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 you in the benefit.

How do I file a claim? Call our Benefit Administrator, toll-free at 1-866-679-5660 immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also request other reasonable information or documents regarding the loss.

What documents do I need to submit with my claim? A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

How will I be reimbursed? Once your claim has been verified, under normal circumstances, reimbursement will be initiated within five (5) business days of receipt and approval of all required documents.

Do I have to do anything else? • If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
• You must take all reasonable steps to mitigate possible costs, including cancellation of any affected debt, credit, or similar card in the case of a Covered Stolen Identity Event.

Additional Provisions for Personal Identity Theft: This benefit applies only to you, the primary eligible Visa cardholder. You must use due diligence and do all things reason- able to avoid or diminish any loss or damage to property protected by the benefit. If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding terms will be accurate and complete. Any and all relevant provisions shall be in all cases of fraud, intentional concealment, or misrepresentation of material fact.

Onset of a Covered Stolen Identity Event, a claim form will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event.

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 Covered Stolen Identity Event.

The Benefit Administrator has paid your claim for loss of damage, all your rights and remedies shall be exhausted. If your claim is denied, it 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 until sixty (60) days after we receive a 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 this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions included 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, mailing statements, or statements, or on the Benefit Administrator’s website. The benefit described in this Guide to Benefit is available to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institu- tion can cancel or non-renew this 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 1-866-679-5660.

FORM HVD2 – 2010 (04/11)

Whenever you need to file a claim, call toll-free at 1-866-679-5660.

Travel Accident Insurance

Principal Sum: $250,000

THIS IS AN ACCIDENTAL DEATH AND DISMEMBEMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS.

This Description of Coverage is provided to all eligible Visa 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 Good Neighbor cardholder, you are covered beginning on 4/1-2011 or the date your credit card is issued, whichever is later. You and your dependents’ become covered automatically when the entire Covered Good Neighbor card is charged to your covered Visa Good Neighbor card account (“Covered Persons”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrators your incurs are purchased. Coverage ends when the policy is terminated.

Benefits

Subject to the terms and conditions, if a Covered Person’s accidental death or bodily injury occurs while a Covered Person is on a 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

What is covered? Covered costs under the Personal Identity Theft benefit are:

• Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the loan or credit application was asked for in connection as a result of a Covered Stolen Identity Event.
• For costs of notifying affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
• Costs incurred by you for a maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator.
• Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records or as to your true name or identity as a result of a Covered Stolen Identity Event.

What is not covered?

• Any dishonest, criminal, malicious, or fraudulent acts by you.
• Any damages, loss, or indemnification unless otherwise stated in this disclosure.
• Costs associated with any legal action or suit other than those set forth under Covered costs.
• Sick days and any time taken from self-employment.
• Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

Is there a charge for these services? No. Your financial institution provides this benefit to you at no additional cost.

When and where am I covered? Payment for Covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period.

Principal Sum for accidental Loss of:

Life: 100%
Both hands or both feet: 100%
Sight of one eye: 100%
One hand and one foot: 100%
Speech and hearing: 100%
One hand or one foot and the sight of one eye: 50%
One hand or one foot: 50%
Sight of any eye: 50%
Speech or hearing: 50%
Thumb and index finger on the same hand: 25%

In no event will multiple charge cards obligate the Insurance Company in excess of the benefit described in this Guide to Benefit as a Covered Person as a result of one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers.

Your Visa Card Guide to Benefit
What is this benefit?

The benefit provides reimbursement for the event of a Covered Person’s death. If a Covered Person’s body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered Loss of life.

Injury means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease or illness, which results in necessary medical care, and which is incurred while the Covered Person is covered under this policy, which results in necessary medical care, and which is incurred while the Covered Person is covered under this policy.

Covered Trip means (1) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, officer, or crew member; (2) charged to your Visa Good Neighbor card; and (3) purchased or designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Covered Person’s home, or any other Covered Person’s home or terminal, which travel immediately precedes or follows, or up to 60 days after the Covered Person’s arrival at, or departure from, the covered travel destination.

Benefit: Benefit for Loss of life is payable to your estate, to the beneficiary designated in writing by you. All other benefits are payable to you.

Notice of Claim: Written Notice of Claim, including your name and reference to Visa Good Neighbor, should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the written Notice of Claim and information relating thereto to the Insured as required by the Visa Good Neighbor Agreement.

