

Warranty Manager Service

How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including **warranty registration** and **Extended Warranty Protection**, all available with a simple toll-free telephone call. And with our **Visa Performance Guarantee** you have the option of purchasing affordable Extended Service Agreements.*

Warranty Manager's registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we'll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the free repair period under the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won't have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call **1-800-551-8472** (or collect at 0-410-581-9994) for information regarding the security of registering your purchases.

What are the advantages of Visa Performance Guarantee?

Visa Performance Guarantee is valuable protection you can purchase beyond the benefit provided to you by Visa. It is available to extend your warranty coverage for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

Who is eligible for this benefit?

To be eligible for this benefit you must be a valid cardholder of an eligible U.S.-issued Visa card.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty. Rest easy knowing the purchases made while you travel are protected by Visa.

What items are not covered?

- 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, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
- Computer software.
- Medical equipment.
- Used or pre-owned items.

Do I need to keep copies of receipts or any other records?

To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.

How do I file a claim?

Call the Benefit Administrator at **1-800-551-8472** (or collect at 0-410-581-9994) immediately upon learning of a product failure.

Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied. The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appro-

priate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure.** Unless otherwise noted, the date of loss shall be the date you first notified the Benefit Administrator. Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

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

What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty.
- A description and serial number of the item, 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 order.

All claims must be fully substantiated.

How will I be reimbursed?

Once your claim has been verified, the item will be repaired or replaced **at the Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item less shipping and handling fees, up to a maximum of \$10,000, as recorded on your Visa card receipt, and \$50,000 maximum per cardholder.

Extended Warranty Protection will pay the facility directly for repairs, if possible, or 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 the benefit.

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

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

* Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type. Call 1-800-551-8472 for details regarding specific products.

Additional Provisions for Warranty Manager Service: This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected 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 including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

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.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-551-8472, or call collect at 0-410-581-9994.

FORM #VWMGR (07/08)

This Guide to Benefits describes the benefits in effect as of 11/1/09. These benefits and descriptions supersede any prior benefits and descriptions you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefits.

Your Visa Card Guide to Benefits



Buyers Protection Package

For questions about your **balance**, call the customer service number on your Visa statement.

Cellular Telephone Protection

What is Cellular Telephone Protection?

Subject to the terms and conditions provided in this Guide to Benefit, Cellular Telephone Protection will reimburse the enrolled Visa cardholder (the "Cardholder", also referred to as "You" or "Your") for damage to or theft of eligible Cellular Wireless Telephones. Eligible Cellular Wireless Telephones are limited to the primary line and up to the first two secondary, additional, or supplemental lines as listed on Your cellular provider's monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred. Cellular Telephone Protection is subject to a fifty-dollar (\$50.00) co-payment per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$250 per claim and \$500 per twelve (12) month period.

Who is eligible for this protection?

Only Cellular Wireless Telephones purchased by the eligible cardholder will be covered. To be eligible for Cellular Telephone Protection, You must be a valid cardholder of an eligible U.S.-issued Visa card enrolled in the Cellular Telephone Protection benefit and charge Your monthly Cellular Wireless Telephone bills to Your eligible Visa card. Following the program effective date set forth above, Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using an eligible Visa card. If a cardholder fails to make a Cellular Wireless Telephone bill payment in a particular month, the Cellular Telephone Protection is suspended until the first day of the calendar month following the date of any future Cellular Wireless Telephone bill payment with the eligible card while the Cellular Telephone Protection benefit continues to be offered.

What type of protection is this?

Cellular Telephone Protection is supplemental to, and excess of, valid and collectible insurance or indemnity (including, but not limited to, Cellular Wireless Telephone insurance programs, homeowner's, renter's, automobile, or employer's insurance policies). After all insurance or indemnity has been exhausted, Cellular Telephone Protection will cover the damage or theft up to \$250 per claim, subject the terms, conditions, exclusions, and limits of liability of this benefit as well as the fifty-dollar (\$50.00) co-payment. The maximum limit of liability is \$250 per claim occurrence, and \$500 per twelve (12) month period. You will receive no more than the purchase price less your fifty-dollar (\$50.00) co-payment as recorded on Your submitted receipt.

What is not covered?

