



Member FDIC

**Your Guide to Benefits describes the benefits in effect as of 4/15/2021. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.**

## Auto Rental Collision Damage Waiver

No cardholder wants to incur the expense of repairing or replacing a rented car.  
But accidents do happen, and vehicles do get stolen.



No matter what happens to Your rental car, You can be covered with Auto Rental Collision Damage Waiver. Auto Rental Collision Damage Waiver reimburses You for damages caused by theft or collision -- up to the Actual Cash Value of most rented cars. Auto Rental Collision Damage Waiver covers no other type of loss. For example, in the event of a collision involving Your rented vehicle, damage to any other driver's car or the injury of anyone or anything is not covered. Rental periods of fifteen (15) consecutive days within Your country of residence, and thirty-one (31) consecutive days outside it, are both covered. (Longer rental periods, however, are **not** covered.)

You are eligible for this benefit if Your name is embossed on an eligible card issued in the United States and You use it to initiate and complete Your entire car rental transaction. Only You as the primary car renter and any additional drivers permitted by the Rental Car Agreement are covered.



### How Auto Rental Collision Damage Waiver Works With Other Insurance

Auto Rental Collision Damage Waiver covers theft, damage, valid loss-of-use charges imposed and substantiated by the auto rental company, administrative fees and reasonable and customary towing charges, due to a covered theft or damage to the nearest qualified repair facility.

If You **do** have personal automobile insurance or other insurance that covers theft or damage, this benefit reimburses You for the deductible portion of Your car insurance or other insurance, along with any unreimbursed portion of administrative and loss-of-use charges imposed by the car rental company, as well as reasonable towing charges while the car was Your responsibility.

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

If You are renting outside of Your country of residence, the coverage provided under this benefit is primary and reimburses You for covered theft, damage, or administrative and loss-of-use charges imposed by the rental company, as well as reasonable towing charges that occur while You are responsible for the vehicle.

#### TIP:

Before You leave the lot, be sure to check the car for any prior damage.

### How to Use Auto Rental Collision Damage Waiver

1. Use Your card to initiate and complete Your entire car rental transaction.
2. Review the auto rental agreement and decline the rental company's collision damage waiver (CDW/LDW) option, or a similar provision, **as accepting this coverage will cancel out Your benefit.** If the rental company insists that You purchase their insurance or collision damage waiver, **call the Benefit Administrator for assistance at 1-800-348-8472. Outside the United States, call collect at 1-804-673-1164.**

This benefit is in effect during the time the rental car is in Your (or an authorized driver's) control, and it terminates when the rental company reassumes control of their vehicle.

This benefit is available in the United States and most foreign countries (**with the exception of Israel, Jamaica, the Republic of Ireland or Northern Ireland**). However, this benefit is not available where precluded by law, or where it's in violation of the territory terms of the auto rental agreement, or when prohibited by individual merchants. **Because regulations vary outside the United States, check with Your auto rental company and the Benefit Administrator before You travel, to be sure that Auto Rental Collision Damage Waiver will apply.**



### Vehicles Not Covered

Certain vehicles are **not** covered by this benefit, they consist of: expensive, exotic, and antique cars; cargo vans; certain vans; vehicles with an open cargo bed; trucks; motorcycles; mopeds; motorbikes; limousines; and recreational vehicles.

Examples of expensive or exotic cars are the Alfa Romeo, Aston Martin, Bentley, Corvette, Ferrari, Jaguar, Lamborghini, Lotus, Maserati, Maybach, McLaren, Porsche, Rolls Royce, and Tesla. However, selected models of Audi, BMW, Mercedes-Benz, Cadillac, Infiniti, Land Rover, Lexus, Lincoln, and Range Rover **are** covered.

An antique car is defined as one that is over twenty (20) years old, or one that has not been manufactured for ten (10) years or more.

Vans are not covered. But those designed as small-group transportation vehicles (seating up to nine (9) people, including the driver) **are** covered.



