

Your HFS Visa Signature® Credit Card Protection & Benefits Guide describes the benefits in effect as of 7/11/2021. 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.

Your HFS Visa Signature® Credit Card Protection & Benefits Guide



Visa Signature® Travel

Travel Benefits- Travel with discounts, special access and more—courtesy of your Visa Signature card.

Your HFS Visa Signature® Credit Card gives you a wide range of travel benefits all over the world. Enjoy special offers and upgrades at over 900 of the world's most prestigious properties with the Visa Signature Luxury Hotel Collection. Plus, save on premium ground transportation with Silvercar Audi rentals and golf benefits at over 95 courses worldwide with Troon Rewards®.

Visit [visa.com/signature](https://www.visa.com/signature) for all current travel offers.

Contact your complimentary Visa Signature® Concierge* at 1-800-953-7392 or go to [visasignatureconcierge.com](https://www.visasignatureconcierge.com) for help booking travel.

**HFS Visa Signature Credit cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at [visasignatureconcierge.com](https://www.visasignatureconcierge.com).*

Visa Signature® Concierge

Enjoy complimentary booking assistance and more with your 24/7 Visa Signature® Concierge*

Your HFS Visa Signature® Credit Card helps you enjoy the things you love with complimentary Visa Signature® Concierge* service 24 hours a day, wherever you are. Simply call 1-800-953-7392 for assistance booking flights, hotels, ground transportation, event tickets and more—even dinner reservations or golf tee times.

It's the perfect way to get the most out of every benefit your Visa Signature card provides—from unforgettable travel around the world to once-in-a-lifetime dining, sports and shopping experiences.

Call the Visa Signature® Concierge* anytime at 1-800-953-7392. For calls outside the United States, call us collect at 1-650-432-3200.

**HFS Visa Signature Credit cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at [visasignatureconcierge.com](https://www.visasignatureconcierge.com).*

Visa Signature® Luxury Hotel Collection (VLHC)

Get special attention and a premium collection of benefits when you travel

The Visa Signature Luxury Hotel Collection delivers a premium collection of benefits. Reserved for Visa Signature cardholders, this set of benefits is designed to help ensure guests have an unparalleled experience*:

1. Best available rate guarantee
2. Automatic room upgrade upon arrival, when available
3. Complimentary in-room Wi-Fi, when available
4. Complimentary breakfast for two
5. \$25 USD food or beverage credit
6. VIP guest status
7. Late check-out upon request, when available

A selection of superior properties — including brands like Peninsula, Park Hyatt and Shangri-La — comprise the Visa Signature Luxury Hotel Collection. From boutique gems to world famous resorts, each hotel is evaluated annually to help ensure it continues to meet the highest standards.

Visit the Visa Signature Luxury Hotel Collection website to view detailed information on all properties. Your benefits are activated automatically when you book through the site. Get more details and choose a hotel at [VisaSignatureHotels.com](https://www.VisaSignatureHotels.com).

** Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.*

During COVID-19 (until further notice), we are unable to match rates through our Best Available Rate Guarantee. There may be restrictions or closures of hotel facilities including food and beverage, spa and others. Such restrictions or closures may inhibit the hotel's ability to fulfill some of the Visa Premium benefits as stated. For more information please visit: <https://www2.visasignaturehotels.com/coronavirus-information/>

Terms and Conditions

Card Eligibility

Only eligible U.S. Visa Signature cardholders may book hotels at [VisaSignatureHotels.com](https://www.VisaSignatureHotels.com) and receive special Visa premium card benefits*.

**Some Restrictions and Limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.*

Best Available Rate Guarantee

The best publicly available rates are guaranteed whenever you book with the Visa Signature Luxury Hotel Collection. If you find a lower room rate† on another website within 24 hours of making a booking with us, we will match the rate.

†The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Signature Luxury Hotel Collection booking
- Be for the same hotel, room type, stay dates/length and number of guests
- Be publicly viewable and verifiable on the other website

Full terms & conditions are below.

To make a claim, simply complete our [Best Rate Guarantee](#) online claim form within 24 hours of making a booking with us. We will review your claim and contact you within 48 hours.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Signature Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best Available Rate Guarantee Terms & Conditions:

The Visa Signature Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

- The Best Available Rate Guarantee online claim form must be completed in full within 24 hours of making your Visa Signature Luxury Hotel Collection booking.
- Claim must include the lower rate and exact link (URL) where it can be confirmed.
- The following rates do not qualify:
 - Pre-paid, non-cancellable, and/or non-refundable rates
 - Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
 - Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
 - Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals or show tickets
 - If the lower rate is verified, your nightly rate will be adjusted to reflect it.
 - The Visa Signature Luxury Hotel Collection has the sole right to determine the validity of any claim.
 - The Visa Signature Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available.
 - In the case of a dispute, the Visa Signature Luxury Hotel Collection's decision is final.
 - The Visa Signature Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time.