- Cellular Wireless Telephone accessories other than standard battery and/or standard antenna provided by the manufacturer.
- Cellular Wireless Telephone purchased for resale, professional, or commercial use.
- Cellular Wireless Telephones that are lost or "mysteriously disappear." "Mysterious disappearance" means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.
- Cellular Wireless Telephone under the care and control of a common carrier (including, but not limited to, U.S. Postal Service, airplanes, or delivery service).
- Cellular Wireless Telephone stolen from baggage unless hand-carried and under Your personal supervision, or under the supervision of Your traveling companion who is previously known to You.
- Cellular Wireless Telephone stolen from a construction site.
- Cellular Wireless Telephone which has been rented, leased, borrowed or Cellular Wireless Telephones that are received as part of a pre-paid plan or "pay as you go" type plans.
- Cosmetic damage to the Cellular Wireless Telephone or damage that does not impact the Cellular Wireless Telephone's ability to make or receive phone calls.



Cellular Telephone Protection (Cont.)

- Any other documentation deemed necessary, in the Benefit Administrator’s sole discretion, to substantiate Your claim. All claims must be fully substantiated as to the time, place, cause, and purchase price of the Cellular Wireless Telephone.

How will I be reimbursed?

Depending on the nature and circumstances of the damage or theft, the Benefit Administrator, at its sole discretion, may choose to repair or replace the Cellular Wireless Telephone or reimburse the cardholder for the lesser of a) \$250 excess of the fifty-dollar (\$50.00) co-payment; or b) the current suggested retail price of a replacement Cellular Wireless Telephone of like kind and quality, excluding taxes, delivery and transportation charges, and any fees associated with the Cellular Wireless Telephone service provider, less the fifty-dollar (\$50.00) co-payment.

Please note: Cellular Telephone Protection is subject to a maximum of two (2) claim occurrences per twelve (12) month period.

Under normal circumstances, reimbursement will take place within ten (10) business days of receipt and approval of claim form and all required documents.

Additional Provisions for Cellular Telephone Protection: This protection provides benefits only to You the eligible Visa cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to the Cellular Wireless Telephone from damage or theft. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim

Personal Identity Theft

What is the Personal Identity Theft benefit?

The Personal Identity Theft benefit offers reimbursement for covered expenses you incur to restore your identity, up to a maximum of \$5,000, as a result of a Covered Stolen Identity Event.

Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid cardholder whose name is embossed on an eligible U.S.-issued Visa card and reside in the United States or Canada.

What is a Covered Stolen Identity Event?

“Covered Stolen Identity Event” means the theft or unauthorized or illegal use of your name, transaction card account or account number, Social Security number, or any other method of identifying you.

What is covered?

Covered Losses under the Personal Identity Theft benefit are:

- Costs you incur for re-filing applications for loans, grants, or other credit or debt instruments that are rejected solely because the lender received incorrect information as a result of a Covered Stolen Identity Event.
- Costs for notarizing affidavits or other similar documents, long distance telephone calls, and postage reasonably incurred as a result of your efforts to report a Covered Stolen Identity Event or to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs incurred by you for a maximum of four (4) credit reports, requested as a result of a Covered Stolen Identity Event, from any entity approved by the Benefit Administrator.
- Actual lost wages for time taken away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event.
- Costs for reasonable fees for an attorney appointed by the Benefit Administrator and related court fees you incur with the consent of the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event.

What is **not** covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you.
- Any damages, loss, or indemnification unless otherwise stated in this disclosure.
- Costs associated with any legal action or suit other than those set forth under Covered Losses.
- Sick days and any time taken from self-employment.
- Any losses as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted.

Is there a charge for these services?

No. Your financial institution provides this benefit to you at no additional cost.

When and where am I covered?

Payment for Covered Losses will be limited to losses incurred in the United States, its territories and possessions, Puerto Rico, or Canada for a loss occurring during the benefit period.

and the Cellular Telephone Protection benefit may be canceled. 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 by the cardholder.

Once You report an occurrence of damage or theft, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

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 payment made to You. You must give all assistance as may be reasonably necessary to secure all rights and remedies.

No legal action for a claim may be brought against Us until sixty (60) days after the Benefit Administrator receives all necessary documentation needed to substantiate damage or theft. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against Us unless the terms and conditions of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled. The Cellular Telephone Protection described in this Guide to Benefit will not apply to cardholders whose applicable Visa card account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institutions. Visa and/or Your financial institution can cancel or non-renew the benefit, and if we do, we will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

FORM #CELLPHONE (10/08)

How do I file a claim?

