

**Innovative Card Services Visa ® TravelMoney Card Terms and Conditions**  
**January 1, 2017**

**CARDHOLDER AGREEMENT**

By requesting and using or allowing another to use your Visa TravelMoney Card, you agree to be bound by the terms and conditions of the Visa TravelMoney Card Cardholder Agreement (“Agreement”). **Please read this Agreement carefully and keep it for future reference.**

**A. Definitions**

**“Account”**

shall mean the deposit account accessed by your Card.

**“Available Balance”**

shall mean the balance in your Account less the amount of any previously authorized transactions or withdrawals from your Account which are pending plus the amount of any disputed transactions while the dispute is pending.

**“Card”**

shall mean the Visa TravelMoney Card or the account number printed on the face of the Card.

**“Card Program”**

shall mean the Card related services marketed and made available to you, subject to the terms and conditions of this Cardholder Agreement.

**“Financial Institution”**

shall mean INOVA Federal Credit Union, which may also be referred to as the **“Issuer, ”we,” “our” or “us”**, as issuer and owner of the Card. Cards distributed by our business partner Innovative Card Services, L.L.C. are also bound by this agreement.

**“Transaction”**

shall mean a request by You (1) to withdraw cash or obtain information about the amount of unused value remaining on the Card at an ATM; (2) to purchase or lease goods and services at a retail merchant location using the Card, which is authorized or denied by the Financial Institution.; or to withdraw cash through a cash advance at a financial institution.

**“You” and “your”**

shall mean the person who requested issuance of the Card and the person whose name appears on the face of the Card or their legal representative.

## **B. General Information**

### **To manage your card online:**

1. Visit [www.VisaPrepaidProcessing.com/Inova/Travel](http://www.VisaPrepaidProcessing.com/Inova/Travel)
2. Click **Sign In**
3. Enter your 16 digit Card number
4. Enter the last 4 digits of your Social Security number and the 3 digit Security Code on the back of your card
5. Click Sign In
6. Enter and confirm a unique 7- 16 character password
7. Click Submit

### **To manage your card by phone:**

1. Dial 1-866-763-3370
2. Press 1 for English or Press 2 for Spanish
3. Enter the 16 digit Card number
4. Enter the last 4 digits of your Social Security number and the 3 digit Security Code on the back of your card

Once your card has been registered, you may create a Personal Identification Number (PIN) to access cash from your card. The PIN will not be mailed to you or generated for you. Fees may apply for PIN set up and use. Please refer to the fee schedule that accompanied your card. You may also contact Innovative Card Services at 866-319-4602 to request a copy of the full disclosure including the Schedule of Fees.

**Your card is active unless it is a replacement card due to: expiration of card, lost stolen status or recent upgrade.**

### **To activate your card:**

1. Visit [www.VisaPrepaidProcessing.com/Inova/Travel](http://www.VisaPrepaidProcessing.com/Inova/Travel)
2. Click **Activate My Card**
3. Enter your 16 digit Card number
4. Click continue
5. Enter the last 4 digits of your Social Security Number, the 3 digit Security Code located on the back of the card, and the Expiration Date from your card
6. Click Activate

1. **USA Patriot Act.** Pursuant to requirements of law, including the USA PATRIOT Act, your participating financial institution is obtaining your personal information and will take necessary actions to verify your identity. You authorize Financial Institution to use credit bureaus or other services or databases to perform such verification.
2. **Minimum Balance Requirement.** There is no minimum balance.
3. **Interest.** There is no interest paid on the Account balance.
4. **Application Process.** You may apply at any of our participating branches. We will issue your Card upon approval of your application. You authorize us to obtain and review your credit report with a credit reporting agency and make other inquiries of third parties that we consider appropriate to help us determine whether to open your Account.

5. **Secondary Cards**

You may get up to one additional Card which have the same functionality as your primary Card, except that they cannot be used to load money to the Card.

