



Visa® Consumer, HSA & Business

Debit Card Benefits

Sound Credit Union offers Visa branded Debit cards to its members. With these cards comes a variety of Visa benefits designed to add member value. Members must register for a majority of these benefits by contacting: VisaCardBenefits@cbsiservices.com or contact Visa Card Benefit Services at 1-866-679-5660 for additional information. These benefits are in addition to any reward benefits offered to Sound Credit Union Cash back and Sound Credit Union Rewards cardholders. See Terms and Conditions for the Cash Back and Rewards Programs at: <https://www.soundcu.com/disclosures/>.

The information below outlines the card and corresponding program benefits offered with each card.

Benefit Name	Table of Contents (Page)	Consumer Debit & HSA	Business Debit
Auto Rental Collision Damage Waiver	1		✓
Travel and Emergency Assistance Services	5		✓
Dolvy	7	✓	
Roadside Dispatch®	8	✓	✓
Visa Global Assistance Services	9	✓	✓
NortonLifeLock®	10	✓	
Visa Liability Waiver	11		✓
Purchase Security/Extended Protection	12		✓

Visa Disclosures: Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

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.



Visa® Consumer, HSA & Business

Debit Card Benefits

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



Visa® Consumer, HSA & Business

Debit Card Benefits

- 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
- Losses caused by or resulting from a Cyber Incident

*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).



Visa® Consumer, HSA & Business

Debit Card Benefits

- 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.eclaimsline.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.

Computer Programs means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

Cyber Incident means any of the following acts:

- a) unauthorized access to or use of Your Digital Data or Rental Vehicle;
- b) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle;
- c) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle;
- d) restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle;
- e) computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance.

Digital Data means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet. 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.



Visa® Consumer, HSA & Business

Debit Card Benefits

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 – 2021 (Stand 04/21)

Travel and Emergency Assistance Services

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward 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.



Visa® Consumer, HSA & Business

Debit Card Benefits

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.



Visa® Consumer, HSA & Business

Debit Card Benefits

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.

Your Guide to Benefit describes the benefit in effect as of 4/1/17. Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

FORM #VTEAS – 2017 (Stand 04/17)

TEAS-O

DOLVY UPLIFT

Dovly Uplift is designed to help cardholders improve and protect their credit score. The Dovly difference is its smart credit engine that includes a proprietary algorithm and direct integration with the credit bureaus. Dovly detects negative items on the cardholder's credit report and optimizes the removal of potential errors quickly and efficiently.

How the Benefit Works

Visa cardholders must enroll to use Dovly Uplift. They can choose the complimentary Dovly Uplift benefit, or an upgraded Dovly membership at a market-leading discount. The steps for the enrollment process are outlined below:

Cardholders visit the [Dovly Uplift](#) website and enter their U.S.-issued Visa card number to verify eligibility. The card will not be charged.

Enrollment in Dovly Uplift requires cardholders' first and last name, email, password creation, Social Security number, date of birth, address and phone number.

Upon successful enrollment, Dovly displays negative items impacting the cardholder's score and the cardholder confirms if any items need to be disputed.

Dovly's algorithm prioritizes disputes across all tradelines based on highest impact and re-prioritizes as members submit more disputes (each tradeline has 32 parameters that can be inaccurate). Dovly automatically transmits disputes to TransUnion in groupings, cadence and sequences calibrated to optimize results, and notifies the cardholder when dispute results are available.

Available at no cost, Dovly Uplift offers Visa cardholders:

- **Monthly credit report and score:** A detailed TransUnion credit report and score every month to help cardholders keep up with their credit.
- **Help detecting and disputing inaccurate items on their TransUnion credit report** in an optimal way thanks to Dovly's proprietary algorithm. Cardholders can:
 - Review their credit report for potential errors.
 - Select items to dispute.
 - Check dispute status.
 - Receive alerts and recommendations



Visa® Consumer, HSA & Business

Debit Card Benefits

- Learn via Dovly's financial literacy knowledge center
- **Ongoing credit monitoring:** Cardholders receive alerts any time there is a 10-point change in their credit score
- **Credit alerts:** Alerts for signs of identity theft, along with notice of changes on cardholder's report
- **Powerful results:** 90% of Dovly members see a double-digit credit score increase within 6 months¹
- **Live U.S.-based member services and support:** Credit experts available to assist cardholders via chat, email and phone
- **Convenient access:** Cardholders can access all of Dovly Uplift's features via Dovly's mobile app and website

Visa cardholders will also have access to **market-leading discounts** if they are interested in upgrading to a more robust plan which includes premium features, such as 3-bureau dispute service, identity theft insurance, discount perks, and more. Note: Dovly Premium is currently not available to residents of Georgia, Minnesota or Puerto Rico.

Note: While Dovly's platform is designed to remove inaccuracies from a credit report, every case is different, and not everyone will achieve the same results.

Cardholders visit <https://www.dovlyuplift.com>, and enter their U.S.-issued Visa card number to verify eligibility. Their card will not be charged.