**If You have questions about a specific vehicle's coverage or organization where the vehicle is being reserved, call the Benefit Administrator at 1-800-348-8472, or call collect outside the United States at 1-804-673-1164.**

### Related Instances & Losses **Not** Covered

- Any obligation You assume under any agreement (other than the deductible on Your personal auto policy)
- Any violation of the auto rental agreement or this benefit
- Injury of anyone, or damage to anything, inside or outside the Rental Vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company, or its insurer
- The cost of any insurance, or collision damage waiver, offered by or purchased through the auto rental company
- Depreciation of the Rental Vehicle caused by the incident including, but not limited to, "diminished value"
- Expenses reimbursable by Your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband, or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- 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)

#### CLAIMS SNAPSHOT

**Use Your covered Account to secure and complete Your car rental transaction**

You are involved in a fender bender with Your Rental Vehicle



#### 45 DAYS

Call the Benefits Administrator to report the accident and receive a claim form



#### 90 DAYS

Claim form must be submitted with supporting documents



Claim settled



#### TIP:

If you are not sure if your vehicle is eligible for coverage, contact the Benefits Administrator.

- Confiscation by authorities
  - Vehicles that do not meet the definition of covered vehicles
  - Rental periods that either exceed, or are intended to exceed, fifteen (15) consecutive days, within Your country of residence, or thirty-one (31) days outside Your country of residence
  - Leases and mini leases
  - Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the Rental Vehicle before and/or after damage or theft occurs (for example, leaving the car running and unattended)
  - Theft or damage reported more than forty-five (45) days\* after the date of the incident
  - Theft or damage for which a claim form has not been received within ninety (90) days\* from the date of the incident
  - Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days after the date of the incident
  - Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland
  - Losses caused by or resulting from a Cyber Incident
- \*(Not applicable to residents in certain states)



## Filing a Claim

It is Your responsibility as a cardholder to make every effort to protect Your Rental Vehicle from damage or theft. If You have an accident, or Your Rental Vehicle has been stolen, immediately call the Benefit Administrator at **1-800-348-8472** to report the incident, regardless of whether Your liability has been established. Outside the United States, call collect at **1-804-673-1164**.

You should report the theft or damage as soon as possible but no later than **forty-five (45) days** from the date of the incident.

The Benefit Administrator reserves the right to deny any claim containing charges that would not have been included, if notification occurred before the expenses were incurred. Thus, it's in Your best interest to notify the Benefit Administrator immediately after an incident. Reporting to any other person will not fulfill this obligation.



## What You Must Submit to File a Claim

At the time of the theft or damage, or when You return the Rental Vehicle, ask Your car rental company for the following documents:

- A copy of the accident report form
- A copy of the initial and final auto rental agreements (front and back)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable
- A copy of the demand letter which indicates the costs You are responsible for and any amounts that have been paid toward the claim

Submit all of the above documents from the rental company, along with the following documents, to the Benefit Administrator:

- The completed and signed Auto Rental Collision Damage Waiver claim form (Important: This must be postmarked within ninety (90) days\* of the theft or damage date, even if all other required documentation is not yet available – **or Your claim may be denied**).
- A copy of Your monthly billing statement (showing the last 4 digits of the Account number) demonstrating that the entire rental transaction was made on Your eligible Account.
- A statement from Your insurance carrier (and/or Your employer or employer's insurance carrier, if applicable), or other reimbursement showing the costs for which You are responsible, and any amounts that have been paid toward the claim. Or, if You have no applicable insurance or reimbursement, a statement of no insurance or reimbursement is required.
- A copy of Your primary insurance policy's Declarations Page (if applicable) to confirm Your deductible (This means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates, and deductibles).
- Any other documentation required by the Benefit Administrator to substantiate the claim.

Finally, please note that all remaining documents must be postmarked within three hundred and sixty-five (365) days\* of the theft or damage date **or Your claim may be denied**.



\*Not applicable to residents of certain states.