Automatic room upgrade upon arrival

Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

Complimentary in-room Wi-Fi

Upon check-in you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

Complimentary continental breakfast daily

For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

\$25 U.S. Dollars (USD) food or beverage credit

During your hotel stay you will receive a \$25 USD credit at check out. Limit of one \$25 credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over

Visa Signature® Luxury Hotel Collection (Cont.)

and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

3PM check-out upon request

Late check-out is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late check-out up to 3PM.

FAQs

Q: What is the Visa Signature Luxury Hotel Collection?

A: The Visa Signature Luxury Hotel Collection is a card benefit for Visa Signature cardholders worldwide. This benefit offers eligible cardholders seven amenities while staying at any of our 900+ hotel partners around the world: Best available rate guarantee; Automatic room upgrade upon arrival, when available; Complimentary in-room Wi-Fi, when available; Complimentary breakfast for two; \$25 USD food or beverage credit; VIP Guest status; Late check-out upon request, when available. To receive these benefits, you must use an eligible U.S.-issued Visa Signature card to book and pay for your entire stay on the Visa Signature Luxury Hotel Collection website. See full Terms & Conditions for more details.

Q: What credit cards are eligible for this hotel program?

A: Authorized cardholders who hold an eligible U.S.-issued Visa Signature card and are in good standing can book the Visa Signature Luxury Hotel Collection. The Visa Signature Luxury Hotel Collection offer is valid only when you book and pay for your stay with a valid, eligible Visa Signature card on the Visa Signature Luxury Hotel Collection website.

Q: How do I book a hotel in the Visa Signature Luxury Hotel Collection?

A: To make a reservation at a hotel in the Visa Signature Luxury Hotel Collection, please visit visasignaturehotels.com, or call Visa Signature Concierge.

VIP guest status

As a guest through the Visa Signature Luxury Hotel Collection, you will be recognized within the hotel as a VIP guest. VIP guest services and amenities differ by property.

Q: If I book a reservation directly with the hotel, will I still receive the seven benefits?

A: No. You must make your reservation either on a Visa Signature Luxury Hotel Collection website or through Visa Signature Concierge.

Q: How does the best available rate guarantee work?

A: With all of our Visa Signature Luxury Hotel Collection properties, we guarantee the best publicly available rate. If you find a lower rate available to the general public on an unrestricted website that has the same payment and cancellation policies, we'll match it. Simply complete and submit the online claim form within 24 hours of making a booking. Additional terms and conditions can be found at visasignaturehotels.com/about/benefits.

Q: When will I be charged?

A: The hotel will charge your eligible Visa Signature card at the time of check-out unless otherwise indicated during the reservation process. All reservations, cancellations and modifications are subject to the hotel's rules and policies.

Q: Do you charge service fees?

A: No, there are no service fees associated with using our online Visa Signature Luxury Hotel Collection reservation system or for booking your reservation through Visa Signature Concierge.

Q: Who do I contact if I have a special request during my stay?

A: Please contact Visa Signature Concierge or the hotel directly if you have a special request during your stay. Individual hotel phone numbers can be found on your confirmation email. The hotel will attempt to accommodate any requests but cannot guarantee that all requests will be honored.

Visa Signature® Golf Benefit by Troon®

Reserve golf tee time at special rates at with Visa Signature® at Troon

Save on golf tee times, merchandise and instruction with your HFS Visa Signature® card. Your card entitles you to automatic Silver Status and 10% off when you sign up for Troon Rewards®. HFS Visa Signature cardholders with existing Troon Rewards memberships will be automatically upgraded one status level. Certain restrictions apply. See complete Troon Rewards Visa Signature Benefit Terms & Conditions below. Visit <https://www.troongolfrewards.com/visasignature/> to sign up and book tee times today.

Terms and Conditions

T&CS: U.S.- issued Visa Signature credit cardholders are entitled to receive complimentary Silver status in the Troon Rewards® program. Existing Troon Rewards members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible U.S.-issued Visa Signature credit card is required for tee time reservations. At the Silver, Gold, and Platinum membership levels, the cardholder will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using their Visa Signature credit card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.

Limitation of Liability (LOL): Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents, and assigns of HFS Federal Credit Union, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

FAQs

Q: What is this benefit?