1. **Additional Terms if Secondary Cards Issued**

The following terms will apply if one or more Secondary Cards are issued:

a. **Secondary Card Use**

A Secondary Card may be used by a Secondary Cardholder in the same manner and to the same extent as the Primary Cardholder may use his or her Debit Card.

b. **Full Access to Cardholder Transactional Data**

Each Primary Cardholder and Secondary Cardholder will have full access to the transactional information associated with the Primary Cardholder's and all Secondary Cardholders' Debit Cards.

c. **Communications**

All communications to be sent or given in accordance with this Agreement may be sent to the address our records show for the Primary Cardholder only, in our discretion. The Primary Cardholder is responsible for sharing all communications from us with the Secondary Cardholders. All communications sent or given to the Primary Cardholder are deemed to be given to both the Primary Cardholder and the Secondary Cardholders.

d. **Bound by all Instructions**

The Primary Cardholder and any Secondary Cardholders each agree to be bound by all instructions and requests made or purported to be made by any of them, jointly and severally.

e. **Cancellation by Primary Cardholder**

A Secondary Cardholder's Debit Card may be terminated at the request of the Primary Cardholder at any time, provided that we are given a reasonable opportunity and a reasonable time period, as determined by us, to act on such request.

f. **Responsibility for Secondary Cardholder Transactions**

The Primary Cardholder shall be responsible for the Debit Card usage, including any fees and charges, by any Secondary Cardholder, or any person authorized by any Secondary Cardholder as will the Secondary Cardholder, jointly and severally.

g. **Liabilities not affected by Disputes of Cardholders**

All obligations of the Primary Cardholder and Secondary Cardholders under this Agreement to us shall not be affected by any dispute or counterclaim or right of set-off which the Primary or Secondary Cardholders may have against each other.

6. **Transferability and Assignment.** You may not transfer your Account or your Card. Furthermore, you may not assign, pledge or otherwise transfer your interest in Account. You may not resell your Card.

**C. Account Usage and Limitations**

1. **Deposits.** You may add funds to your Card through our website, if you have an INOVA Federal Credit Union Visa credit or debit card, or at our participating branches. The funds are available for withdrawal on the day we receive them. The minimum initial deposit is subject to the location where your Card is purchased. Subsequent deposit maximum dollar amount is \$2,000 per deposit.

Since ACH (Automated Clearing House) is an available option on your card, Payroll funds from your Employer may also be deposited to your Account. Therefore, you must arrange with your employer for your wages, salary or other compensation to be deposited into your Account. The funds are available for withdrawal on the day we receive them from your employer.

2. **Deposit Corrections.** If your employer deposits funds you are not entitled to into your Account, we may deduct those funds from your Account. We are not required to give you any notice before removing said funds. If you do not have sufficient funds, we may overdraw your account and you are required to pay back those funds to us.
3. **ATM Withdrawals.** You may use your Card to withdraw cash or perform a balance inquiry at any Automated Teller Machine "ATM" that displays the PLUS symbol up to \$500.00 per day.
4. **Cash Advances.** You may use your Card to obtain cash at any financial institutions that accept Visa cards.
5. **Merchant Transactions.** You may use your Card to make purchases from any merchant who accepts Visa debit cards up to the available card balance. When you use your Card at a merchant, the merchant requests a preauthorization for the amount of the transaction. We will place a hold on your Account for three days or until the transaction posts to your Account. If the preauthorized amount does not match the amount of the settling transaction, the hold may not be released until the three days expire. When using your Visa prepaid card at a merchant where a tip may be included (such as at a restaurant), your transaction may be authorized for an additional 20% above your total bill. However, the tip amount is at your discretion. The actual

amount processed to your Card will not exceed the amount of the bill plus the tip added by you. In addition to restaurants, the types of merchants where a tip may be included are, among others, bars, taxis, beauty and barber shops, and health and beauty spas. When paying at the pump, simply insert your Card and follow the instructions. If you are unable to complete the transaction at the pump, proceed inside and pay the attendant prior to pumping. Additionally, certain automated fuel dispensing merchants may place a preauthorized hold of \$75 on your Account prior to permitting you to dispense fuel. These preauthorizations may cause your Card to be declined.

