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Visa Signature Agreement and Disclosures

1. INTRODUCTION. This Visa Credit Card Agreement (Agreement) and the Account disclosures accompanying this Agreement will govern your Visa Signature Credit Card and Account issued by OneAZ Credit Union. In this Agreement the words “You,” “Your,” “Yours,” “Applicant,” and “Borrowers” mean any person who signs the application for this Account, any joint obligor, guarantor, authorized user, or the person whose name is embossed on the Card. The words “We,” “Us,” “Our,” and “Lender” mean OneAZ Credit Union. The word “Card” means any one or more credit cards issued under the Credit Union’s Visa Card Program. If you sign or cosign an application for this Account or sign or use any Card or PIN, or allow others to use the Card or PIN, you and they will have accepted this Agreement just as if you and they signed it, and you and they, jointly and severally, will be bound by the following.

2. ACCOUNT ACCESS.

- a. Purchases, Cash Advances & Balance Transfers.** You must sign the Card to use it. Once you have signed the Card, you can use it to buy or lease goods or services, wherever the Card is honored, up to the full amount of your credit line. You may use your Account to get cash advances from us. You may also use your Card to get a cash advance from participating financial institutions or automated teller machine (ATM). You may use your Card to purchase goods and services any place your Visa Card is honored by participating merchants. In addition, you may access your Account through balance transfers of Credit Card balances from other financial institutions. No purchase may exceed the available credit line established for your Account. The Credit Union reserves the right to refuse any transaction that would draw upon insufficient funds.
- b. Visa Convenience Checks.** If available, you may obtain advances under your Account by writing preprinted Visa Convenience Loan Checks that we supply to you. Your use of loan checks will be shown as cash advances on your monthly statement. We may not honor your loan check if: your check is post-dated; payment of the check would exceed your Credit Limit; a check is signed by person without authorized access; the amount of the check is less than the minimum required amount; your Account has been terminated or suspended, or any drafts have been reported lost or stolen. You may stop payment on a loan check if you provide us with the exact information describing the check. If you give us incorrect information, we will not be responsible for failing to stop payment. You understand there may be a charge for each stop payment order requested. Our liability for a wrongful dishonor is limited to your actual charges; however, a dishonor for the reasons stated above is not a wrongful dishonor. Only the person whose name is printed on a convenience check may sign it. All convenience checks must be written in U.S. dollars. We will not certify a convenience check. You may write these checks for any amount providing your total outstanding balance does not exceed your available credit limit and your Credit Card remains in good standing. We are entitled to return it unpaid if there is not enough available credit on your Account to pay it, if you are in default under this Agreement, if your Card or convenience checks have been reported lost or stolen, or if the convenience check is post-dated. A Visa Convenience Check may not be used to make a payment on your Visa Signature Credit Card Account. The Credit Union shall have no liability for any convenience check returned in excess of your credit line.

3. YOU PROMISE TO PAY. You promise to pay us all such amounts, plus any Interest Charges, which arise from use of the Card or Account by you or any other person, and to be jointly and severally liable with such a person, unless such other person does not have actual, implied, or apparent authority for such use, and you received no benefit from the use. You promise to pay us either by direct payment or by automatic transfers.

4. CREDIT LINE. This Agreement will constitute a revolving line of credit for an amount which will be the credit line under your Account. You may access your credit line through Card purchases, cash advances at participating merchants, loan checks and balance transfers. We will advise you of the amount of your credit line



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on your statement. That amount will be the maximum amount you may have outstanding at any one time. You agree not to attempt to obtain more credit than the amount of your credit line. We retain the right to increase or decrease your credit line at any time for any reason. Any increase or reduction on the limit of your credit line will be shown on your monthly statement or by separate notice together with any changes in the applicable minimum monthly payments. Your eligibility for this credit line is determined by our loan policy and may be terminated at our sole discretion, without demand or notice. You may close your credit line at any time by notifying us in writing. If you terminate this Agreement or if we terminate or suspend your credit privileges, the provisions of this Agreement and your liability hereunder shall otherwise remain in full force and effect until you have paid us all sums due us under this Agreement.

5. MINIMUM MONTHLY PAYMENT. You agree that you will pay each month not less than the minimum monthly payment on or before the scheduled monthly due date. The minimum monthly payment will be 2.0% of your outstanding balance ("New Balance") or twenty-five dollars (\$25.00), whichever is greater. If your outstanding balance is twenty-five dollars (\$25.00) or less, you agree to pay the balance in full. You may pay in full for all your purchases and cash advances each month, or you may repay in monthly installments. We can accept late payments or partial payments, or checks, drafts, or money orders marked "payment in full" without prejudice to our rights under this Agreement, which are hereby explicitly reserved. A credit posting from a merchant or reversal of fees do not constitute a minimum payment. The minimum payment may be allocated at the Credit Union's discretion to pay off lower rate balances, such as promotional offers, before higher rate balances, such as cash advances or purchases. Payments in excess of the minimum payment will be allocated first to higher rate balances, as applicable. From time to time, we may allow you to skip your minimum monthly payment due. If you choose to skip that payment, Interest Charges will continue to accrue in accordance with this Agreement. Payments received at: OneAZ Credit Union, 2355 W. Pinnacle Peak Rd., Phoenix, AZ 85027 at or before 5:00 PM Mountain Standard Time on any business day will be credited to your Account as of that date; payments received by mail at that address after 5:00 PM Mountain Standard Time, on a weekend or federal holiday will be posted to your Account as of the next business day. Payment crediting to your Account may be delayed up to five days if your payment is received by mail at any other address or not accompanied by the remittance portion of your Account statement.