A: Visa Signature cardholders are entitled to receive complimentary Silver status in the Troon Rewards® program. Existing Troon Rewards members who have already attained Silver status or higher will be upgraded to the next membership level. With the Silver, Gold and Platinum membership levels, the cardholder will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using their Visa Signature credit card.

Reservations must be made on the Visa Signature Troon website using a Visa Signature credit card. Additional requirements are outlined in the complete Troon Visa Signature Offer Terms & Conditions, available at www.troongolfrewards.com/visasignature/.

Q: How do I participate in this benefit?

A: You can participate in this benefit by completing the following steps: Visit www.troongolfrewards.com/visasignature/.

1. Enter all 16 digits of your Visa Signature credit card number to verify you are eligible for the Troon Golf benefit. The card number is used for verification of eligibility for the offer. Your information is transmitted over high-level encryption (SSL) and is not used for any other purposes.
2. Once you are verified, you may choose to either enroll in Troon Rewards.
3. If you enroll in Troon Rewards or have already enrolled, you may also reserve a tee time at the Troon daily fee courses at which you receive a discount based on your Troon Rewards status. Use your Visa Signature credit card to complete the reservation request.

Q: How do I know if I have an eligible Visa card?

A: If you are unsure if your credit card is eligible for the Troon Golf benefit, please contact Customer Service by calling the phone number on the back of your Visa Signature credit card.

Q: Why do I have to enter my entire 16-digit card number at www.troongolfrewards.com/visasignature/? How will Visa use this information?

A: Visa will use your 16-digit Visa card number for the following purposes:

- To validate that you are a Visa Signature credit cardholder that is eligible for this offer.
- To track overall use of the Troon Golf benefit so that Visa can evaluate whether to offer more programs like these in the future.

Q: Why am I receiving an error message?

A: You may be receiving an error message for one or more of the following reasons:

- You are not entering a valid Visa Signature credit card number.
- You may have a new Visa Signature credit card that has not yet been added to our validation system.
- Please contact Customer Service to confirm your eligibility for the Troon Golf benefit.

Q: Can I use another credit or debit card to pay for this purchase?

A: No. To receive the Troon Golf benefit, you must use your valid Visa Signature credit card to pay for your reservation.

Q: What does the Troon Rewards discount apply to?

A: Please visit <http://www.troongolf.com/troon-rewards-faqs.html> for a full explanation of the Troon Rewards discount program.

Q: Which golf courses are available to select from?

A: A list the daily fee courses at which Visa Signature cardholders who have enrolled in the Troon Rewards benefit receive discounts, may be found at <http://www.troongolfrewards.com/visasignature/>.

Q: How many times may I use the discount in any given year?

A: Eligible Visa Signature credit cardholders use the general Troon Rewards discount an unlimited number of times, as long as they remain eligible and as long as they meet the offer terms and conditions.

Q: I just reserved a tee time using my Visa Signature credit card on another site. May I apply the discount on this reservation?

A: No, the Troon Golf benefit is only valid for reservations made on the Visa Signature Troon website (www.troongolfrewards.com/visasignature/). The benefit is not retroactive and may not be applied to previously made reservations.

Q: Whom do I contact if I'm having an issue with the Troon Golf Benefit?

A: All service-related questions should be directed to the Troon Concierge at 1.888.876.6687

Silvercar® by Audi Car Rental Privileges

Rent with Silvercar by Audi and take your Audi uptown, downtown, or out of town. Save when you use your HFS Visa Signature® card.

Rent an Audi. Own the road. Save on Silvercar by Audi, courtesy of your HFS Visa Signature® card.

Enjoy savings of up to 15% (with a guaranteed minimum discount of 10%) on Silvercar rentals when you use your HFS Visa Signature® card. Silvercar by Audi offers seamless, app-based car rental. It's all Audi, and easy to access. For short hops, weekend trips, and everything in between- drive it like you own it. Delivery and pick up to your location.

Visit www.silvercar.com/partners/vsignature and create a Silvercar account to redeem this offer online. Conditions apply. See terms for details.

Terms and Conditions

Offer valid for U.S.-issued Visa Signature cards. Cardholders must validate card eligibility and register at www.silvercar.com/partners/vsignature to receive the up to 15% (with a guaranteed minimum discount of 10%) discount on qualifying Silvercar rentals. To reserve within the Silvercar app, Cardholder must validate card eligibility and create a Silvercar account with card on file added. No blackout dates. Offer not valid with any other offer unless stated otherwise. Discount applies to base rental rate before surcharges and taxes. Your validated U.S.-issued Visa Signature card must be used for the booking. A change to a different card will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental.