- 6. Foreign Currency Transactions.** If you use your Card to perform a transaction in a currency other than US Dollars, Visa will convert the currency into US Dollars based on the currency exchange rate in effect the day we settle the transaction. The currency exchange rate may be different on that day than the day you initiated the transaction. The currency exchange rate is (1) a rate selected by Visa from a range of rates available in wholesale currency markets, or (2) the government mandated rate. In either instance, we will also charge an International Exchange Fee as set forth in the Schedule of Fees.
- 7. Illegal Transactions.** You may not use your Card for illegal transactions such as, but not limited to, internet gambling. Even if an Internet merchant accepts your Card it does not mean that the transaction is legal where you conduct it. You agree that we may decline transactions we believe may be illegal or in violation of the applicable card network rules. You also agree that if an illegal transaction is approved, that we may charge your Account and we are not liable to you if you perform an illegal transaction.
- 8. Suspicious Transactions.** The Issuer may, from time to time, restrict the use of your Card if we suspect irregular, unauthorized or unlawful activities may be involved with your Account while we investigate such activities. This may include, among others, the denial of transactions originating in certain foreign countries. Before traveling abroad contact your participating financial institution to determine if they have restricted transactions from the countries you will be visiting.
- 9. Merchant Disputes.** If you use your Card at a merchant and a dispute with the merchant arises, you agree to make a good faith effort to settle the dispute with the merchant. We are not liable for any misrepresentations a merchant makes about the goods and services you purchase with your Card, or if the merchant refuses to accept your Card. We are not obligated to re-credit your card just because you request us to do so.
- 10. Transactions limited to Available Balance.** Transactions will be authorized up to your Available Balance. If your transaction will be greater than your Available Balance, tell the merchant at the start of the transaction. The merchant will require payment for the difference from another source such as cash.
- 11. Pre-paid cards are not able to be used as a method for purchasing any of our other pre-paid cards.**

#### **D. Your Responsibility for Account Usage.**

- 1. Use of Card.** If you authorize someone else to use your Card and/or PIN you will be responsible for any transactions initiated by such person with your Card and/or PIN. Transactions will be considered unauthorized only after you notify us, in writing, that the person is no longer authorized to use your Card. You are liable for the authorized or permitted use of your Card.
- 2. Safeguarding PIN.** Protect the secrecy of your Personal Identification Number (PIN). You agree not to disclose your PIN to anyone else or record the PIN on your Card. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner.
- 3. Compromised Card or PIN.** You agree to notify us promptly if you have lost your Card or believe the Card and/or PIN were obtained by an unauthorized person.
- 4. Overdrafts.** There is no credit line associated with your Account. If you attempt to use your Card for more than the Available Balance, we may decline the transaction. In the event that we authorize or settle a transaction for more than your Available Balance and your Account becomes overdrawn, your card will be suspended until the balance is paid. In addition, you agree (a) that we may deduct the overdrawn amount from your next deposit and (b) to pay us upon demand the amount of the overdraft.
- 5. Monthly Statement Delivery.** Your statement will be made available to you electronically through our website [www.visaprepaidprocessing.com/inova/travel](http://www.visaprepaidprocessing.com/inova/travel). You will be notified via e-mail when your statement is available if you provided a valid e-mail address when you registered your card. For an additional fee, your statement can be mailed to you. You agree to notify us if your e-mail or mailing address changes by contacting us at the address or phone number below.
- 6. Statement Review.** You agree to promptly review your statement each month and to notify us at the address or phone number below at once if your statement shows transactions you did not authorize. See section I for procedure for making a claim.
- 7. Preauthorized Credits.** You may log into your account for free at [www.visaprepaidprocessing.com/Inova/travel](http://www.visaprepaidprocessing.com/Inova/travel) to determine if a direct deposit, such as your payroll, has been made. Your employer will notify you each time they deposit funds into your Account. Contact your employer with any questions regarding the amount deposited.

#### **F. Fees**

- 1. Terminal Fees.** When you perform a balance inquiry or make a cash withdrawal at certain terminals, the terminal owner may charge you a "convenience fee" or "surcharge fee" for using their device. If the owner does charge such a fee, you will be notified of the amount of the fee prior to completing the transaction.
- 2. Payment of Fees.** You agree to pay all fees associated with the card. Fees will be deducted from your Account balance as they occur.