6. SECURITY INTEREST. You grant the Credit Union a security interest under the Arizona Uniform Commercial Code in any goods purchased through your Visa Credit Card Account. You agree that all collateral you have given the Credit Union to secure other open-end consumer loan obligations (except dwelling secured loans), in the past and in the future, will secure your obligations under this Agreement. In addition, by signing the Card Application, you have given us a security interest in all your shares and deposits, present and future, and all Accounts (except Individual Retirement Accounts) with the Credit Union you agree, upon default, the Credit Union may apply all that is secured to pay any amounts due under this Agreement, without further notice to you.

7. MONTHLY STATEMENTS. Each month we will send you a statement showing purchases, cash advances, payments, and credits made to your Account during the billing cycle, as well as your "New Balance," any Interest Charge and any late charge or other charges. Your statement also will identify the Minimum Monthly Payment you must make for that billing period and the date it is due. You agree to retain for statement verification copies of transaction slips resulting from each purchase, each advance, and other transaction on your Account. Unless you notify us of a billing error as described below, you accept your monthly statement as an accurate statement of your Account with us.

8. CIRCUMSTANCES UNDER WHICH AN INTEREST CHARGE WILL BE IMPOSED. The total outstanding balance of purchases and cash advances in the Account on the closing date of a billing cycle, including any Interest Charge will be shown on the Periodic Statement for that billing cycle as the "New Balance."

- a. **Cash Advances (Interest Charge).** An Interest Charge will be imposed on cash advances and balance transfers from the date each advance is made to the date paid. The Credit Union charges a cash advance fee (Interest Charge) of 3.0% of the cash advance transaction (minimum \$10.00) from the date of the transaction until the amount is paid. There is no grace period to avoid a cash



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advance fee (Interest Charge). There is no cash advance fee on balance transfer advances or convenience checks. There is a minimum Finance Charge of one dollar (\$1.00) on unpaid balances.

- b. Purchases.** An Interest Charge will be imposed on the portion of purchases included in the new balance that remains unpaid twenty-five (25) days after the closing date. This “grace period” allows you to avoid an Interest Charge on purchases for a billing cycle. However, to the extent you do not pay your purchase transactions within the grace period, your Interest Charge will accrue from the date purchases are posted to your Account. There is a minimum Finance Charge of one dollar (\$1.00) on unpaid balances.

9. METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE MAY BE COMPUTED AND AMOUNT OF INTEREST CHARGE. The Credit Union figures the Periodic Interest Charge on your Account by applying the Periodic Rate to the “Average Daily Balance” of new and previous unpaid transactions for your Account. To get the “Average Daily Balance” we take the beginning purchase and cash advance balances of your Account each day, add any new purchases, cash advances, balance transfer amounts or debit adjustments or charges and subtract any payments or credits, unpaid Interest Charges and unpaid late charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the Average Daily Balance for purchases, cash advances and balance transfers.

10. PERIODIC RATE AND CORRESPONDING ANNUAL PERCENTAGE RATE.

- a. Variable Rate.** During an introductory period, we offer a fixed Annual Percentage Rate for purchases, cash advances and balance transfers. The introductory period is six (6) months for purchases and cash advances and six (6) months for balance transfers. After the introductory period, your Annual Percentage Rate will be variable based on the following terms. The Interest Charge imposed during the billing cycle will be determined by multiplying the Average Daily Balance by the Daily Periodic Rate times the number of days in the billing cycle. The Periodic Rate and Annual Percentage Rate are variable based on a margin and an index, which is the highest Prime Rate published in the Western Edition of the Money Rates Section of the Wall Street Journal. We add a margin to the index to obtain the Annual Percentage Rate. The margin we add may range from 6.74% to 14.75% based upon your credit qualifications. The index is determined the first (1st) day of the billing cycle immediately following the expiration of the Introductory Rate period and subsequently, on the fifteenth (15th) day of the month immediately preceding the first (1st) day of each billing cycle, rounded to the nearest 0.25% point. The index plus/minus margin equals the Annual Percentage Rate. The Annual Percentage Rate is divided by three hundred and sixty-five (365) to determine the Daily Periodic Rate. Changes in the Annual Percentage Rate may affect the amount of the payment and the number of payments you will make. The Annual Percentage Rate will never exceed 18.0%. The Annual Percentage Rate and Periodic Rate applicable to your Account will be based upon your credit qualification and margin assigned to you and will be disclosed on a separate disclosure accompanying your Card or this Agreement and shown on each monthly statement. The “Total Interest Charge” shown on your monthly statement consists of the periodic Interest Charge on purchases, the periodic Interest Charge on cash advances and Cash Advance (Interest Charge) fees.
- b. Default Rate.** The Daily Periodic Rate and Annual Percentage Rate may increase if your minimum payment has not been received within sixty (60) days after the due date for such payment, in which case the Annual Percentage Rate for your entire balance will immediately increase to 18.0%. Following the default rate increase, if you make your payments on time for six (6) consecutive months, the Annual Percentage Rate based on a default will terminate and the prevailing variable Annual Percentage Rate will apply.



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11. CONDITIONS UNDER WHICH OTHER CHARGES MAY BE IMPOSED. You agree to pay the following fees and charges on your Account:

- a. **Late Fee.** If we do not receive your minimum payment by the payment due date shown on your statement, you agree to pay a Late Fee of twenty-five dollars (\$25.00).
- b. **Returned Item Charge.** If any check or draft we receive from you as payment for any amount you owe to us is returned to us unpaid, you agree to pay a returned item fee of twenty-five dollars (\$25.00) or the amount of the returned item, whichever is less.
- c. **ATM Fees.** If you use an ATM to obtain a cash advance and the ATM is not operated by us, you may be charged an ATM surcharge by the ATM operator, or an ATM network utilized for such a transaction. The ATM surcharge may be charged to your Account if you complete the transaction.
- d. **Attorney's Fees and Costs.** If you default on any part of this Agreement, you agree to pay us all costs to collect your Account, including court costs and reasonable attorney fees and collection agency costs whether or not there is a lawsuit, and fees on any appeal and fees for bankruptcy proceedings, appeals, and any post judgment collection services, if applicable.

