This Guide to Benefits describes the benefits in effect as of 3/1/09. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

**Travel and Emergency Assistance Services**

You can enjoy greater peace of mind thanks to a wide range of Visa emergency services which are available 24 hours a day, 365 days a year. 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 services.

**Who is eligible for Travel and Emergency Assistance Services?**

You, your immediate family members, and your business associates 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-VISA-911 any hour of the day or night. If you are outside the United States, call collect at 0-410-581-9994.

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 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 a few 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 not 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 local 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 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 payments through a transfer of funds 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 business associates home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. NOTE: All costs are your responsibility.

- **Accidental Death Benefit 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 even arrange pickup 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 your business 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.

**Additional Provisions for Travel and Emergency Assistance Services:** The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit are subject to subsequent amendments. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

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**Travel Accident Insurance**

**Principal Sum:** $200,000

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

This Description of Coverage is provided to all eligible Visa 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 cardholder, you are covered beginning on March 1, 2009 or the date your credit card is issued, whichever is later. You and your dependents become covered automatically when the entire Common Carrier fare is charged to your covered Visa card account. In the event it is necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

**Benefits**

Subject to the terms and conditions, if a Covered Person’s accidental bodily injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum in accordance with Loss of Life.

- Sight of both eyes: .......................................................... 100%
- One hand and one foot: ............................................. 100%
- Speech and hearing: .................................................. 100%
- One hand and one foot: ............................................. 100%
- Speech or hearing: .................................................. 100%
- Thumb and index finger on the same hand: .............. 25%
- One hand or one foot: ............................................. 100%
- Either hand or one foot: ........................................... 100%
- Both hands or both feet: ............................................ 100%

Note: Any loss of Life, including the sight of one eye, is payable in accordance with the definition of Disability under the Policy.
Injury means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause or natural sickness.

Covered Trip means (a) while the Covered Person is covered under this policy, (b) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member, (c) if you are under the age of 19 (25 if a full-time student). Any vehicle you own is not covered.

Covered Vehic le means any vehicle rented under the auto rental agreement.

Covered Vehicle means a vehicle which is the property of Virginia Surety Company, Inc. under a master policy of insurance issued by Virginia Surety Company, Inc. (hereafter referred to as “Company”). The Plan Administrator will send the claimant forms for filing proof of loss.

The Cost: This travel insurance is purchased for you by your financial institution. Please read this description carefully. All provisions of the plan are in force, issued to the financial institution trust. Any difference between the policy and this description will be settled according to the provisions of the policy.

The Plan Administrator will send the claimant forms for filing proof of loss. No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage. The Company, at its expense, has the right to have you examined as often as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of loss. No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage.
Auto Rental Collision Damage Waiver (Cont.)

- Leases and mini leases.
- Loss or damage as a result of the cardholder’s lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
- Losses reported more than forty-five (45) days* from the date of loss.
- Losses for which a claim form has not been received within ninety (90) days* from the date of loss.
- Losses for which all required documentation has not been received within 365 days from the date of loss.
- Losses from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

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 0-410-581-9994.

When and where am I covered?

This coverage is available in the United States and most foreign countries where it is permitted. It is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, coverage is not available where precluded by law or in violation of the territory terms of the rental agreement, or where 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 a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the rental company. Coverage terminates when the auto rental company re-assigns control of the rental vehicle.

What type of coverage is this?

Visa Auto Rental CDW® is primary coverage. In other words, when your rental is primarily for business purposes, you do not have to claim payment from any source of insurance before receiving coverage under the benefit. However, if you are on a personal trip and you use your Visa card to rent a covered vehicle, Visa Auto Rental CDW® supplements, and applies excess of, any valid and collectible insurance or reimbursement benefits from any source. It does not duplicate insurance already obtained or purchased through the auto rental company; it will not pay for losses reimbursed by your own insurer, employer, employer’s insurance, or any other valid and collectible insurance. Visa Auto Rental CDW® will reimburse you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges resulting from covered damage or theft of a rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles; mopeds; and motorbikes; limousines; and recreational vehicles. Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Brinklin, Daimler, Delorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Masera, Polaro, and Rolls Royce. However, select models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered. An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more. This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people. If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-VISA-911®. If you are outside the United States, call collect at 0-410-581-9994.

What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?

At the time of the accident, theft, or damage, or when you return the rental vehicle, immediately ask the rental company for:
- A copy of the Accident Report Form and claim document, which should list the costs you are responsible for and any amounts that have been paid toward the claim.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.

How do I file a claim?

You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days from the date of theft or damage, or that claim may be denied. Notice to any other party will not suffice. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

Mail the following documentation to the Benefit Administrator:
- The completed and signed Visa Auto Rental Collision Damage Waiver Claim Form. Your completed claim form must be postmarked no more than ninety (90) days from the date of theft or damage, or 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 entire vehicle rental was charged and paid for with your eligible Visa card.
- A written confirmation from your employer that the rental was primarily for business purposes.
- If the rental was for personal use, enclose a statement from your insurance carrier 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, please provide a notarized statement to that effect.
- A copy of the declaration page from your primary automobile insurance carrier if the rental was for personal use.

Enclose all the documents you received from the auto rental company:
- A copy of the Definitive Report Form.
- A copy of the entire auto rental agreement(s).
- A copy of the repair estimate or 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.