### 3. Schedule of Fees.

Automated Customer Service Inquiry (phone)	1 Free, \$1.00 thereafter
Signature (POS) Point of Sale Transaction (Credit)	Free
PIN Change	\$1.00 per request
PIN POS Purchase Fee	\$.50 per transaction
International Exchange Fee	1% of transaction amount
ATM Balance Inquiry Fee	2 Free, \$1.00 thereafter
ATM International Balance Inquiry Fee	\$2.00 per inquiry
ATM Withdrawal Fee	\$1.00 per withdrawal
ATM Withdrawal Fee – International	\$5.00 per withdrawal
ATM Decline	\$.50
ATM Decline - International	\$1.00
Teller Cash Domestic/International	\$5.00
Card Unload Fee	\$10.00
Inactivity Fee	\$5.00 per month starting the 13 <sup>th</sup> month of inactivity
Lost/Stolen Card Replacement	\$10.00
Monthly eStatement Fee	Free
Monthly Paper Statement Fee	\$5.00 per statement
Account Closure	\$10.00
Emergency Card Replacement Domestic/International	\$40.00
Card Replacement Express Delivery	\$15.00
Card Purchase Express Delivery	\$50.00
Escheatment Fee	\$50.00

**We reserve the right to change the amount of fees upon 30 days prior notice to you.**

Your Card is not a deposit account, and the value loaded on your Card is not insured by the NCUA or any other federal or state agency.

Contact Innovative Card Services, LLC by calling 1-866-319-4602, by mail at 358 S. Elkhart Avenue Suite 300 Elkhart, IN 46516, or visit [www.innovativecardservices.com](http://www.innovativecardservices.com).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid).

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).

## G. Preauthorized Transactions.

- 1. Stop Payments.** If you have regular recurring payments out of your Account and wish to stop them, please contact the merchant with whom you have set up the arrangement and request these payments be stopped. If the merchant is not responsive to your request, you must contact us to stop any of these transactions. In order to stop the preauthorized transactions, we must close your Card or Account and reissue a new card. To request a stop payment, call us at 866-319-4602 or write to Innovative Card Services, 358 S. Elkhart Ave, Suite 300, Elkhart, IN 46516 in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and deliver it to us within 14 days after you call.
- 2. Varying Amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, ten days before each payment, when it will be made and the dollar amount.
- 3. Our Liability.** If we receive your order instructing us to stop a preauthorized transfer, in writing, three days or more before the transfer is scheduled, and we do not do so, we will be liable to you for your actual losses only.

## H. Your Liability for Unauthorized Transactions.

- 1. Notification.** Notify us AT ONCE if you believe your Card has been stolen, lost or you believe that someone may use or has used the PIN assigned to your Card without your consent or authorization. Telephoning is the best way to reduce your potential losses, but you need to follow-up with us in writing. You may risk losing all the money in your Account through an unauthorized transfer. If your Account statement shows a transaction that you did not make and/or authorize, advise us at once. If you do not advise us within sixty (60) days after the Account statement was mailed or made available to you, you may not receive any money you lost after sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time or if the delay has otherwise prejudiced us. If a good reason, such as a hospital stay, keeps you from informing us of an unauthorized transaction, we may extend the relevant time periods.
- 2. Telephone Number and Address for Notification Purposes.** If you believe your Card or PIN has been lost, stolen or you believe that someone may use or has used the PIN assigned to your Card, notify us at  
**Telephone: 866-319-4602** Available Monday through Friday 8am to 5pm Eastern Time  
**Write:** Visa Debit Processing Service, PO Box 521350, Miami, FL 33152-1350

## I. Error Resolution Procedures.

- 1. Notification.** If you think that your Account statement or transaction receipt is wrong, or if you need more information about a transaction call us at **866-319-4602** or write us at Visa Debit Processing Service, P.O. Box 636001, Highlands Ranch, CO 80163-6001. We must hear from you no later than sixty (60) days from receipt of your Account statement on which a problem or error appeared. You must give us the following information:
  - a. Your name and Card number.



- b. Description of the error in the transaction you are questioning and a detailed explanation of why you believe it is an error or why you need more information.
  - c. The exact dollar amount of the suspected error.
2. **Our Investigation.** We will inform you of the results of our investigation within ten (10) business days after we hear from you. However, if we need more time to make a determination, we may take up to forty-five (45) calendar days to investigate. If we opt to take forty-five (45) days, we will re-credit your Account within ten (10) business days for the amount you think is in error, so that you will have use of such money during our investigation. In the case of foreign-initiated transfers or point-of-sale transactions (such as Visa Check Card transactions), the applicable time period in this paragraph shall be ninety (90) days in place of forty-five (45) days to investigate if a re-credit is given. If the error involves a new Account, a claim made within thirty (30) calendar days after an Account is opened, the applicable time period in this paragraph shall be twenty (20) days in place of ten (10) days to investigate and re-credit your Account; and ninety (90) days in place of forty-five (45) days to investigate if a re-credit is given. We will transmit the results of our examination and investigation to you within three (3) business days after concluding our investigation. You may ask for copies of the documents upon which we relied in making our determination. If we determine there was no error and we had previously re-credited your Account, we may debit such amount upon transmitting the requested documentation, information or clarification to you. If we determine an error has been made, we shall correct the error and notify you of such correction within one (1) business day after our determination.