FAQs

Q: What is this offer?

A: Visa Signature Cardholders save up to 15% (with a guaranteed minimum discount of 10%) on rentals
Merchant Terms & Conditions
No blackout dates. Offer not valid with any other offer unless stated otherwise.

Q: How do I reserve a car using this offer?

A: You can participate in this offer by completing the following steps:

1. Validate your card at www.silvercar.com/partners/vsignature
2. Register for a Silvercar account and add an eligible Visa Signature card on file
3. Then make a reservation via www.silvercar.com/partners/vsignature or through the Silvercar app

Q: How do I know I have an eligible Visa card?

A: If you are unsure whether your Visa Signature Card is eligible for Visa Signature Car Rental Benefits, please contact Visa Signature Concierge directly to confirm.

Q: Can I use another credit or debit card to pay for this purchase?

A: No. You must use your valid Visa Signature card to pay for this purchase in order to take advantage of the Visa Signature Car Rental Benefits at Silvercar.

Q: What does the discount apply to?

A: The discount applies to the rental rate before additional surcharges and taxes are applied. The cardholder is responsible for all other fees and charges incurred in connection with the reservation.

Fine Wine & Food Program

Your Visa Signature® card lets you experience food and wine like never before

Indulge your epicurean passions with everything gourmet, including dining events and special access at more than 50 select wineries in Sonoma County.* It's just one more way your HFS Visa Signature® Credit Card lets you experience the best in life—from travel to entertainment, fine food, wine, and more.

To make a restaurant reservation, call Visa Signature® Concierge* at 1-800-953-7392.

* Certain restrictions and limitations apply. Benefits vary at select Sonoma County wineries and are subject to change at any time. Go to visa.com/signature for full details.

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.

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
- 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

Auto Rental Collision Damage Waiver (Cont.)

- 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**).
- 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

- 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.

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.

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.
- 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)

ARCDW-O

Travel Accident Insurance Description of Coverage

Principal Sum: \$500,000

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

This Description of Coverage is provided to all eligible HFS Visa Signature® Credit 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 an HFS Visa Signature® Credit Cardholder, you are covered beginning on July 11, 2021 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 HFS Visa Signature® card account ("Covered Person"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

* Your spouse, unmarried dependent child(ren), under age 19 (25 if a full-time student). No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of intellectual disability or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

Benefits

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

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

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

Definitions

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

Injury means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

Covered Trip means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member and (b) charged to your HFS Visa Signature® Credit Card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

Exclusions: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

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

Notice of Claim: Written notice of claim, including your name and reference to your HFS Visa Signature® Credit Card should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

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

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy form number, VSC-VCC-01 (2/00). Any difference between the policy and this description will be settled according to the provisions of the policy.

Questions: Answers to specific questions can be obtained by writing to the **Plan Administrator:**

cbsi Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Underwritten by:
Virginia Surety Company, Inc.
175 West Jackson Blvd.
Chicago, IL 60604

Additional Provisions for Travel Accident Insurance

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as Company). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least 30 days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your HFS Visa Signature® Credit Card privileges have been suspended or cancelled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the accountholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

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 necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

State Amendments

For Illinois Residents Only: The following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

ADD (10/07)

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 **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.**

Travel and Emergency Assistance Services (Cont.)

- 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.

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.

FORM #VTEAS – 2017 (Stand 04/17)

TEAS-O

Roadside Dispatch®

For roadside assistance, call 1-800-847-2869

What is Roadside Dispatch?

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

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, 24 hours a day, 7 days a week has never been easier. 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 \$69.95. 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.

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 under this program.

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

ID Navigator Powered by NortonLifeLock

Smart tools to help against the evolving threat of identity theft.

Your HFS Visa Signature® Credit Card includes ID Navigator Powered by NortonLifeLock.

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind.

How ID Navigator Powered by NortonLifeLock can help:

- **Dark Web Monitoring** – continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** – sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** – A stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.

- **One-Bureau Credit Monitoring Alerts**¹ – helps you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** – provides instructions and links so you can quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist** – U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m. – 5 p.m. PST with guidance and with next steps to assist you should you 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 & Support** is available Monday to Friday 6 a.m. – 6 p.m. PST, and Saturday 7 a.m. – 1 p.m. PST.

To confirm eligibility, visit <https://www.cardbenefitidprotect.com/>.

No one can prevent all identity theft.