12. CONDITIONS OF CARD USE. The use of your Card and Account are subject to the following conditions:

- a. **Ownership of Cards.** Any Card or other credit instrument or device which we supply to you is our property and must be returned to us, or to any person whom we authorize to act as our agent, or to any person who is authorized to honor the Card, immediately according to instructions. The Card may be repossessed at any time at our sole discretion without demand or notice. You cannot transfer your Card or Account to another person. You may not use the Card for any illegal or unlawful transactions, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness.
- b. **Honoring the Card.** Neither we nor merchants authorized to honor the Card will be responsible for the failure or refusal to honor the Card or any other credit instrument or device we supply to you. If a merchant agrees to give you a refund or adjustment, you agree to accept a credit to your Account in lieu of a cash refund.
- c. **Currency Conversion/Foreign Transaction Fee.** Purchases and cash advances made in foreign countries will be billed to you in U.S. dollars. The currency conversion rate for international transactions as established by Visa International, Inc. is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government mandated rate in effect for the applicable central processing date. In addition, you will be charged a Foreign Transaction Fee of 1.0% of the transaction amount for any Card transaction made in a foreign country.
- d. **Notices and Payments.** All notices will be sent to your address as shown on your Credit Union Account. You agree to advise us promptly if you change your mailing address. All payments should be mailed to us at the remittance address shown on your monthly statements. Payments received at that address will be credited to your Account as of the date received.
- e. **Personal Identification Number.** We will issue you a Personal Identification Number ("PIN") for use with your Card at automatic teller machines ("ATMs"). These numbers are issued to you for your security purposes. These numbers are confidential and should not be disclosed to third parties. You are responsible for safekeeping your PIN. You agree not to disclose or otherwise make available your PIN to anyone not authorized to sign on your Account. To keep your Account secure, please do not write your PIN on your Card or keep it in the same place as your Card.



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13. LOAN PROTECTION. Loan Protection coverage is not required for any extension of credit under this Agreement. However, you may purchase any loan protection available through us and have the premiums added to your outstanding balance. If you elect to do so, you will be given the necessary disclosures and documents separately.

14. DEFAULT. You will be in default under this Agreement if any of the following occur:

- Any minimum monthly payment is not made when due
- You become insolvent, bankrupt, or you die
- You violate any part of this Agreement, or any other agreement with us
- If we reasonably deem ourselves insecure on your credit line

We will notify you in writing of any such action as soon as practical if it occurs. Upon default, we may declare the entire unpaid balance immediately due and payable, and you agree to pay that amount plus any attorney's fees and costs including collection agency costs incurred by us. We can delay enforcing any right under this Agreement without losing that right or any other right. A negative credit report reflecting on your credit record may be submitted to a credit-reporting agency if you fail to fulfill the terms of this Agreement.

15. CREDIT INFORMATION / FINANCIAL STATEMENTS. You authorize us to release information to others (e.g., credit bureaus, merchants, and other financial institutions) regarding the status and history of your credit line. You agree to provide us, at any time we deem necessary, with a current financial statement and updated credit information upon request. We may investigate your credit directly or through a credit reporting agency.

16. LOSS OR THEFT OF VISA CREDIT CARD OR CONVENIENCE CHECKS. You agree to notify us immediately of the loss, or the theft, or the use without your permission, of any Card or other credit instrument or device which we supply to you. You may be liable for the unauthorized use which occurs after you notify us at: Telephone: (800) 449-7728 or by writing us at: OneAZ Credit Union, P.O. Box 31112, Tampa, FL 33631- 3112 orally or in writing of loss, theft, or possible unauthorized use. If you notify us of your lost or stolen Credit Card after discovery, you may not be liable for any losses related to credit transactions. This zero liability will apply provided you were not grossly negligent or fraudulent in handling your Card; otherwise, your liability for unauthorized Visa Signature Credit Card transactions shall not exceed fifty dollars (\$50.00).

17. YOUR CREDIT CARD BILLING RIGHTS. Keep this document for future use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement. If you think there is an error on your statement, write to us at: OneAZ Credit Union, P.O. Box 31112, Tampa, FL 33631-3112. In your letter, give us the following information:

- Account information: Your name and Account number
- Dollar amount: The dollar amount of the suspected error
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

You must contact us:

- Within sixty (60) days after the error appeared on your statement
- At least three (3) business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.



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What Will Happen After We Receive Your Letter.

When we receive your letter, we must do two things:

1. Within thirty (30) days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within ninety (90) days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question, or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe, and the date payment is due. We may then report you as delinquent if you do not pay the amount, we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within ten (10) days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first fifty dollars (\$50.00) of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied with Your Credit Card Purchases. If you are dissatisfied with the goods or services that you have purchased with your Credit Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within one hundred (100) miles of your current mailing address, and the purchase price must have been more than fifty dollars (\$50.00)
Please Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.
2. You must have used your Credit Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your Credit Card Account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the above address. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.



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18. AMENDMENTS. We reserve the right to amend the terms and conditions of this Agreement as permitted by and subject to any limitations or notice requirements of applicable law.

19. GOVERNING LAW. This Agreement will not take effect until it is approved by us. This Agreement shall be governed by the laws of the State of Arizona.

20. ENTIRE AGREEMENT. You understand and agree to the terms and conditions in this Visa Signature Credit Card Agreement. You acknowledge that you have received a copy of the Agreement. This Agreement is a final expression of the Agreement between you and the Credit Union. This Agreement may not be contradicted by evidence of any oral Agreement or alleged oral Agreement and contains the terms applicable to the credit transaction.