**For faster filing, or to learn more about Auto Rental Collision Damage Waiver, visit: [www.eclaimslines.com](http://www.eclaimslines.com)**



## Finalizing Your Claim

Your claim will typically be finalized within 15 (fifteen) days, after the Benefit Administrator has received all the documentation needed to substantiate Your claim.

## Transference of Claims

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

## Definitions

**Account** means Your credit or debit card Accounts.

**Actual Cash Value** means the amount a Rental Vehicle is determined to be worth based on its market value, age and condition at the time of loss.

**Computer Programs** means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

**Cyber Incident** means any of the following acts:

- unauthorized access to or use of Your Digital Data or Rental Vehicle;
- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle;
- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle;
- restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle;
- computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance

**Digital Data** means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

**Eligible Person** means a cardholder who pays for their auto rental by using their eligible Account.

**Rental Car Agreement** means the entire contract an eligible renter receives when renting a Rental Vehicle from a rental car agency which describes in full all of the terms and conditions of the rental, as well as the responsibilities of all parties under the contract.

**Rental Vehicle** means a land motor vehicle with four or more wheels as described in the participating organization’s disclosure statement which the eligible renter has rented for the period of time shown on the Rental Car Agreement and does not have a manufacturer’s suggested retail price exceeding the amount shown on the participating organization’s disclosure statement

**You or Your** means an Eligible Person who uses their eligible card to initiate and complete the rental car transaction.

**Additional Provisions for Auto Rental Collision Damage Waiver**

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America (“Provider”) is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

 **For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 1-804-673-1164.**

FORM #ARCDW – 2021 (Stand 04/21)

ARCDW-O

**Purchase Security**

*Life is full of surprises. ...  some good surprises; and some, not so good.*

*For instance, Your son’s brand new iPad got soaked, in a sudden rainstorm at summer camp.  
But, You bought the item with Your card so, You may be covered.*



Purchase Security protects new retail purchases made with Your eligible Account and/or rewards program associated with Your covered Account within the first ninety (90) days from the date of purchase. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

At the Benefit Administrator’s discretion, this benefit replaces, repairs, or reimburses You, up to the total purchase price of Your item for a maximum of one thousand dollars (\$1,000.00) per claim and fifty thousand dollars (\$50,000.00), per cardholder, in the event of theft or damage.

You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States. Gifts purchased for friends and family members may also be covered if they are purchased with Your covered Account and/or rewards program associated with Your covered Account.

 **Purchase Security covers**

Eligible items of personal property purchased with Your Account and/or rewards program associated with Your covered Account are covered for damage or theft. Purchases made outside the United States are also covered as long as You purchased the item with Your covered Account and/or rewards program associated with Your covered Account.

 **Purchase Security does *not* cover**

- Animals and living plants
- Antiques or collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
- Broken items, unless the result of a covered occurrence
- Computer software
- Items purchased for resale, either professional or commercial use
- Items that are lost, or that “mysteriously disappear,” meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
- Items under the control and care of a common carrier (including the U.S. Postal Service, airplanes, or a delivery service)
- Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
- Theft or damage stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal); normal wear and tear; flood, earthquake, radioactive contamination; damage from inherent product defects
- Theft or damage from misdelivery, or voluntarily parting with property
- Medical equipment
- Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
- Real estate and items intended for real estate, including hard-wired and hard-plumbed items, garage doors and openers, ceiling fans, among other items
- Rented and leased items
- Traveler’s checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
- Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)
- Losses caused by or resulting from a Cyber Incident



## Filing a Purchase Security claim

Call the Benefit Administrator at **1-800-553-4820**, or call collect outside the U.S. at **1-303-967-1096**, within sixty (60) days of the damage or theft (**if You wait longer, coverage may be denied**). The Benefit Administrator will ask for some preliminary claim information, answer Your questions and send You a claim form. When You submit your claim, be sure to include all information regarding Your claim including the time, place, cause and the amount to either replace or repair the item.