#### **J. Our Liability for Failure to Make Transfers**

If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are exceptions. For instance, we will not be liable:

1. If, through no fault of ours, you do not have enough money in your Account to make the transfer.
2. If the funds on deposit are under some restraint due to some legal process or other encumbrance restricting the transfer.
3. If the terminal where you are attempting the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions that we have taken.
6. If you have reported your Card and/or PIN as lost or stolen.
7. If your Access Card is canceled.
8. In case of any error or malfunction which was not intentional on our part and resulted in a good faith error.

9. Other exceptions stated in our agreement with you.

#### **K. Disclosure of Account Information to a Third Party**

Information will be disclosed to third parties about your Account or the transfers you make under the following conditions:

1. When it is necessary for completing requested transaction.
2. In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant.
3. In order to comply with government agency or court orders and subpoenas.
4. If you give us your written permission.
5. As otherwise required or permitted by law or government regulation.

#### **L. Additional Terms and Conditions.**

1. **Business Days.** Our business days are Monday through Friday, with the exception of legal holidays and closings required by circumstances beyond our reasonable control.
2. **Cancellation.** We are not, under any circumstances, obligated to reissue a lost or stolen Card or PIN. We may, without prior notice, cancel or invalidate your Card at any time, and may at our option cancel this Agreement. If we cancel your Card, you remain liable for whatever you owe us as a result of the use of your Card. You may cancel your Card by calling us at 866-319-4602 or by cutting it in half and mailing the pieces to: Visa Debit Processing Service, P.O. Box 521350, Miami, FL 33152-1350. If a balance remains in your Account when it is closed, a check will be issued, upon request, and the applicable fee deducted.
3. **Governing Law / Severability.** This Agreement will be governed by the laws and regulations of the United States and, to the extent not so covered, by the laws and regulations of the State of Indiana. A determination that any part of this Agreement is invalid or unenforceable will not affect the remainder of the Agreement.
4. **Our Right to Offset.** You agree that we are authorized at any time to offset the funds in your Account against debts and liabilities owed to us. This applies whether the debts or liabilities are yours alone or joint with one or more persons or entities. We may exercise this right of offset without notice to you. We are not liable if we refuse to approve a transaction for insufficient funds caused by exercise of our right of offset. You agree to hold us harmless from any claims arising as a result of our exercise of our right of offset.
5. **Garnishment and Other Legal Process.** Your Account may be subject to garnishment, attachments, levies, support orders, court orders, subpoenas, discovery or other legal process. We are required to comply with any legal process we receive in connection with your Account. You agree to hold us harmless from any claims arising as a result of our complying with any legal process.
6. **Recording.** You agree that we may record any telephone conversation with you regarding your Account.

7. **Collection Fees.** We are entitled to recover from you our reasonable legal and paralegal's fees in connection with any action brought by us to enforce this agreement or in defense of our rights under this agreement or by law. By using the Card, you are agreeing to the terms of this agreement as are any users of the Card.

**M. Entire Agreement / Change of Terms.** This Agreement and other statements and documents described herein pertaining to the Account constitutes the sole and entire agreement between you and the Financial Institution. Notice will be provided before the terms of this Agreement are changed. **However, we reserve the right to change these terms and conditions upon thirty (30) days prior written notice to you.**

#### **YOUR Visa® GUIDE TO BENEFITS AND TRAVEL & EMERGENCY ASSISTANCE**

Please read and retain for your records. For questions about your balance visit [www.InnovativeCardServices.com](http://www.InnovativeCardServices.com) click on TravelMoney Login or call the customer service number on your card or statement. To obtain a paper copy of the Visa® Guide to Benefits and Travel & Emergency Assistance disclosure, call us at 1-866-319-4602, or write us at: Visa Debit Processing Service, P.O. Box 521350, Miami, FL 33152-1350.