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Visa Signature Cashback Rebate Rewards Program Terms and Conditions

TERMS AND CONDITIONS

Please read and retain these Terms and Conditions (Agreement) which contain important information about the OneAZ Credit Union (OneAZ CU) Visa Signature Cashback Rebate Rewards Program (Program). By participating in the OneAZ CU Program, you agree to the Terms and Conditions. The separate Visa Credit Card Agreement and Disclosures, which govern your Credit Card Account, are located at OneAZCU.com (Website).

1. ELIGIBILITY AND ENROLLMENT. This Program is sponsored by OneAZ CU (we, us, ours) and is restricted to OneAZ CU Signature Visa Cashback Rebate Rewards Cardholders in good standing (as defined by us from time to time). We, or our Cashback Rebate Rewards Program Administrator, reserve the right to determine at our sole discretion whether you are eligible for enrollment or continued participation in the Program. We are not responsible for the Cashback Rebate Rewards Program Administrator's products, services or decisions relating to this Program or redemptions.

2. ENROLLMENT. Enrollment into the program is automatic following OneAZ CU approval of your Credit Card Account. You can access our Program information via the OneAZ CU Online Banking Website located at OneAZCU.com.

3. QUALIFYING PURCHASES. Only authorized charges for Qualifying Purchases made with your OneAZ CU Cashback Rebate Rewards Credit Card for the purchase of goods or services, less any credits for charge reversals or other refunds, will earn rebates. Qualifying Purchases do not include balance transfers, cash advances, convenience checks, disputed or unauthorized purchases/fraudulent transactions, Card Account fees, payments made for store value cards, such as gift cards and similar cards; wire transfers; money transfers; traveler's checks and similar products that will be converted to cash, such as money orders and certified checks charged to your Card Account; all incidental charges and fees charged by us (for example: voluntary payment protection costs, finance charges, returned check fees, service charges, and ATM fees); and purchases when your Card Account is not in good standing. We reserve the right to determine at our sole discretion whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases.

4. CASHBACK REBATE REWARDS PROGRAM RULES. Your OneAZ CU's Cashback Rebate Rewards Visa Account ("Card Account") will earn Cashbacks based on your Qualifying Purchases. The Cashback awarded will appear cumulatively on your billing statement as "Rebate Reward Activity".

- a. Cashback on Purchases.** You will earn a 1.50% Cashback based upon Qualifying Purchases (minus returns) each billing cycle. Qualified Purchases you make will be accumulated and disclosed on your monthly statement.
- b. Cashback Calculation.** Your Cashback Rebate Rewards will be calculated monthly at the end of the statement cycle as a percentage of net purchases minus returns. If net purchases exist on a participating Account, rebates will be calculated. If more credits are accumulated than charges, your Account will display a negative rebate dollar amount (e.g., you charge five dollars (\$5.00) and receive a credit of seven dollars (\$7.00) the rebate is now negative two dollars (-\$2.00). You will need to make charges to return to a positive rebate status.
- c. Cashback Distribution.** A distribution of rebates will not be processed on an Account if the Account is flagged as Suspended, Lost/Stolen, Over-Limit, Past Due, Voluntary Closure, Revoked, or otherwise not in good standing with OneAZ CU.
- d. Inactive Account.** If your Account is statused as Inactive, Bankrupt, Closed, or Revoked during the accumulation period, the rebate will be forfeited.



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- e. **Account Closure.** If OneAZ CU closes your Account, you will no longer be able to earn rebates on the Visa Signature Cashback Rebate Rewards Card, and you will forfeit any accumulated Cashback Rebate Rewards. If you close or convert your Card Account, you will no longer be able to earn a rebate and any eligible rebate earned prior to account closure will be forfeited. Your qualified rebate will be forfeited if you close your membership savings at OneAZ CU.
- f. **Rebate Redemption Options.** After your rebate is calculated at the end of your statement cycle, you may choose how and when your earned cash rebate will be redeemed. You may choose to redeem the earned cash rebate as a statement credit on your OneAZ CU Visa Credit Card Account balance or as a deposit into your OneAZ CU savings or checking account. You must designate your Rebate Redemption Options in OneAZ Credit Union's Online Banking System. Members will not receive any distribution of cash and will not be allowed to use the Rebate Reward as payment on the account.
- g. **Value of Rebates.** Rebates have no value until such time when rebates are credited to your Credit Card Account after your statement cycle. You may not assign, transfer, or pledge your rebates. You have no property rights or other legal interest in a rebate until it is distributed and credited to your Card Account.
- h. **Fraud.** If your Card Account shows any sign of fraudulent, abusive, or suspicious activity, we may close or suspend your Card Account immediately without giving you prior notice. We may also forfeit your accrued eligible Cashback Rebate Rewards.
- i. **Expiration of Cashback Rebate Rewards.** Cashback Rebate that have not been redeemed will expire on a first-in, first-out basis six (6) years after the Cashback Reward is earned.

5. PERIODIC STATEMENT. Your Cashback Rebate Rewards information will be summarized on your regular monthly statement to include: Beginning Rebate Balance, Rebates Earned Each Month, and Ending Rebate Balance.

6. CHANGES. We may, from time to time and in our sole discretion, amend, delete, or add to the terms of this Agreement and may change or limit any aspect of the Program and its restrictions, benefits, or features, in whole or in part. Such changes are effective to all Cardholders and may be applied retroactively. Changes may include, but are not limited to, the Cashback Rebate Rewards payout percentage, the types of transactions which qualify for points, the availability of Cashback Rebate Rewards, the imposition of an Annual Program Membership Fee or the increase of any fees associated with the Program. Your accumulation of Cashback Rebate Rewards does not give you any vested rights and you may not rely upon the continued availability of Rebates. We will post any such changes to the Agreement on the Website, and it is your responsibility to review the Agreement for any such changes. By using your Card after the effective date of an amendment, you will be deemed to have agreed to any amendments to the Program set forth in the continuously updated Agreement at OneAZCU.com. If you do not agree to the amendments, you may close your Credit Card Account.