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

This benefit also pays for the outstanding deductible portion of Your insurance or indemnity for eligible claims. The maximum total limit of liability is up to one thousand dollars (\$1,000.00) per claim occurrence and fifty thousand dollars (\$50,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

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



For faster filing, or to learn more about Purchase Security, visit **[www.cardbenefitservices.com](http://www.cardbenefitservices.com)**

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



## Please submit the following documents:

- Your signed and completed claim form
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- A copy of the itemized store receipt demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account
- Copy of the documentation of any other settlement of the loss (if applicable)
- If the item is repairable, the estimate of repair OR a copy of the paid receipt/invoice for the repairs, indicating the type of damage to the claimed item (if applicable)
- A copy of a police report (in the case of theft), fire report, or other incident report **made within forty-eight (48) hours or as soon as reasonably possible of the occurrence**. All losses must be substantiated. If the loss was not reported, please contact the Benefit Administrator to determine if there may be other documentation that can be provided to determine your eligibility for Purchase Protection
- Any other documents necessary to substantiate Your claim

In some cases of damage, You will be asked to send, **at Your expense**, the damaged item along with Your claim in order to substantiate the claim, so make sure to keep the damaged item in Your possession.

**PLEASE NOTE:** Your maximum recovery under the Purchase Security Benefit is the purchase price of the item, not to exceed the coverage limit.

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

## How will I be reimbursed?

Once You've met the conditions of this benefit, the Benefit Administrator will resolve Your claim in one of two ways:

- A damaged item may be repaired, rebuilt, or replaced, while a stolen item will be replaced. Typically, You will receive notice about this decision within fifteen (15) days upon receipt of Your claim documentation.
- You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to one thousand dollars (\$1,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace or repair the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days.

## Definitions

**Account** means Your credit or debit card Accounts.

**Computer Programs** means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

**Cyber Incident** means any of the following acts:

- unauthorized access to or use of Your Digital Data or Rental Vehicle;
- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle;
- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle;
- restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle;
- computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance

**Digital Data** means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

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

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

## Additional provisions for Purchase Security

- Signed or pinned transactions are covered as long as You use Your eligible Account to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.

## CLAIMS SNAPSHOT

You use Your covered Account to purchase a new TV. One week after purchasing it, You come home from work to find that it was stolen from Your home



## IMMEDIATELY

You contact the police to report it as stolen



## WITHIN 60 DAYS

You contact the Benefit Administrator to notify them of the theft



## 90 DAYS

Claim form must be submitted with supporting documents



Claim settled



- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.


 **For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-4820, or call collect outside the U.S. at 1-303-967-1096.**

## Extended Warranty Protection




*Product warranties can be inconvenient and cumbersome to use. Let's say You purchased a great gadget about a year ago, but it just stopped working, and You can't find Your sales receipt and warranty information. For all too common situations like these, Extended Warranty Protection can help.*

Extended Warranty Protection provides You with valuable features that help You manage, use and extend the warranties for eligible items purchased on Your covered Account and/or rewards programs associated with Your covered Account. Services include Warranty Registration and Extended Protection. You are eligible for this benefit if You are a cardholder of an eligible card issued in the United States and You purchase either a portion or the entire cost of the item using Your Account and/or rewards program associated with Your covered Account.

 **Here's how Warranty Registration works**  
When You purchase an eligible item that carries a manufacturer's warranty, You can register Your purchase by calling **1-800-551-8472** or call collect outside the U.S. at **1-303-967-1096**. You can also register Your purchase online at [www.cardbenefitservices.com](http://www.cardbenefitservices.com).

The Benefit Administrator will tell You where to send Your item's sales receipt and warranty information, so they can be kept on file should You need them.

If You choose **not** to register Your item, be sure to keep Your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify Your claim.


 **Here's how Extended Protection works**  
Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12) months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

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

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or an assembler warranty.