#### **VISA® TRAVELMONEY® PURCHASE SECURITY**

##### **What is Purchase Security protection?**

Purchase Security will replace, repair items or reimburse you up to a maximum of \$500 per claim and \$50,000 per registered cardholder for eligible items of personal property purchased entirely with your eligible Visa® TravelMoney® card for the first ninety (90) days from the date of purchase in the event of theft, damage due to fire, vandalism, accidentally discharged water or weather.

##### **Who is eligible for this protection?**

To be eligible for this coverage, you must be a valid registered cardholder of an eligible U.S.-issued Visa® TravelMoney® card. Only purchases made by the registered cardholder will be covered.

##### **What items are covered?**

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, lightning, explosion, riot or vandalism.
- Windstorm, hail, rain, sleet or snow.
- Aircraft, spacecraft or other vehicles.
- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This coverage does not apply to electronic components.)

### **What items are not covered?**

Your eligible purchases are protected against damage due to the following:

- Animals and living plants.
- Antiques and collectible items.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet or snow.
- Items purchased for resale, professional or commercial use.
- Items stolen from automobiles and other vehicles and common carriers.
- Items that mysteriously disappear. "Mysterious Disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes or delivery service).
- Jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Losses resulting from abuse, fraud, hostilities of any kind including, but not limited to, war, invasion, rebellion or insurrection), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination or damage from inherent product defects.
- Losses resulting from delivery errors or voluntary parting with property.
- Medical equipment.
- Perishables, consumables, boats, aircraft, automobiles 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.
- Real estate and items which are intended to become part of real estate.
- Traveler's checks, cash, tickets and any other negotiable instruments.

### **Are gifts covered?**

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

### **Are purchases outside the United States covered?**

Yes, as long as you, the registered cardholder, purchased the item entirely with your registered Visa® TravelMoney® card and it meets the terms and conditions of the program.

### **Do I need to register my purchases?**

No, your eligible items are automatically covered.

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

Yes. If you want to file a claim, you will need copies of your Visa® TravelMoney® card receipt and your store receipt that clearly identifies that the eligible purchase was made using the registered Visa® TravelMoney® card.

### **How do I file a claim?**

Call the Program Administrator at 1-800-525-1466 (or collect at 0-410-581-9994) within sixty (60) days of loss or damage. ***Please note: If you do not give such notice within sixty (60) days after the loss or damage, your claim may be denied.*** The representative will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed and returned with all the requested documentation within ninety (90) days from the date of loss or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all of 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 registered Visa® TravelMoney® cardholders. To submit your claim and learn more about Visa® Purchase Security go to the Visa® Purchase Security Claim Center at [www.visa.com/eclaims](http://www.visa.com/eclaims).

### **What documents do I need to submit with my claim?**

Your claim must contain the time, place, cause and amount of the theft or damage, together with all of the following documentation substantiating your loss:

- Your completed and signed claim form.
- Your Visa® TravelMoney® card receipt.
- The itemized store receipt that clearly identifies that the eligible item was purchased with your Visa® TravelMoney® card by the registered cardholder.
- A police report (made within 48 hours of the occurrence in the case of theft), fire report, insurance claim or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause and amount of damage or theft. In most cases, you will be asked to send, at your expense, the damaged item to substantiate the claim. Retain the item in the event it is requested by the Program Administrator.

## How will I be reimbursed?

Depending on the nature and circumstances of the incident, **the insurance provider, at its sole discretion**, may choose to handle your claim in one of two ways:

1. The lost or damaged item (whether wholly or in part) may be repaired or rebuilt, or the stolen item may be replaced. If this option is chosen, you will usually be notified of the decision within fifteen (15) days following receipt of the required proof-of-theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your registered Visa® TravelMoney® card receipt up to a maximum of \$500 per claim occurrence.

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 a claim with my insurance company?

Yes. If you have personal (i.e. homeowner's, renter's or automobile) insurance, you are required to file a claim with your insurance company and to submit a copy of any claims settlement from your insurance company along with your claim form.

In some cases, at the option of the Program Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal declaration page may be sufficient.

**Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount debited from the account linked to your eligible Visa® TravelMoney® card, and subject to the terms, exclusions and limits of liability of the program. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is \$500 per claim occurrence, and \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the registered Visa® TravelMoney® card receipt. Where a protected item is part of a pair or set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take precedence over "non-contribution" provisions found in other insurance or indemnity descriptions, policies or contracts.