7. GENERAL. The Cashback Rebate Rewards Program is void where prohibited by federal, state, or local law. OneAZ CU reserves the right to interpret Program rules and policies and will be the final authority on Credit Card Account credits and qualifications. We will not be responsible for errors or omissions in any Program documents. Neither OneAZ CU, nor our service providers, are responsible for inaccuracies in cash Rebate accrual due to computer error, late or incorrect data submissions, any loss of cash Rebate incurred that may arise in connection with the use of services, or the performance by any merchant, service providers, or common carrier.

8. TERMINATION OR CANCELLATION. We reserve the right to suspend or terminate the Program and this Agreement at any time. Our decisions regarding the Program are final. We may also terminate your Cashback Rebate Rewards Account immediately without notice, if we determine that any Cardholder has violated the rules of this Program or is in any way involved in fraud, theft, or other illegality, or if we terminate or suspend your OneAZ CU Cashback Rebate Rewards Card. If we terminate your Cashback Rebate Rewards Card for any of



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those reasons, the accumulated Cashback Rebate Rewards on your Account will be forfeited, and that Rebate will not be credited to your Card Account. After termination of the OneAZ CU Cashback Rebate Rewards Program, the Terms and Conditions of this section shall no longer apply to your OneAZ CU Cashback Rebate Rewards Credit Card. All other Terms and Conditions of your Credit Card Agreement shall apply. You will still be obligated to make monthly payments and comply with all of the Terms and Conditions stated in your Credit Card Agreements.

9. INCOME TAXES. Earning Cashback Rebate Rewards or redemption of Cashback Rebate Rewards may result in tax liability. Any applicable federal, state, or local tax obligations related to the Program are your sole responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the Program. Tax reporting, if any, will be made to the tax identification number of the primary Credit Cardholder.



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Your Guide to Benefits describes the benefits in effect as of 4/1/14. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution.

YOUR GUIDE TO CARD BENEFITS

Visa Signature Card

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-397-9010, or call collect outside the U.S. at 303-967-1093.

For questions about your account, balance, or Rebate points please call the customer service number on your Visa Signature Card statement.

Warranty Manager Service Benefit Information

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Visa Signature Card. You can access these features with a simple toll-free call. Services include **Warranty Registration** and **Extended Warranty Protection**.

Who is eligible for this benefit?

You are eligible if you are a valid Cardholder of an eligible Visa Signature Card issued in the United States.

Warranty Registration Details

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection Benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call **1-800-397-9010**, or call collect outside the U.S. at **303-967-1093**. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

Extended Protection Details

How does Extended Warranty Protection work?

Extended Warranty Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Visa Signature Card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa Signature Card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per Cardholder.

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa Signature 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.



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What types of purchases 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

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa Signature Card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Filing an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at **1-800-397-9010**, or call collect outside the U.S. at **303-967-1093** immediately after the failure of a covered item. **Please Note: If you do not notify the Benefit Administrator 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 appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about the Warranty Manager Service Benefit, visit **www.visa.com/eclaims**

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days of the product failure** along with the following documents:

- Your Visa Signature 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

Please Note: All claims must be fully substantiated.

How will I be reimbursed?



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If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired **at the Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item as recorded on your Visa Signature Card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per Cardholder.

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

What about repairs?

Extended Warranty Protection will pay the repair facility directly, 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.

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 supplemental to, and excess of, that coverage.

Additional Provisions for Warranty Manager Service

This benefit applies only to you, the eligible Visa Signature Cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa Signature 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 benefit shall exist for such claim and your benefits may be canceled. Each claimant 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.

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 payment made to you. You must give the Benefit Administrator all assistance as may be reasonably required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully. The benefit is provided to eligible Visa Signature Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefits described in this Guide to Benefits will not apply to Visa Signature Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.



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FORM #VWMGR 10K-50K-3YR – 2013 (04/14) WMGR-S

Travel and Emergency Assistance Services Benefit Information

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home, twenty-four (24) hours a day, three hundred sixty-five (365) days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid Cardholder of an eligible Visa Signature Card issued in the United States. Your spouse and children (provided children are dependents under twenty-two (22) years old) may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-397-9010**. **If you are outside the United States, call collect at 303-967-1093.**

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Visa Signature Cardholders at no additional charge.

Please Note: 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 how can they help me?

- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates.
Please Note: The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations but cannot take responsibility for the failure to transmit any message successfully.
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor your condition; keep in contact with your family and provide continuing liaison; and help you arrange medical payments from your Visa Signature or personal account.
Please 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 from your Visa Signature or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled.
Please 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 includes arranging to bring your young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains.
Please Note: All costs are your responsibility.
- **Emergency Ticket Replacement** helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket.



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- Please 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.
Please Note: 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.
Please Note: All costs are your responsibility.
 - **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere.
Please Note: All costs are your responsibility.
 - **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Additional Provisions for Travel and Emergency Assistance Services

The benefit described in this Guide to Benefits will not apply to Visa Signature Cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

FORM #VTEAS – 2013 (Stand 04/14) TEAS-S

Auto Rental Collision Damage Waiver Benefit Information

What is the Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit?

The Auto Rental Collision Damage Waiver (“Auto Rental CDW”) benefit offers insurance coverage for automobile rentals made with your Visa Signature Card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of most rental vehicles.

Who is eligible for this benefit?

You are eligible only if you are a valid Cardholder whose name is embossed on an eligible Visa Signature Card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

How does this coverage work with other insurance?