The Cost: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. (or any other insurer approved by the Plan Administrator).

Additional Provisions for Travel Accident Insurance: Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as “Company”). We reserve the right to change the benefits and how they are administered.

The financial institution or the Company can cancel or choose not to renew the insurance on any Covered Person at any time. Any such cancellation or non-renewal will notify the accountholder, in writing in the form of a Notice of Cancellation, as soon as reasonably possible. The Plan Administrator will send the Notice of Cancellation and information relating thereto to the Insured as required by the Visa Good Neighbor Agreement.

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How do I activate this benefit? In order to benefit from this, you must:

- Initiate and complete the entire rental transaction with your Covered Visa Card,
- Declare the auto rental company’s collision damage waiver (CDW/LDW) option or similar provision.

Helpful hints:

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

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 portion of your 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.

What is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage to anything inside or outside the covered rental vehicle.
- Loss of or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the auto rental company or its insurer.
- Cost of any insurance or collision damage waiver offered by or through your employer.
- Depreciation of the rental vehicle caused by the incident including, but not limited to vandalism.
• 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 covered.
• 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 activity).
• Classification by authorities.
• Vehicles that do not meet the definition of covered vehicles.
• Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
• Leases and min-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 theft or damage occurs (for example, leaving the vehicle running and unattended).
• Theft or damage reported more than forty-five (45) days from the date of the incident.
• Theft or damage for which a claim form has not been received within ninety (90) days from the date of the incident.
• Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident.
• Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

* Not applicable to residents of certain states.

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

Call the Benefit Administrator at 1-800-VISA-911 for help. If you are outside the United States, call collect at 410-581-9994.

When and where do I have this benefit?

This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where prohibited by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company or the control of the rental vehicle.

How does this benefit apply?

Within your country of residence, Visa Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement rights and remedies against any party in respect of this 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 benefit may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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 exclusively used 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.

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, 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 for any amounts that have been paid to you, precluding you from liability. A copy of the initial and final auto rental agreement(s).
• A copy of the repair estimate and itemized repair bill.
• A police report, if obtainable.
• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

Faster filing, or to learn more about Visa Auto Rental CDW, go to www.visa.com/cclaim.

If you experience difficulty in obtaining all the required documents within ninety (90) days of the date of theft or damage, even if all other required documentation is not yet available, or your claim may be denied.

• A copy of your receipt or monthly billing statement as proof that the rental vehicle was charged and paid for with your eligible Visa card.
• A statement from your insurance carrier (and/or your employer or employer’s insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, an objectified statement of no insurance or reimbursement is required.

• A copy of the declaration page from your automobile insurance carrier.

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

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

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• A police report, if obtainable.

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• A copy of the accident report form.
• 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.

• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.
Travel and Emergency Assistance Services

What are Travel and Emergency Assistance Services? Help when you don’t know where to turn. You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year. We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

Who is eligible for Travel and Emergency Assistance Services? You, your spouse, and your children [provided the children are dependents under twenty-two (22) years old] may all take advantage of these special emergency services. How do I get these services? They’re as close as the nearest phone. You simply call the Benefit Administrator at 1-800-992-6029 any hour of the day or night. If you are outside the United States, call collect at 804-673-1675.

Is there a charge for these services? No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

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

What are the specific services and what do they provide? Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

• Emergency Message Service: can record and relay emergency messages for travelers, immediate family members, or business associates. NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.

• Medical Referral Assistance: provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa or personal account. NOTE: All costs are your responsibility.

• Legal Referral Assistance: can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you’re detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. NOTE: All costs are your responsibility.

• Emergency Transportation Assistance: can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. NOTE: All costs are your responsibility.

• Emergency Ticket Replacement: helps you with the carrier’s lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. NOTE: All costs are your responsibility.

• Lost Luggage Locator Service: can help you through the common carrier’s claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. However, you are responsible for the cost of any replacement items shipped to you.

• Emergency Translation Service: provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. NOTE: All costs are your responsibility.

• Prescription Assistance and Valuable Document Delivery Arrangements: can help you get prescriptions filled or replaced, subject to local laws, and can arrange shipment and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. NOTE: All costs are your responsibility.

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

Addendum 2010 (stand 04/11)

Program Administrator

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