### What Extended Protection Does *Not* Cover

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale, professional, or commercial use
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items
- Computer software
- Medical equipment
- Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned.)
- Losses caused by or resulting from a Cyber Incident

 **Filing an Extended Protection Claim**  
To file a claim, call the Benefit Administrator at **1-800-551-8472** or call collect outside the U.S. at **1-303-967-1096**, immediately after the failure of Your covered item. **Please note if You do not notify the Benefit Administrator within sixty (60) days of product failure, Your claim may be denied.**

The Benefit Administrator will request preliminary claim information, direct You to the appropriate repair facility, and send You the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If You received or purchased a service contract or an extended warranty when You purchased Your item, this benefit will be supplemental to, and in excess of, that coverage.

 **What You Must Submit to File a Claim**  
Fill out and sign the claim form the Benefit Administrator sent You, then submit the form **within ninety (90) days** of the product failure, along with the following documents:

- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible Account and/or rewards program associated with Your covered Account

#### CLAIMS SNAPSHOT

You purchase a new laptop using Your covered Account.

One week after the manufacturer's one year warranty expires, the laptop stops working



#### 60 DAYS

from the date of failure, you contact the Benefit Administrator to report the loss



#### 90 DAYS

Claim form must be submitted with supporting documents



Claim settled



- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized.
- A copy of the itemized sales receipt
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- The original repair estimate or repair bill, indicating cause of failure
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim



**All claims must be fully substantiated.**

For faster filing, or to learn more about Your Extended Warranty Protection, visit **[www.cardbenefitservices.com](http://www.cardbenefitservices.com)**

## **How You Will Be Reimbursed**

If You have substantiated Your claim and met the terms and conditions of the benefit, Your item will be replaced or repaired at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item, as recorded on Your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the amount charged to Your Account or the program limit, whichever is less.

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

If Your item is to be repaired, You may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under this benefit.

## **Definitions**

**Account** means Your credit or debit card Accounts.

**Computer Programs** means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.

**Cyber Incident** means any of the following acts:

- unauthorized access to or use of Your Digital Data or Rental Vehicle;
- alteration, corruption, damage, reduction in functionality, manipulation, misappropriation, theft, deletion, erasure, loss of use or destruction of Your Digital Data or Rental Vehicle;
- transmission or introduction of a computer virus or harmful code, including ransomware, into or directed against Your Digital Data or Rental Vehicle;
- restriction or inhibition of access to or directed against Your Digital Data or Rental Vehicle;
- computer errors, including human operating error or omission; power failure, surge, or diminution of electronic systems; or mistakes in legitimate electronic code or damage from code installed on a Rental Vehicle during the manufacturing process, upgrade process, or normal maintenance

**Digital Data** means information, concepts, knowledge, facts, images, sounds, instructions, or Computer Programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. Digital Data shall include the capacity of a Rental Vehicle to store information, process information, and transmit information over the Internet.

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

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

## **Additional Provisions for Extended Protection**

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.



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

FORM #EWP 10K-50K-3YR – 2021 (04/21)

WM-O

## **Travel and Emergency Assistance Services**



*Emergencies can escalate quickly when You are traveling away from home.  
Something that is relatively straight forward when You are not traveling, like replacing prescription medication,  
can be a difficult task when You are dealing with local laws or language barriers.*

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

**Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.**

## **What are Travel and Emergency Assistance Services and how do I use these services when I need them?**

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services. Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at **1-800-992-6029**. If You are outside the United States, call collect at **1-804-673-1675**.

## **What are the specific services and how can they help me?**

- **Emergency Message Service** – can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. **All costs are Your responsibility.**
- **Medical Referral Assistance** – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. **All costs are Your responsibility.**

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

**Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.**

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- **Legal Referral Assistance** – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **All costs are Your responsibility.**
- **Emergency Transportation Assistance** – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **All costs are Your responsibility.**
- **Emergency Ticket Replacement** – helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. **All costs are Your responsibility.**
- **Lost Luggage Locator Service** – can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. **You are responsible for the cost of any replacement items shipped to You.**
- **Emergency Translation Services** – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. **All costs are Your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** – can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. **All costs are Your responsibility.**
- **Pre-Trip Assistance** – can give You information on Your destination before You leave – such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

## **Definitions**

**Common Carrier** means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

**You or Your** means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

## **Additional provisions for Travel and Emergency Assistance Services**

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

**For more information about the benefit described in this guide,  
call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.**

## **Roadside Dispatch®**

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

Roadside Dispatch is a pay-per-use roadside assistance program.