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Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to the terms and conditions of this benefit, Auto Rental CDW applies to eligible theft or damage or expenses that are not covered by insurance or reimbursement.

If you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle.

If you do have personal automobile insurance or other insurance covering this theft or damage, the Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the auto rental company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- **Examples of excluded expensive or exotic automobiles include:** the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.
- **An antique automobile** is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- **Vans are not covered**, except for those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-397-9010. If you are outside the United States, call collect at 303-967-1093.

What else is not covered?

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone or damage to anything inside or outside the rental vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company or its insurer
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value"
- Expenses reimbursable by your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the rental vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles



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- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or Cardholder's lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended)
- Theft or damage reported more than forty-five (45) days* from the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

Where am I covered?

This benefit is available in the United States and most foreign countries. **However, no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

1. Initiate and complete the entire rental transaction with your eligible Visa Signature Card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

Helpful tips:

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator for help at **1-800-397-9010**.

If you are outside the United States, call collect at 303-967-1093.

Filing an Auto Rental CDW Claim

What do I do if I have an accident, or the rental vehicle is stolen?

Immediately call the Benefit Administrator at **1-800-397-9010** to report the theft or damage regardless of whether your liability has been established. **If you are outside the United States, call collect at 303-967-1093.** The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?



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You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the Cardholder you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

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

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form.
Please Note: Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa Signature Card
- A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
- A copy of your automobile insurance policy's Declarations Page. "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit www.visa.com/eclaims

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Visa Signature Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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



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* Not applicable to residents of certain states.

Additional Provisions for Auto Rental CDW

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. 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.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. 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 the Provider unless all the terms of this Guide to Benefits have been complied with fully.

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

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Signature Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW – 2013 (Stand 04/14) ARCDW-S

Lost Luggage Reimbursement Benefit Information

Reimbursement Level: five thousand dollars (\$5,000.00)

What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with eligible Visa Card, You may be eligible to receive reimbursement if Your Checked Luggage or Carry-on Baggage and/or its contents are lost due to theft or misdirection by the Common Carrier.

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to **five thousand dollars (\$5,000.00)** per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

Please Note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage at all times.

Who is eligible for this benefit?

You are eligible if You charge a covered trip to Your valid, Visa Card issued in the United States. Only Your Checked Luggage or Carry-on Baggage is covered.



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What is covered?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to **five thousand dollars (\$5,000.00)** maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

This benefit is supplemental to and excess of any valid and collectible insurance and/or collectible reimbursement from another source. This means that Your reimbursement amount is determined by the difference between the “value of the amount claimed” and the amount of any other collectible reimbursement, such as payment from the Common Carrier. “Value of the amount claimed” is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

What items or losses are not covered?

- Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances
- 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
- Losses 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: 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, facsimile, samples, collateral materials, etc.).

Carry-on Baggage: the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

Checked Luggage: 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: 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, or commuter rail or commuter bus lines.

Eligible Person: A Visa Cardholder who pays for the specific occasions covered by using the eligible Visa Card.

Immediate Family Member: your spouse or legal dependent children under age eighteen (18) (under age twenty-five (25) if enrolled as a full-time student at an accredited institution).



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You and Your: An Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Visa Card.

Filing a Lost Luggage Reimbursement Claim

What do I do if my luggage or its contents are lost or stolen?

Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator at **1-800-757-1274**, or call collect outside the U.S. at **804-673-6496**. Notification to the Benefit Administrator must be made **within twenty (20) days** from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

Please Note: If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.

How do I file a claim?

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

- The completed claim form
- A copy of Your Visa Card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Visa Card
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the 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)
- A copy of Your insurance policy's Declarations Page to confirm Your deductible. "Declarations Page" means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft

Do I have to file a claim with my insurance company?

Yes. If You have personal insurance (i.e., homeowner's, renters, 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 Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of Claims

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



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Additional Provisions for Lost Luggage Reimbursement

Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery that is available to You, the eligible Visa Cardholder. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible Visa Cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each Cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider 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. Your financial institution can cancel or non-renew the benefit, and if they do, they 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. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VLUGOPT – 2013 (04/14) LL-3/5-O

Return Protection Benefit Information

What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible Visa Card if you are not satisfied with it and the retailer won't allow it to be returned.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid Cardholder of an eligible Visa Card issued in the United States.

What is covered?

Eligible items of personal property purchased entirely with your eligible Visa Card are covered for reimbursement up to two hundred and fifty dollars (\$250.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per account. Eligible items are automatically covered when purchased with your Card—they do not need to be registered to qualify for coverage.

What types of items are not covered?

- Animals and living plants



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- 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
- Cash, bullion, traveler's checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged/non-working items
- Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, professional, or commercial use
- Items purchased outside of the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, 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 including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Seasonal items including, but not limited to, holiday decorations

What if the store offers a guarantee?

This benefit is designed to cover you if the store will not allow you to return the item for a refund, exchange or credit.

Please Note: If you file a claim within the first thirty (30) days of purchase, you may be asked to submit proof of the store's return policy.

Filing a Return Protection Claim

How do I file a claim?

1. If you're not satisfied with a purchase made with your Visa Card and the item cannot be returned, **call the Benefit Administrator at 1-888-565-8472, or call collect outside the U.S. at 303-967-1096 within ninety (90) days** of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.
2. **Within thirty (30) days of the date of your call**, return the completed claim form with your original itemized sales receipt and original Visa Card receipt showing that the entire purchase was made with your Card to:

Card Benefit Services
P.O. Box 110889
Nashville, TN 37222

3. A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services at your expense.
Please Note: The item must be received in like-new/good working condition for your claim to be approved.

For faster filing, or to learn more about Return Protection, visit www.visa.com/eclaims

How will I be reimbursed?

