

- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized sales receipt
- A copy of the original manufacturer’s written U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, 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 estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

All claims must be fully substantiated.

For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com.

HOW WILL I BE REIMBURSED?

If You have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired at the **Benefit Administrator’s discretion**, but for no more than the original purchase price of the covered item, as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder. **You will only be reimbursed up to the amount charged to Your Account** or the program limit, whichever is less.

Under normal circumstances, reimbursement will occur within five (5) business days of the receipt and approval of all required documents.

If Your item is to be repaired, You may go to an authorized 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 this benefit.

DEFINITIONS

Account means Your credit or debit card Accounts.

Eligible Person means a cardholder who pays for their purchase by using their eligible Account and/or rewards program associated with their covered Account.

You or **Your** means an Eligible Person who purchase their item to their eligible Account and/or rewards program associated with their covered Account.

ADDITIONAL PROVISIONS FOR EXTENDED PROTECTION

- Signed or pinned transactions are covered as long as You use Your eligible card 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 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.

FORM #EWP 10K-50K-3YR - 2017 (04/17)

WM-5

For more information about the benefit described in this guide, call the Benefit Administrator at 800.397.9010, or call collect outside the U.S. at 303.967.1093.

SHIPT

SHIPT’S OFFER TERMS FOR U.S. VISA SIGNATURE CONSUMER CREDIT CARDHOLDERS

Offer valid from 9/17/2021 through 12/31/2024 (“Term”). Cardholders enrolling during the Term with a qualifying Visa Signature card (“Card”) receive a free Shipt membership for 3 months, then 50% discount on monthly Shipt membership for 9 months, which (i) includes waived delivery fees on orders over \$35 (“Offer”) and (ii) is only redeemable through Shipt web application at shipt.com or the Shipt mobile app. Your membership will begin on the date that you enroll your eligible Visa consumer credit card to your Shipt account. Existing Shipt members that enroll in the Offer start their free membership at the expiration of their current paid membership, and are eligible for a 6 month membership extension. Cancellation of an existing Shipt membership will result in Offer ineligibility. Enrolled cardholders must use the Card as the default payment method to redeem, have Offer remain effective, and have Offer apply, or may be subject to additional fees. Eligibility for Offer is limited to one per person per Shipt account, and per eligible Visa card. Payment through third-party payment accounts, or online or mobile digital wallets (like Apple Pay and Google Pay), or memberships purchased through third parties are excluded from this offer.

Once enrolled in the Offer, cardholders are subject to the Shipt Terms of Service, Privacy Policy (<https://www.shipt.com/terms-of-service/>), and Shipt Promotion Terms and Conditions (<https://www.shipt.com/promotional-credit-terms/>). You can cancel your membership at any time at shipt.com. Unless you cancel your Shipt membership prior to the expiration of your free period, your Shipt membership will auto-renew for a new subscription at then current membership rates. Orders with alcohol may incur a \$7 alcohol delivery fee. Charges for items purchased, taxes, tips, and retailer-charged fees (such as, where applicable, bag fees) and additional fees may still apply. Offer valid only where Shipt service is available. Current value of the Shipt monthly membership can be found at shipt.com. No cash value. Non-transferable. Offer is subject to modification or cancellation at any time. Your continued use of the Services after a modification of the Offer becomes effective will constitute your acceptance of the change. The listed merchant(s) are not considered sponsors or co-sponsors of this program. All trademarks are the property of their respective owner(s).

SKILLSHARE

SKILLSHARE’S BENEFIT OFFER TERMS FOR VISA SIGNATURE

Visa Signature cardholders (“Eligible Cardholders”) can redeem the offer at <https://skl.sh/visa> from 9/20/21 through 9/19/23. Eligible Cardholders that enroll their Visa Signature card (“Card”) and are new to Skillshare (e.g., have not previously had a paid membership or trial membership) receive the following “Offer”: a 3 month free trial of a Skillshare Membership, which, unless terminated by Eligible Cardholder prior to conclusion of the free trial, will auto convert to a paid membership at a discount of 20% off of the then-current annual Skillshare Membership (“Special Membership Fee”). Limit one (1) Skillshare Membership per person/email address and Card. If membership is not cancelled prior to the annual renewal date, your Card on file will be charged the Special Membership Fee and will continue to be charged every year until you cancel. If payment method is changed to a non-Visa card, Special Membership Fee will no longer apply at next billing date. Eligible Cardholder can cancel at any time at <https://www.skillshare.com/settings/payments> but all amounts paid are non-refundable, unless you contact Skillshare within seven (7) days following the billing date; there are no credits for partially used periods.

Once enrolled in the Offer, Eligible Cardholder’s use of the Skillshare service is subject to the Skillshare Terms of Service (available at <https://www.skillshare.com/terms>) including the cancellation policy. Offer has no cash value and cannot be transferred or assigned. Offer cannot be combined with any other offer, unless otherwise specified. Skillshare reserves the right to modify or cancel offer for any reason at any time. Offer void where prohibited and subject to all applicable federal, state and local laws. Personal information you provide in connection with this Offer will be used in accordance with Skillshare’s Privacy Policy, available at <https://www.skillshare.com/privacy>.

