Your Guide to Benefits Package

Visa Commercial Card

FOR QUESTIONS OR ASSISTANCE 24 HOURS A DAY, 365 DAYS A YEAR, CALL THE TOLL-FREE NUMBER ON THE BACK OF YOUR VISA® CARD, OR 1-800-VISA-911®.

For more information about the benefits described in this Guide, call the customer service number on your Visa card statement. This Guide to Benefits describes the benefits in effect as of 4/1/11. 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?

Yes, your immediate family members, and your business associates may 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 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 actual medical, legal, transportation, cash advance, or other services or goods provided.

What are the specific services and what do they provide?

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

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

• Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking 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 payment 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.

• Pre-Trip Assistance provides information on your destination before you leave—information such as ATMs, 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 Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent amendments. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

NOTE: In this document, “Visa card” refers to Visa Corporate, Visa Fleet, Visa Meetings, Visa Purchasing, or any combination of these products (Visa Commercial).
Auto Rental Collision Damage Waiver

What is this benefit?

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") covers the following damage due to collision or theft up to the actual cash value of most rental vehicles. Here are answers to some commonly asked questions about the benefit.

Who is eligible?

• You are eligible only if you are a valid cardholder whose name is enrolled on a Visa card issued in the US and Visa card or are authorized by your company to rent an eligible vehicle using your company’s employee account ("company account"). Only you, the primary renter of the vehicle, and any additional drivers permitted by the auto rental agreement are covered.

What is covered?

• To the extent of the limits provided in the terms and conditions of the auto rental agreement.
• Theft or damage due to the actions, omissions, or negligence of the rental vehicle driver or any third party.
• Damage to the rental vehicle as a result of an accident or collision.
• Theft or damage to the rental vehicle as a result of vandalism.
• Theft or damage to the rental vehicle as a result of weather conditions.
• Theft or damage to the rental vehicle as a result of acts of God.
• Theft or damage to the rental vehicle as a result of theft or damage.
• Theft or damage to the rental vehicle as a result of fire or explosion.
• Theft or damage to the rental vehicle as a result of earthquake or sinkhole.
• Theft or damage to the rental vehicle as a result of flood.
• Theft or damage to the rental vehicle as a result of ocean or marine forces.
• Theft or damage to the rental vehicle as a result of any other act.

What is not covered?

• The cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.

Helpful hints:

• Pets are not covered.

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

• Rental of the vehicle from a rental company in the United States or in most foreign countries.
• Theft or damage to the rental vehicle as a result of any act.
• Theft or damage to the rental vehicle as a result of any other act.
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How do I file a claim?

• You, the cardholder, are eligible for reporting your claim to the Benefit Administrator immediately, but no later than forty-five (45) days from the date of the incident.

Additional Provisions for Visa Auto Rental CDW:

• You must make every effort that the benefit described in this Guide to Benefit will not apply to any other party in respect of this theft or damage.
• Visa Auto Rental CDW claim?

For filing claims, or to learn more about Visa Auto Rental CDW, go to www.visa.com/autoclaims.

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. ALL remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. Do I have to do anything else?

Visa Auto Rental CDW benefit reimburses you for covered theft or damage up to the actual cash value of most rental vehicles. Here are answers to some commonly asked questions about the benefit.

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

• The vehicle was returned in running and unattended.

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Auto Rental Collision Damage Waiver (Cont.)

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 including the driver and which is used exclusively to transport people. If you have any questions regarding any specific vehicle, call the Benefit Administrator at 1-800-Visa-911. If you are outside the United States, call collect at 400-581-9994.

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

• A copy of the claim form must be postmarked within ninety (90) days of the date of theft or damage, or in the case of a claim for reimbursement of the cost of repair, within ninety (90) days of the date the repair was completed.

How do I file a claim?

• A police report, if obtainable.

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Visually. Not under normal circumstances, the claim will be finalized within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

If the Benefit Administrator has paid your claim, all your rights and remedies against a 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 necessary to secure all rights and remedies.

* Not applicable to residents of certain states.

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