Call our Benefit Administrator, toll-free, at **1-866-679-5660** immediately when you reasonably believe a Covered Stolen Identity Event has occurred and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the loss.

What documents do I need to submit with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, reimbursement will be initiated within five (5) business days of receipt and approval of all required documents.

Do I have to do anything else?

- If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
- You must take all reasonable steps to mitigate possible losses, including cancellation of any affected debit, credit, or similar card in the case of a Covered Stolen Identity Event.

Additional Provisions for Personal Identity Theft: This benefit applies only to you, the primary eligible Visa cardholder. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Event.

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

No legal action for a claim may be brought until sixty (60) days after we receive a Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Visa cardholders at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-866-679-5660.

FORM #VPID (07/08)

Whenever you need to file a claim, call toll-free at
1-866-679-5660.

Price Protection

What is the Price Protection benefit?

The Price Protection benefit assists you in achieving the best possible price on products you buy entirely with an eligible Visa card. If you buy an eligible item with your card in the United States and see a printed advertisement of it for less at any retail store within sixty (60) days of the original purchase date, simply file a valid claim and we will refund the difference up to \$500 per item. This benefit is limited to \$2,500 a year per cardholder’s eligible account.

Please note: The printed advertisement must include a description of the item identical to the one purchased, the sale price, the store or dealer’s name, and the date(s) the sale is in effect. The sale date must be within sixty (60) days after the original purchase date.

Who is eligible for this protection?

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card, and a citizen and/or resident of the United States.

How do I file a Price Protection benefit claim?

1. Use your eligible Visa card to charge the full amount of your purchase of the eligible item. Save all original receipts, both Visa card paperwork and itemized store receipt.
2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days after the purchase, obtain and retain the original printed advertisement. Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.
3. Within ten (10) days of the printed advertisement, call our toll-free number at **1-800-553-7520**. You will receive a claim form that details the necessary procedures to file your claim. Follow the instructions on the letter carefully. Return the completed claim form along with:
 - The original itemized sales receipt,
 - The original Visa card receipt demonstrating that the entire purchase was made on your eligible card, and
 - The original printed advertisement showing the item, sale date and/or date of the advertisement, lower advertised price, and advertising store name to:

Enhancement Services
P.O. Box 2894
Great Falls, MT 59403

Should you need assistance, Customer Service Representatives are available 24 hours a day, 365 days a year.

Definitions

Advertised or advertisements means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Any advertisement that is cut down or altered in any manner will not be sufficient documentation of loss. Therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception will be magazines and newspapers. In this case, you do not need to send the whole publication, but you will be required to send the whole page or pages in which the advertisement is found, with the date and name of the publication.

The Price Protection benefit does not apply to advertisements for close-out sales, flea markets, fire sales, cash-only sales, limited quantity promotions, liquidation sales, going-out-of-business sales, seasonal sales, or advertisements on the Internet. The Price Protection benefit is secondary to and excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

Date of Purchase means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

How will I be reimbursed?

Within twenty (20) days after your request for a claim form, return the form to us with the required documents. If your request is approved, we will issue you a refund for the difference in the price, up to a maximum of \$500 per item. If your documentation is not complete, we will request additional information, which must be supplied to us within sixty (60) days of the request.

What is **not** covered?

The Price Protection benefit does not cover the following items:

- Advertisements posted on the Internet.
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, or liquidation sales.
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations.
- Animals and living plants.
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories.
- Cell phone service agreements and cell phone contracts.
- Items purchased for resale, professional, or commercial use.
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items.
- Manufacturer and/or merchant rebates.
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries.
- Real estate and items which are intended to become part of real estate.
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Items purchased outside of the United States.
- Items without a manufacturer’s U.S. warranty (warrantable items only).
- Previously owned, sold “as is,” and refurbished items.

Additional Provisions for Price Protection: The Price Protection benefit is secondary to and excess of any valid and collectible avenue of recovery which is available to you, the eligible Visa cardholder. We will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Visa cardholder.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or non-renew this benefit, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call 1-800-553-7520.

FORM #PRICEPROT (07/08)