SOFAR SOUNDS

SOFAR SOUNDS BENEFIT OFFER TERMS FOR VISA SIGNATURE AND VISA INFINITE CONSUMER CREDIT

From 09/14/2021 through 09/13/2023 (“Offer Term”), cardholders that successfully validate their qualifying Visa Signature and Visa Infinite consumer credit card issued in all 50 US states and D.C. (“Eligible Cardholders”) can redeem the Offer (defined below) at <https://www.sofarsounds.com/visaoffer>. During the Offer Term, Eligible Cardholders can redeem the following “Offer”: (i) access to an exclusive ticket presale window for select Sofar Sounds shows (identified with the Visa designation) 7 days before the select Sofar Sounds shows are made available to the general public; and (ii) 1 additional free ticket per show during the presale period with a ticket purchase of one or more tickets. Tickets purchased per Eligible Cardholder per show will be limited to the maximum number of tickets that may be secured per show (which may vary per show), including the free ticket. Standard booking fees will not be applied to free tickets. Purchases after the presale period will not be eligible for the additional free ticket. Free ticket offer cannot be combined with any other offer or discount. All tickets are available on a first come, first served basis and subject to event capacity limits. The validated card must be used for the ticket purchase. Sofar Sounds shall not be obligated to honor the Offer for any cardholder that is unable to validate their card as an eligible card. Offer is subject to modification or cancellation without notice. Offer is non-refundable, non-transferable and cannot be resold. Offer is subject to all applicable federal, state and local laws and regulations. Void where prohibited.

All purchasers are subject to Sofar Sounds Terms and Conditions (https://www.sofarsounds.com/terms_and_conditions) and Privacy Policy (https://www.sofarsounds.com/privacy_policy).

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PSECU™

©PSECU Form M-901152 10/1/22



VISA SIGNATURE® CARD GUIDE to BENEFITS

Your **Guide to Benefits** describes the benefits in effect as of 10/1/22. 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.

PSECU™

M-901152

ROADSIDE DISPATCH®

RELY ON EMERGENCY ROADSIDE ASSISTANCE

As a Visa Signature® cardholder, you have access to Roadside Dispatch®, a pay-per-use roadside assistance program. Simply call **800.847.2869**, 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set pre-negotiated fee per standard service call. No membership required and you don't need to pre-enroll. No annual dues. No limit on usage.

ADD PEACE OF MIND TO YOUR ITINERARY

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- Standard Towing - up to five miles included¹
- Tire Changing - you must have a good, inflated spare tire
- Jump Starting
- Lockout Service - no key replacement
- Fuel Delivery - up to five gallons (plus the cost of fuel)
- Standard Winching

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

Note - Customers must pay service provider for mileage over five miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county-maintained road only. Additional fees may apply for winching services under certain circumstances.

Additional Terms - Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor PSECU 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 PSECU 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. Services provided by United States Auto Club, Motoring Division, Inc. Current fee for a standard service call is \$69.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Below you will find answers to the most commonly asked questions about the benefit:

Q: How do I get roadside assistance if I need it?

A: Just call toll-free at **800.847.2869**. Roadside Dispatch will ask you where you are and what the problem is. While they remain on the phone with you, Roadside Dispatch will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location, they 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 call and you may save money because their rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required.

Q: Who are the service providers and what do they provide?

A: Service providers are independent contractors that provide emergency roadside assistance and towing services. All contractors are solely liable for their services.

Q: What other fees or limitations should I keep in mind?

A: Towing rates apply to vehicles classified as 'Light Duty.' 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

If you require a tow for more than five miles, you must pay the cost beyond five miles. If a secondary unit being towed behind is not included, it can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

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.

To learn more about this benefit, call **800.847.2869**.

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.

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 **800.397.9010**. **If You are outside the United States, call collect at 303.967.1093.**

WHAT ARE THE SPECIFIC SERVICES AND HOW CAN THEY HELP ME?

- **Emergency Message Service** - Can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. **All costs are Your responsibility.**
- **Medical Referral Assistance** - Provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. **All costs are Your responsibility.**
- **Legal Referral Assistance** - Can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **All costs are Your responsibility.**
- **Emergency Transportation Assistance** - Can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **All costs are Your responsibility.**
- **Emergency Ticket Replacement** - Helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. **All costs are Your responsibility.**
- **Lost Luggage Locator Service** - Can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. **You are responsible for the cost of any replacement items shipped to You.**
- **Emergency Translation Services** - Provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **All costs are Your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** - Can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **All costs are Your responsibility.**
- **Pre-Trip Assistance** - Can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

DEFINITIONS

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

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

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

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

FORM #TEAS - 2017 (Stand 04/17)

TEAS-S

For more information about the benefit described in this guide, call the Benefit Administrator at 800.397.9010, or call collect outside the U.S. at 303.967.1093.

EXTENDED WARRANTY PROTECTION

Product warranties can be inconvenient and cumbersome to use. Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all too common situations like these, Extended Warranty Protection can help.

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered Account and/or rewards program associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

HERE'S HOW WARRANTY REGISTRATION WORKS

When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling **800.397.9010** or call collect outside the U.S. at **303.967.1093**. You can also register Your purchase online at **www.cardbenefitservices.com**.

The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.

If You choose *not* to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.

HERE'S HOW EXTENDED PROTECTION WORKS

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

This benefit is limited to no more than the original price of the purchased item (as shown on Your credit card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and fifty thousand dollars (\$50,000.00) per cardholder.

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or an assembler warranty.

WHAT EXTENDED PROTECTION DOES **NOT** COVER

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or 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
- Computer software
- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned.)

FILING AN EXTENDED PROTECTION CLAIM

To file a claim, call the Benefit Administrator at **800.397.9010** or call collect outside the U.S. at **303.967.1093**, immediately after the failure of Your covered item. **Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.**

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

WHAT YOU MUST SUBMIT TO FILE A CLAIM

Fill out and sign the claim form the Benefit Administrator sent You, then submit the form **within ninety (90) days** of the product failure, along with the following documents:

- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account