After your claim is approved and the item has been received, the Benefit Administrator will issue a refund for the purchase price of the item, up to a maximum of two hundred and fifty dollars (\$250.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account, less any applicable shipping and handling fees.



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Additional Provisions for Return Protection

The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery available to you, the eligible Visa Cardholder. The Benefit Administrator 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 in any respect, no coverage shall exist for such claim and your 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 misrepresentations of material fact.

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 payment made to you. You must give the Benefit Administrator all assistance as may be reasonably required to secure all rights and remedies.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of 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 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. Your financial institution can cancel or non-renew the benefit, and they do, they 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. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VRETPRO – 2013 (04/14) RP-O



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Roadside Dispatch[®]

For roadside assistance, call 1-800-847-2869 What is Roadside Dispatch?

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

No membership or pre-enrollment is required. No annual dues. No limit on usage.

For a set price per service call, the program provides:

- Standard Towing – Up to five (5) miles included¹
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to five (5) gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while we remain on the phone, we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – we will advise you to hang up and dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone, and you may save money because our rates are pre-negotiated.

Dependable roadside assistance, twenty-four (24) hours a day, seven (7) days a week has never been easier. No membership or pre-enrollment is required. Just call us toll free when you need us.

1-800-847-2869 ~ it is that easy!

Note: Current fee for a standard service call is \$59.95. Customers must pay service provider for mileage over five (5) miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within one hundred (100) feet of paved or county-maintained road only. Additional fees may apply for winching services under certain circumstances. Effective 10/1/2017 the service call fee will increase to \$69.95. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

¹ Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor OneAZ Credit Union shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor OneAZ Credit Union provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.



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Travel Insurance Description of Coverage

Master Disclosure for All Travel Insurance Provisions Worldwide Automatic Travel Accident & Baggage Delay Insurance

1. THE PLAN. As an eligible Cardholder of OneAZ Credit Union, you, your spouse, domestic partner, and your dependent children will be automatically insured up to the benefit amount associated with your Card against accidental loss of life, limb, sight, speech, or hearing occurring on a Common Carrier Covered Trip while:

- Riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage.
- Riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Curtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal, or station.
 - a. Immediately preceding the departure of the scheduled Common Carrier on which the Insured Person was a passenger
 - b. Immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger
- At the airport, terminal or station at the beginning or end of the Common Carrier covered trip.

If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time of the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

Eligible Cards	Benefit Amount
Visa Choice Rewards	\$200,000
Visa Platinum	\$1,000,000
Visa Signature	\$1,000,000

2. ELIGIBILITY. This insurance plan is provided to eligible Cardholders of OneAZ Credit Union, automatically when the entire cost of the passenger fare(s) are charged to an eligible Card Account while the insurance is effective. It is not necessary for you to notify your financial institution, the Administrator, or the Company when tickets are purchased.

3. THE COST. This insurance plan is provided at no additional cost to eligible Cardholders. Your financial institution pays the full cost of the insurance.

4. BENEFICIARY. The Loss of Life benefit will be paid to the beneficiary designated by you. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order:

- Your spouse
- Your children
- Your parents
- Your brothers and sisters
- Your estate



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All other indemnities will be paid to you.

5. THE BENEFITS.

The full benefit amount is payable as the result of accidental:

- Loss of life
- Loss of speech and loss of hearing
- Loss of speech and one of loss of hand, foot, or sight of one eye
- Loss of hearing and one of loss of hand, foot, or sight of one eye
- Loss of both hands, both feet, loss of sight or any combination thereof

Fifty percent (50%) of the Principal Sum is payable for accidental:

- Loss of hand, foot, or sight on one (1) eye (any one (1) of each)
- Loss of speech or loss of hearing

Twenty-five percent (25%) of the Principal Sum is payable for accidental:

- Loss of thumb and index finger of the same hand

The Company will consider it a loss of hand or foot even if they are later reattached.

The Company will pay the single largest applicable Benefit Amount.

- Loss** means with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint.
- Benefit Amount** means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Card Account.

6. ACCOUNT AGGREGATE LIMIT OF INSURANCE. If more than one (1) Insured Person insured under the same Account suffers a loss in the same accident, Federal Insurance Company (the Company) will not pay more than three (3) times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed three (3) times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

Additional Benefits

7. BAGGAGE DELAY. We will reimburse the Insured Person up to the Daily Benefit Amount of one-hundred dollars (\$100.00) per day, in the event of a Baggage Delay.

- Baggage Delay** means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence. The Baggage Delay Daily Benefit amount will be payable up to three (3) days.

Essential items not covered by Baggage Delay include, but are not limited to:

- Contact lenses, eyeglasses, or hearing aides
- Artificial teeth, dental bridges, or prosthetic devices
- Tickets, documents, money, securities, checks, traveler's checks, and valuable papers
- Business samples



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- Jewelry and watches
- Cameras, video recorders, and other electronic equipment

The Baggage Delay Benefit amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad station authority, occupancy provider) available to the Insured Person.

8. DEFINITIONS

- a. **Accident or Accidental.** A sudden, unforeseen, and unexpected event happening by chance.
- b. **Accidental Bodily Injury.** Bodily injury, which is accidental, the direct cause of a loss, is independent of disease, illness or other cause and occurs while you are insured under this policy, which is in force.
- c. **Account.** Credit card accounts, debit card accounts, central bill accounts, checking accounts, and saving accounts as set forth in the policy.
- d. **Accountholder.** Any individual who is named on an open and active account with the policyholder.
- e. **Cardholder.** An individual who is named on the account card issued by the policyholder.
- f. **Common Carrier.** Any motorized land, water, or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.
- g. **Common Carrier Covered Trip.** Travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder.
- h. **Credit Card.** A payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card, or other identification card, or device issued to you. You may use the credit card to purchase, hire, rent or lease property, or services. Credit card does not include a debit card.
- i. **Debit Card.** A payment medium that takes the form of a card, plate, or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit card does not include a credit card.
- j. **Dependent Child.** The primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of twenty-five (25), or classified as an incapacitated dependent child.
- k. **Domestic Partner.** A person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least eighteen (18) years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least twelve (12) consecutive months; is not legally married or separated and has with the primary insured person at least two (2) of the following financial arrangements:
 - A joint mortgage or lease
 - A joint bank account
 - Joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease
 - A Joint credit card account with a financial institution.



