasing affordable Extended Service Agreements.*

Warranty Manager’s registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we’ll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the time period of the original manufacturer’s written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won’t have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call 1-800-551-8472 (or collect at 410-591-9994) for information regarding the security of registering your purchases.

Who is eligible for this benefit?

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

What items are covered by Warranty Manager Service Extended Warranty Protection?

Warranty Manager Service Extended Warranty Protection doubles the period of repair service under the manufacturer’s written U.S. warranty up to a maximum of one (1) additional year on many items of personal property and which have a manufacturer’s written U.S. repair warranty of three (3) years or less and which you have purchased entirely on your eligible Visa card.

What items are not covered?

• Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
• Any costs other than those specifically covered under the terms of the original manufacturer’s written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
• Items purchased for resale, professional, or commercial use.
• Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
• Rented or leased items, or items purchased on an installment plan and for which the entire installment price has not been paid in full at the time of the occurrence.
• Computer software.
• Medical equipment.

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The Benefit Administrator will ask you for some Form 555VB 00617110
you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.
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
Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit,
not apply to Visa cardholders whose accounts have been suspended or canceled.
additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will
against us unless all the terms of the Guide to Benefit have been complied with fully.
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
• Used or pre-owned items.
Are gifts covered?
Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.
Are purchases made outside the United States covered?
Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer’s written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.
Do I need to keep copies of receipts or any other records?
To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer’s written U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.
How do I file a claim?
Call the Benefit Administrator at 1-800-551-8472 (or collect at 410-581-9994) immediately upon learning of a product failure.
Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied. The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure. Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.
For faster filing, or to learn more about the Visa Warranty Manager Service, go to www.visa.com/eclaims.
What documents do I need to submit with my claim?
• Your completed and signed claim form.
• Your Visa card receipt.
• The itemized store receipt.
• A copy of the original manufacturer’s written U.S. warranty and any other applicable warranty.
• A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
• The original repair order.
All claims must be fully substantiated.
How will I be reimbursed?
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 item as recorded on your Visa card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars ($10,000.00) and fifty thousand dollars ($50,000.00) maximum per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized warranty repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer’s authorized repair facility are covered.
In either case, the Benefit Administrator’s payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.
* Extended Service Agreements are offered through a third-party administrator, and may not be available in all states.
Terms and conditions may vary by product type. Call 1-800-551-8472 for details regarding specific products.
Do I have to file with my insurance company?
No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

Additional Provisions for Warranty Manager Service:
These benefits apply only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to properly protected by this benefit. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

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

No legal action against us 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 Benefit have been complied with fully. This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial 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 cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-551-8472, or call collect at 410-581-9994.