**Program Provisions for Purchase Security:** This protection provides benefits only to you, the registered Visa® TravelMoney® cardholder, and to whomever receives the eligible gifts you purchase with your registered Visa® TravelMoney® card.

The Program Administrator reserves the right to contact your Visa® TravelMoney® card Issuer to identify the registered cardholder. Coverage is only provided to eligible purchases made by the Visa® TravelMoney® Cardholder.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this Program. The Provider will not unreasonably apply this provision 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.

The Provider, in issuing this policy, relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are 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 or policyholder.

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 Program Administrator within six (6) months of the date of damage, theft or product failure.

After the Provider 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 Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies-including the execution of all documents - and the Provider shall be entitled at its own expense to bring suit in your name.

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 Program Guide and policy have been complied with fully.

The Visa® Purchase Security Program is a service provided to registered Visa®TravelMoney® cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa® U.S.A.

The program described in this Guide will not apply to Visa® TravelMoney® cardholders whose accounts have been suspended or canceled.

This service is provided to registered Visa® TravelMoney® cardholders at no additional cost. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts or statement messages.

Visa® and/or your Financial Institution can cancel or non-renew the coverage, and if we do, you will be notified at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa® TravelMoney® cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. Coverage will still apply on transactions made prior to the date of such cancellation or nonrenewal provided all other terms and conditions of coverage are met.

For general questions regarding this benefit, call the Program Administrator at 1-800-525-1466, or call collect at 0-410-581-9994.

## **VISA® TRAVELMONEY® TRAVEL & EMERGENCY ASSISTANCE**

### **What is Travel & Emergency Assistance?**

Help when you don't know where to turn. Visa® emergency services 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 service.

### **Who is eligible for Travel & Emergency Assistance?**

You, your spouse and your children (provided the children are dependents under 22 years old) may be able to 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 Program Administrator at 1-800-992-6029 any hour of the day or night. If you are outside the United States, call collect at 0-804-673-1675.

### **Is there a charge for these services?**

No. Visa® Travel & Emergency Assistance is available to eligible Visa® cardholders at no additional charge.

***Please note: Visa® Travel & Emergency Assistance provides 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 & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways:

- **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 program 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 Program Administrator can give you names of 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 Visa® or personal account. ***NOTE: All costs are your responsibility.***
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident or need legal assistance. In addition, the Program Administrator can coordinate bail payment from your Visa®



or personal account. The Program Administrator can also follow up to make sure bail has been properly handled. **NOTE: All costs are your responsibility.**

- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Program Administrator can make arrangements for returning the remains of the deceased home. **NOTE: All costs are your responsibility.**
- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **NOTE: All costs are your responsibility.**
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Program Administrator can also arrange a cash advance with your Visa® issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. **NOTE: All costs are your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. **NOTE: All costs are your responsibility.**
- **Pre-Trip Assistance** can give you information on your destination before you leave - information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations and required passport visas.
- **Program Provisions for Travel & Emergency Assistance:** The program described in this Guide will not apply to Visa® cardholders whose accounts have been suspended or cancelled. The terms and conditions contained in this Program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Program Guide mailings, statement inserts or statement messages.

For general questions regarding this benefit, call the Program Administrator at 1-800-992-6029. If you are outside the United States, call collect at 0-804-673-1675.

## **LOST LUGGAGE REIMBURSEMENT BENEFITS**

Reimbursement Level: \$250 maximum per trip, \$1,000 maximum per cardholder.

### **HOW DO I BENEFIT FROM LOST LUGGAGE REIMBURSEMENT?**

Lost Luggage Reimbursement reimburses the eligible cardholder for checked or carry-on luggage and its contents for the difference between the "value of the amount claimed" and any Common Carrier's payment or other collectible reimbursement, up to \$250 maximum per trip, \$1,000 maximum per

cardholder, if the luggage or contents is lost due to theft or misdirection by the Common Carrier. The “value of the amount claimed” is the lesser of the actual purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection with deduction for depreciation and the cost to replace the item(s). The eligible cardholder must take all reasonable means to protect, save and/or recover any checked or carry-on property at all times. This reimbursement is supplemental to, and excess of, any valid and collectible insurance and/or other collectible reimbursement from any other source.