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Neither the primary insured person nor domestic partner can be married to, nor in a civil union with anyone else.

- l. Immediate Family Member.** The insured person's spouse or domestic partner, children including adopted children or stepchildren, legal guardians or wards, siblings or siblings-in-law, parents or parents-in-law, grandparents or grandchildren, aunts or uncles, nieces, and nephews.
- m. Injury.** Bodily injury, which is accidental, is the direct source of a loss, is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force.
- n. Loss.** Accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, uniplegia, loss of thumb and index finger.
- o. Loss of Foot.** The complete severance of a foot through or above the ankle joint.
- p. Loss of Hand.** A complete severance, as determined by a physician, of at least four (4) fingers at or above the metacarpal phalangeal joint on the same hand or at least three (3) fingers and the thumb on the same hand.
- q. Loss of Hearing.** Permanent, irrecoverable, and total deafness, as determined by a physician, with an auditory threshold of more than ninety (90) decibels in each ear. The deafness cannot be corrected by any aid or device.
- r. Loss of Property.** Baggage delay, trip cancellation or trip interruption, and trip delay.
- s. Loss of Sight.** Permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician.
- t. Loss of Sight of One Eye.** Permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician.
- u. Loss of Speech.** The permanent, irrecoverable, and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician.
- v. Loss of Thumb and index Finger.** Complete severance, thorough the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician.
- w. Physician.** A licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdictions in which medical treatment is provided. Physician does not include you, an immediate family member, your employer, business partner, or the policyholder.
- x. Policyholder.** Means PSCU Services.
- y. Proof of Loss.** Written evidence acceptable to us that an accident, accident bodily injury of loss has occurred.
- z. Specialized Aviation Activity.** Use of a properly certified aircraft for flight on a rocket propelled or rocket launched aircraft. Specialized Aviation Activity shall include any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether such permit or waiver is granted.
- aa. Spouse.** Your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides.



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bb. We, Us and Our. Federal Insurance Company.

9. EXCLUSIONS.

This insurance does not apply to any Accident, Accidental Bodily Injury, Loss, Covered Loss, or Loss of Property when:

- a. The United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury, Loss, Covered Loss, or Loss of Property.
- b. There is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury, Loss, Covered Loss, or Loss of Property.

Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury, or Loss caused by or resulting from directly or indirectly, the Insured Person:

- c. Entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
- d. The Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth, or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof.

This exclusion does not apply to the Insured Person's bacterial infections caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.

- e. The Insured Person's commission or attempted commission of any illegal act including by not limited to any felony.
- f. Any occurrence while the Insured Person is incarcerated.
- g. The Insured Person participating in parachute jumping from an aircraft.
- h. Participating in military action while in active military service with the armed forces of any country or established international authority.

This exclusion does not apply to the first (1st) sixty (60) consecutive days of active military service with the armed forces of any country or established international authority.

- i. Traveling or flying on any aircraft engaged in Specialized Aviation Activities.
- j. Suicide, attempted suicide, or intentionally self-inflicted injury.
- k. A declared or undeclared War.

10. CLAIM NOTICE. Written claim notice must be given to the Company within twenty (20) days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.



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11. CLAIM FORMS. When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within fifteen (15) days. If you do not receive the forms, you should send the Company a written description of the loss to:

Plan Administrator
The Direct Marketing Group, Inc.
9931 South 136th Street
Suite 100
Omaha, NE 68138

12. CLAIM PROOF OF LOSS. Complete proof of loss must be given to us within ninety (90) days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than one (1) year after the deadline to submit complete proof of loss.

13. TIME PAYMENT OF CLAIMS. The Company will pay you or your beneficiary the applicable benefit amount as soon as complete proof of loss is received if you, the policyholder and/or the beneficiary have complied with all the terms of this policy. If a claim is contested by us, we will notify you or your beneficiary the reasons for contesting the claim within forty-five (45) days of receipt of complete Proof of Loss. If we request additional information from you or your beneficiary, upon receipt of requested information we will pay or deny the claim within sixty (60) days. All overdue claim payments will bear simple interest at the rate of ten percent (10%) per year.

14. EFFECTIVE DATE. Your insurance becomes effective on the latest of:

- The effective date of this policy
- The date on which you first meet the eligibility criteria as the Insured Person
- The beginning of the period for which required premium is paid for you

Insurance for you automatically terminates on the earliest of:

- The termination date of this policy
- The expiration of the period for which required premium has been paid for you
- The date on which you no longer meet the eligibility criteria as the Insured Person
- The date on which the Company pays out one hundred percent (100%) of the principal sum

FOR CUSTOMER SERVICE INQUIREIES PLEASE CALL THE NUMBER ON THE BACK OF YOUR CARD.

For claim related matters ONLY, please contact eh Claims Administrator:

Broadspire, A Crawford Company
PO Box 459084
Sunrise, FL. 33345
Phone # 844-245-2503
Fax # 855-830-3728

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Complete policy provisions are contained in the Master Policy 9907-84-82, which is on file with the Policyholder. Insurance benefits are underwritten by Federal Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S. based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE: CB) Insurance products and services are provided by Chubb Insurance Underwriting Companies and not by the parent company itself.