Enrollment in Dovly Uplift requires their first and last name, email, password creation, Social Security number, date of birth, address and phone number.

Roadside Dispatch

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

For roadside assistance, call 1-800-847-22869 What is Roadside Dispatch?

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

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

- 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

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 with you 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.

Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States. 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!

Note: 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. Current fee for a standard service call is \$79.95. 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.



Visa® Consumer, HSA & Business

Debit Card Benefits

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 by programs.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Sound Credit Union 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 Sound Credit Union 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.

Global Customer Assistance Services (GCAS)

Awareness, Education and Reminders

The Global Customer Assistance Services (GCAS) Program is a comprehensive suite of customer service programs that Visa make available to cardholders when they are travelling or planning to do so. Operated through Emergency Services Application on Visa Online, GCAS provides services to initiate or respond to an emergency request.

- Cardholder Inquiry Services (CIS) – General card and benefits information is readily available. Issuers are assured that any questions related to card declines, credit limits and card balances will be directed back to the issuer.
- Emergency Card Replacement (ECR) – Once it's confirmed that a card replacement is necessary, cards are usually received within 1 to 3 business days from the approval of the issuer. You can also initiate an ECR using the Visa Emergency Service Application.
- Emergency Cash Disbursement (ECD) – When an emergency arises, cash can be disbursed to the cardholder in as little as two hours. An ECD request can also be initiated by the issuer through Visa Emergency Services (VES), via Visa Online.
- Lost or Stolen Card (LSC) – If the full card number is available, the entire process is completed within 30 minutes. It starts by blocking a lost or stolen Visa card number on VisaNet® and contacting the issuer. Even if a full card number is not available, Visa can help facilitate the process by connecting the cardholder to the Issuer.
- Exception File Update (EFU) – We will initiate an update message to the Visa Exception File on the issuer's behalf. EFU prevents declines based on transaction amount for VIP clients and can also be used to assign restrictions to cards based on region and card status.

Contact Information

Outreach via email or a statement insert "Thinking about traveling again?" Your Sound Visa card comes with global card assistance. So, when you're traveling abroad, it's easy to get help

if issues with your Visa card arise. Just call, chat* or email Visa from anywhere in the world 24/7/365.

Did you know there is a toll-free number to call if you ever have any questions or issues with your card? Just dial 1 800 VISA 911 or go to Visa.com and get the local number to call—anywhere you are. Have a safe trip and don't hesitate to call if you need help.



Visa® Consumer, HSA & Business

Debit Card Benefits

United States: 1-800-847-2911

*Callers in certain countries dialing these numbers, including the collect number from mobile or hotel phones might be charged fees. Visa will not be responsible for any fees incurred. If the country you are in is not listed, or if you experience difficulties using any of the toll-free numbers, please call collect at +1-303-967-1096. (Collect calls are placed using the local operator.) If you are hearing impaired and in the US, call 1-800-TDD-1213 (for Canada: 1-305-278-4285 and other countries: 1-512-865-2002.)

For every road traveled, Visa is here to help. Travel with confidence knowing you can quickly contact us about benefits, card information, and card and cash emergencies. Whether at home or abroad, live support and fast responses are available 24/7/365 via phone, text, secure email or chat,* all around the globe. And with over 100 toll-free numbers in top travel destinations worldwide, it's easy to get help. When you report a lost or stolen card, Visa goes into immediate action, blocking fraudulent transactions within 30 minutes. And with six replacement hubs worldwide, cards can be delivered directly to most metropolitan cities in as few as 1-3 working days. If you need emergency cash in the local currency, Visa will gather your information, get authorization from [Issuer Name] and provide a convenient place to collect cash at one of 270,000 places worldwide.

To contact Visa for more information, visit <https://usa.visa.com/contact-us.html>.

NORTONLIFELOCK®

ID Navigator Powered by NortonLifeLock helps keep eligible Visa cardholders informed about potential threats to their identity. No one can prevent all identity theft, so should the unexpected happen, a dedicated U.S.-based Identity Restoration Specialist will help by providing guidance and next steps so cardholders can act quickly.

How This Card Benefit Works

Visa cardholders must enroll to use NortonLifeLock. They can choose the complimentary ID Navigator benefit, or a more robust NortonLifeLock product at a special discounted price. The steps for the enrollment process are outlined below:

- Cardholders go to cardbenefitidprotect.com and enter their Visa debit or credit card number to confirm eligibility.
- Upon confirmation, the cardholder is directed to a custom NortonLifeLock landing page for benefit enrollment.
- Cardholders enter their personal information for monitoring and receive an enrollment confirmation.
- Once enrollment is complete, the cardholder is directed to the Member Portal to view and manage the new benefit. Notifications and alerts are sent to cardholders via the LifeLock identity mobile app, or by text, phone¹ or email depending on the preferences cardholders set up when they created their account.
- When a cardholder receives an alert or notification and a link is included, the cardholder can click on the provided link, which will take them to more detailed information on the event and next steps or best practices that may help to minimize the impact to their identity.
- Services include:
- Dark Web Monitoring: Continuously patrols the dark web and sends notifications to cardholders if their personal information is found. During enrollment, cardholders choose what information is monitored, and they can update this information at any time.
- Data Breach Notifications: Sends notifications via email to cardholders on large-scale breaches so they can act quickly should a breach affect their personal information.
- Stolen Wallet Assist: Provides guidance to help cardholders cancel or replace debit or credit cards, driver's licenses, Social Security cards, insurance cards and more if their wallet is stolen.
- One-Bureau Credit Monitoring Alerts:¹ Helps keep cardholders on-top of their credit to help detect fraud more quickly. Alerts are sent so they are aware of key changes to their credit file with a major



Visa® Consumer, HSA & Business

Debit Card Benefits

credit bureau. During enrollment, cardholders choose preferred communication channels for alerts (e.g., text, email, phone² and mobile app push notifications).

- Privacy Monitor (NEW for ID Navigator): Gives cardholders greater control of their online privacy. It scans popular data broker sites for cardholders personal information and guides them through opting out.
- Credit, Bank and Utility Account Freezes: Provides instructions and links to quickly freeze credit, bank and utility files with each consumer reporting company to help protect cardholders against criminals opening unauthorized accounts in their name.
- Restoration Assist: U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m. – 5 p.m. Pacific time with guidance and next steps to assist cardholders should they become a victim of identity theft or other suspicious activity.

Note: Visa cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.

U.S.-based Member Services and Support: This is available Monday to Friday 6 a.m. – 6 p.m. and Saturday 7 a.m. – 1 p.m. Pacific time.

Note: No one can prevent all cybercrime or all identity theft.

¹ This is the cardholder-facing disclaimer that must be included in all consumer-facing content discussing this credit feature: "Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax

and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment."

² Phone alerts made during normal local business hours.

Additional Cardholder Assistance

NortonLifeLock provides support for cardholders who need additional help.

Member Services and Support is available during the following times:

- Monday through Friday, 6 a.m. – 6 p.m. Pacific time
- Saturday: 7 a.m. – 1 p.m. Pacific time

Cardholders can contact Member Services and Support via their ID Navigator dashboard which can be accessed via web or the LifeLock Identity mobile app.

Cardholders can also reach out to NortonLifeLock at Norton.com/visahelp

Visa Liability Waiver

The following benefit is for employers only.

Visa Liability Waiver protects companies from possible card misuse by employees who are ultimately terminated, up to \$100,000 per cardholder. For customers holding any cards in the Visa Commercial card product line,¹ Visa Liability Waiver offers additional peace of mind.

This program covers eligible transactions billed or incurred within 75 days prior to, or up to 14 days after, notification of employee termination. Coverage after the notification of termination date will apply, provided that the issuer received a request from the customer to cancel the cardholder account within two business days of notification of the employee termination.²

How This Card Benefit Program Works

This benefit offers issuers and their Visa Commercial card clients protection should card misuse occur by terminated employees. This protection provides indemnification (or reimbursement) to Visa Commercial card employers agreeing to waive Visa Commercial card clients' liability for certain eligible charges,³ up to \$100,000 per cardholder.



Visa[®] Consumer, HSA & Business

Debit Card Benefits

To file a claim, there are forms issuers and their clients need to complete. For more details about these materials, as well as step-by-step instructions for handling claims, download the [Visa Liability Waiver Issuer ToolKit](#) (PDF)

¹The Visa Commercial card product line includes the following card products: Visa Business, Visa Corporate, Visa Purchasing, Visa Fleet, Visa Commercial, Visa Large Purchase Advantage Card, Visa Meetings, Visa Infinite Business B2B, Visa Infinite Business Travel and Visa Signature Business.

²Other restrictions, limitations and exclusions may apply.

Benefits

Visa Liability Waiver offers the following benefits to issuers and clients:

Client Benefits

Potential for increased protection and peace of mind

PURCHASE SECURITY AND EXTENDED PROTECTION-BUSINESS

Card Benefit Description

Purchase Security and Extended Protection protects many purchases that a cardholder makes with an eligible Visa Business, Visa Infinite Business or Visa Signature Business card.

How This Card Benefit Program Works

Purchase Security

Purchase Security will replace, repair or reimburse covered cardholders' purchases up to a maximum of \$10,000 in the event of theft or damage.

Extended Protection

Extended Protection doubles the time period of the original manufacturer's written U.S. repair warranty, up to one full year on warranties of three years or less and up to a maximum of \$10,000 per claim.

Benefits

Purchase Security and Extended Protection offers the following benefits to issuers and cardholders:

Cardholder Benefits

Ease of use

If you would like more information about this card benefit, or to enroll, please contact Visa Card Benefit Services at 800-261-3511 or VisaCardBenefits@cbsiservices.com. Visa Card Benefit Services (cbsi) manages card benefit programs on behalf of Visa.