#### **WHO IS ELIGIBLE FOR THIS PROTECTION?**

To be eligible for this reimbursement, you must be the holder of an eligible and activated U.S.-issued Visa® TravelMoney® card which is validly registered under your name prior to the date the luggage is lost or stolen. Only luggage of the validly registered cardholder is covered.

#### **WHAT IS THE EFFECTIVE DATE?**

This benefit is available as of the valid registration date of your card through the card expiration date embossed on the card.

#### **WHAT ITEMS ARE NOT COVERED?**

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

## **DEFINITIONS**

### **Business Items**

Means items that are used in the purchase, sale, production, promotion or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimiles, samples, collateral materials, etc.).

### **Checked Luggage**

Means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

### **Common Carrier**

Means any land, water or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services; commuter rail or commuter bus lines.

## **WHAT DO I DO IF MY LUGGAGE OR ITS CONTENTS ARE LOST OR STOLEN?**

**If your luggage or its contents are lost or stolen, 1) immediately notify the Common Carrier to begin the Common Carrier's claim process. 2) Immediately call the Program Administrator at 1-866-360-2864** Notification to the Program Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Program Administrator will answer any questions you may have and send you a special claim form.

## **HOW DO I FILE A CLAIM?**

Complete the claim form you receive from the Program Administrator. Mail the following items within ninety (90) days from the date the luggage was lost or stolen to the address provided.

1. The completed claim form.
2. Proof of ticketing by the Common Carrier, including but not limited to itinerary, boarding pass or used ticket stub.
3. A copy of any check, settlement, denial or explanation of coverage issued by the Common Carrier together with a copy of Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim "check" (if applicable).
4. A copy of your statement reflecting the card was validly registered to you and active on the date the luggage or its contents were lost or stolen.
5. A copy of your insurance declarations page and documentation of any settlement of the loss or theft.
6. Any other documentation deemed necessary by the Program Administrator to substantiate the loss or theft.
7. A signed, sworn proof of loss or affidavit as requested by the Program Administrator.

## **DO I HAVE TO FILE A CLAIM WITH MY INSURANCE COMPANY?**

Yes. If you have personal insurance (i.e. homeowner's, renter's or other insurance applicable to the lost or stolen luggage or contents), you are required to file a claim with your insurance company and submit a copy of any claim settlement along with your completed claim form.

If the claim amount is within your personal insurance deductible, the Program Administrator may, at its option, deem a copy of your personal insurance declarations page to be sufficient.

## **TRANSFERENCE OF CLAIMS**

After you have received payment for the loss or theft under this reimbursement benefit, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. The Provider shall be entitled at its own expense to sue in your name. You must give the Provider all assistance as the Provider may reasonably require to secure its rights and remedies, including the execution of all documents necessary to enable the Provider to bring suit in your name.

## **ADDITIONAL PROGRAM PROVISIONS FOR LOST LUGGAGE REIMBURSEMENT**

You must use due diligence and do all things reasonably necessary to avoid or diminish any loss to property protected by this program. The Provider will not unreasonably apply this provision 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 a claim and your benefits may be canceled. Until sixty (60) days after you have provided proof of loss, no action at law or in equity may be brought to recover on this coverage. After the expiration of two (2) years from the time written proof of loss was to be provided, no action may be brought to recover on this coverage.

Lost Luggage Reimbursement is a service provided to eligible Visa® TravelMoney® cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (the "Provider"), and is subject to the terms and conditions outlined therein including certain restrictions, limitations and exclusions. This Program Guide is not a policy of insurance. In the event of any conflict between this Program Guide and the policy, the policy will govern. The policy is on file at the offices of Visa® U.S.A. Lost Luggage Reimbursement will not apply to Visa® cardholders whose accounts have been suspended or cancelled.

Lost Luggage Reimbursement is provided to eligible holders of U.S.-issued Visa® TravelMoney® cards at no additional cost. The terms and conditions of the Lost Luggage Reimbursement may be modified by subsequent endorsements. Such modifications may be provided via additional mailings, statement inserts or statement messages. Visa and/or your Financial Institution may cancel or non-renew the coverage, and if so, you will be notified at least thirty (30) days in advance. If the insurer non-renews or cancels any coverages provided to eligible Visa® TravelMoney® cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event substantially similar coverage takes effect without interruption, no such notice is necessary.

For general questions regarding this benefit, call the Program Administrator at 1-800-757-1274, or call collect at 0-804-673-6496.