¹ 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. If these requirements are not met, you will not receive Credit Features from Equifax. 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.

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 **1-800-551-8472** or call collect outside the U.S. at **1-303-967-1096**. 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.)
- Losses caused by or resulting from a Cyber Incident.

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at **1-800-551-8472** or call collect outside the U.S. at **1-303-967-1096**, immediately after the failure of Your

- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Covered Purchase;
- restriction or inhibition of access to or directed against Your Digital Data or Covered Purchase;
- 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 Covered Purchase 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 Covered Purchase to store information, process information, and transmit information over the Internet.

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

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
- 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 You will 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.

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:

- unauthorized access to or use of Your Digital Data or a Covered Purchase;
- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Covered Purchase;

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.

Extended Warranty Protection (Cont.)

- 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 – 2021 (04/121)

WM-O

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096.

Porch Piracy Protection

You've made the ultimate purchase and have received notification that Your package was delivered, but when You get home Your porch is empty. You don't get frustrated, because You bought the item with Your eligible HFS Visa Signature® Credit Card so You may be covered with Porch Piracy Protection.

Porch Piracy Protection eligibility and coverage

Porch Piracy Protection guards against the theft of eligible items of personal property purchased with Your Account and/or rewards programs associated with Your Account within the first ninety (90) days from the date of purchase. In the event of theft, this benefit reimburses You up to the total purchase price of Your item for a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

You are eligible for this benefit if You are the 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 programs associated with Your eligible Account.

Purchases made outside the United States and gifts purchased for others may also be covered if they are purchased with Your Account and/or rewards programs associated with Your eligible Account.

Porch Piracy Protection does *not* cover:

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Computer software
- Items purchased for resale, either professional or commercial use
- Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (such as the U.S. Postal Service, airplanes, or a delivery service); this exclusion does not apply once the item has been reported by the common carrier or store as delivered
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal);
- Theft from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Rented and leased items
- Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident

How to file a Porch Piracy Protection claim

Call the Benefit Administrator at 1-800-628-8472 within sixty (60) days of the theft (if You wait longer, coverage may be denied). The Benefit Administrator will ask for some preliminary claim information, answer Your

How You will be reimbursed

Once You've met the conditions of this benefit, You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

Definitions

Account means Your eligible credit or debit card Accounts.

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.

questions and send You a claim form. When You submit Your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to replace the item.

If the purchase was stolen from the delivery location, You are required to file a claim with the common carrier and/or retailer. If You have insurance (homeowner's, renter's, car, employer or any other), You are required to file a claim with Your insurance company. You are required to submit a copy of any claim settlement along with Your claim form. Porch Piracy Protection provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies), and compensation from the retailer and/or common carrier has been exhausted. At that point, Porch Piracy Protection will cover the loss up to the amount charged to Your eligible Account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to ten thousand dollars (\$10,000.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, You will receive no more than the value (as described above) of the particular part or parts, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

For faster filing, or to learn more about Porch Piracy Protection, visit www.cardbenefitservices.com

Gift recipients may file their own claims, if they have the necessary substantiating documents.

What You must submit to file a claim

- Your signed and completed claim form
- A copy of Your monthly billing Account statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your Account
- 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 store receipt demonstrating that the purchase was made on Your Account
- A copy of the delivery confirmation (if applicable)
- Copy of the documentation of any other settlement of the loss (if applicable)
- Copy of the police report or claim filed with the retailer and/or common carrier (**made within forty-eight [48] hours of the occurrence in the case of theft**); If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by Your Benefits Specialist (if applicable)
- Any other documents necessary to substantiate Your claim

PLEASE NOTE: Your maximum recovery under the Porch Piracy Protection Benefit is the purchase price of the item, not to exceed the coverage limit.

Please return Your signed and completed claim form with all documentation within ninety (90) days of the date of theft.

Cyber Incident means any of the following acts:

- (f) unauthorized access to or use of Your Digital Data or a Covered Purchase;
- (g) alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or a Covered Purchase;
- (h) transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or a Covered Purchase;
- (i) restriction or inhibition of access to or directed against Your Digital Data or a Covered Purchase;
- (j) 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 Covered Purchase during the manufacturing process, upgrade process, or normal maintenance.

Porch Piracy Protection (Cont.)

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 Covered Purchase to store information, process information, and transmit information over the Internet.

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

You or Your means an Eligible Person who used their Account to purchase the item and/or rewards programs associated with their Account.

Additional provisions for Porch Piracy Protection

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

FORM #PSECALLPER 10K 2021 (04/21)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-628-8472.