For faster filing, submit your claim online. It’s easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about Visa Auto Rental CDW®, go to the Visa Auto Rental CDW® Claim Center at www.visa.com/eclaims.

If you experience difficulty in obtaining all the required documents within ninety (90) days* of the date of theft or damage, just submit the claim form and any documentation you already have available. NOTE: All remaining documents must be postmarked within 365 days of the date of loss.

Do I have to do anything else?

Usually not. Under most circumstances, the claim may be paid within fifteen (15) days after the Visa Auto Rental CDW® Benefit Administrator has received all documentation necessary to fully substantiate your claim.

However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

* Not applicable to residents of certain states.

Additional Provisions for Visa Auto Rental CDW®: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be made and completed, and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of these (30) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action for a claim may be brought against us unless the terms of this Guide to Benefit have been completely fulfilled.

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

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or terminate this benefit at any time, 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 issued by Indemnity Insurance Company of North America. For general inquiries regarding this benefit, call the Benefit Administrator at 1-800-VISA-911® if you are outside the United States, call collect at 0-410-581-9994.

FORM KBCVDW1 (06/08)
Lost Luggage Reimbursement

Reimbursement Level: $3,000
How do I benefit from Lost Luggage Reimbursement? When You pay for the entire cost of Common Carrier tickets with Your eligible Visa card, You will be eligible to receive reimbursement for Your Checked Luggage, carry-on lug-
gage, and its contents for the difference between the “value of the amount claimed” and the “value of the amount paid”. The “value of the amount paid” is the amount paid at the time of purchase, coverage is limited to $2,000 per bag (for New York residents), provided the luggage was lost due to theft or misdirection by the Common Carrier. The “value of the amount claimed” is the lesser of the replacement cost or the purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection or deduction for depreciation, or the cost to replace the item(s). The “value of the amount paid” must take all reasonable means to protect, save, and/or recover any carry-on property at all times. This reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery from any other source.

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

Definitions
Business Items means items that are used in the purchase, sale, pro-
duction, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).
Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.
Com mon Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Com mon Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.
Eligible Person means a Visa cardholder who pays for the specific occasions covered by using the eligible card.
Immediate Family Member means Your spouse or legal dependent children under age 18 (25 if enrolled as a full-time student at an accredited institution).
You and You means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa card.
What do I do if my luggage or its contents are lost or stolen? If Your luggage or its contents are lost or stolen, 1) immediately notify Your Common Carrier to file the Common Carrier claim form, and 2) immediately call the Benefit Administrator at 1-800-757-1274, or call collect at 0-804-673-6496. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form. How do I file a claim? 1. Complete the following form You receive from the Benefit Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided: 1. The completed claim form. 2. A copy of any charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa card. 3. A copy of the check, settlement, denial, or explanation of coverage issued by Your Common Carrier together with a copy of Your Common Carrier’s complete claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable). 4. A copy of Your insurance declaration page or documentation of any other claims.
5. Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.
Do I have to file a claim with my insurance company? Yes. If You have personal insurance (i.e. homeowner’s, renter’s, or others applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.
If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its option, deem a copy of Your per-
sonal insurance declarations page to be sufficient.
Transference of Claims After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss or damage will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may rea-
sonably be required to secure all rights and remedies.
Additional Provisions for Lost Luggage Reimbursement: Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery, which is available to You, the eligible Visa cardholder. We refuse the excess amount once all other recoveries or benefits have been exhausted. Under the limit of liability, this benefit is available only to You, the eligible Visa cardholder. You shall use due dili-
gence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably 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 benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provi-
sions shall void in case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.
No legal action may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been completed and filed.
This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorses-
tments. Modifications to the terms and conditions may be provided via additional G uide to Benefit mailings, statement insert, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been sus-
pected or canceled.
Terminals, stations, or other financial institutions. Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This benefit is a description of the benefit provided to You as a Visa card-
holder. It is insured by Indemnity Insurance Company of North America. For general questions regarding this benefit, call the Benefit Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.

VISA ROADSIDE DISPATCH
For Roadside Assistance, call 1-800-Visa-Tow (1-800-847-2869)
What is Visa Roadside Dispatch? Visa Roadside Dispatch is a Pay-Per-Use Roadside Assistance Pro-
gram expressly for Visa cardholders. The program provides you with security and convenience wherever your travels take you.
No Membership Required. No Pre-Enrollment Required. No Annual Du-
es. No Limit on Usage.
For $59.95 per service call, the program provides:
• Towing - Up to 5 miles included1
• Tire Changing - must have good, inflated spare
• Jump Starting - battery boost
• Lock Out Service - (door, trunk, etc.)
• Fuel Delivery - up to 5 gallons (cost of fuel not included)
• Winching - (within 100 feet of paved or county maintained road only)2
Visa Roadside Dispatch will ask you where you are, what the prob-
lem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location - we will dispatch the police and remain on the phone with you at your request until the police arrive.)
Not only will you not have to search for the name of a local tow operator, we may even save you money because our rates are pre-
negotiated. All fees are conveniently billed to your Visa Account. Dependable Roadside Assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call us toll free when you need us: 1-800-757-1274 - It's that easy!
1. Rates apply to vehicles up to one ton gross vehicle weight only. Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be towed for an additional fee.
2. Additional fees may apply for winching services under certain circumstances.