The program provides you with security and convenience wherever your travels take you.

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

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

- Standard Towing – Up to 5 miles included<sup>1</sup>
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while 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 number and you may save money because our rates are pre-negotiated.

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

1-800-847-2869 ~ it's that easy!

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

<sup>1</sup> 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 Washington Trust Bank 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 Washington Trust Bank provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts Corporation, and Cross Country Motor Club of California Inc., a California Corporation.

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# Travel Accident Insurance Description of Coverage

Principal Sum: \$500,000



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

This Description of Coverage is provided to all eligible Platinum cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

## Eligibility and Period of Coverage

As a Platinum cardholder, you are covered beginning on 10/13/2019 or the date your credit card is issued, whichever is later.

You and your dependents\* become covered automatically when the entire Common Carrier fare is charged to your covered Platinum card account ("Covered Person"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

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

## Benefits

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

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

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

## Definitions

**Loss** means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered

### CLAIMS SNAPSHOT

You purchase your entire Common Carrier fare with your covered card



While traveling on your Covered Trip you have an accidental bodily injury which results in a loss



### 20 DAYS

Written notice of claim should be mailed to the Plan Administrator



Claim settled



Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

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

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

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

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

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

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

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

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

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

**Plan Administrator:**

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

**Underwritten by:**

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



**Additional Provisions for Travel Accident Insurance**

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

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

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

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of Loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.



**State Amendments**

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

ADD (10/07)

**Personal Identity Theft**



*Having Your identity stolen can negatively impact Your life and have long-lasting consequences if not dealt with properly. Fortunately, Personal Identity Theft is there to help by providing reimbursement for covered expenses incurred if You are the victim of identity theft.*

**What is Personal Identity Theft and when does it apply?**

Personal Identity Theft provides reimbursement up to \$2,500 for covered expenses You incur to restore Your identity as a result of a Covered Stolen Identity Event.

You are eligible for this benefit if You are a cardholder whose name is embossed on an eligible U.S. issued card, and You reside in the United States or Canada.

**What is covered?**

This benefit will provide reimbursement for the following:

- Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event
- Costs to report a Covered Stolen Identity Event or to amend or correct records with Your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar documents, costs for long-distance telephone calls, and costs for postage
- Costs for maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefits Administrator
- Actual lost wages for Your time away from Your work premises solely as part of Your efforts to amend or rectify records as to Your true name or identity as a result of a Covered Stolen Identity Event

- Reasonable fees for an attorney appointed by the Benefits Administrator and related court fees approved by the Benefits Administrator for suits brought against You by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event

Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

**What is *not* covered?**

This benefit will not provide reimbursement for the following:

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

**How to file a Personal Identity Theft claim**

1. As soon as You have reason to believe a Covered Stolen Identity Event has occurred, immediately call the Benefit Administrator, toll-free, at **1-866-679-5660, or call collect outside the U.S. at 1-303-967-1096** and provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other reasonable information or documents regarding the event.
2. A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

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

For faster filing, or to learn more about Personal Identity Theft, visit **www.cardbenefitservices.com**

**Definitions**

**Covered Stolen Identity Event** means theft or unauthorized or illegal use of Your name, account number, Social Security number, or any other method of identifying You.

**Eligible Person** means a cardholder whose name is embossed on an eligible U.S. issued card, and You reside in the United States or Canada.

**You or Your** means an Eligible Person whose name is embossed on an eligible U.S. issued card, and You reside in the United States or Canada.

**Additional provisions for Personal Identity Theft**

- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages, or electronic notification. The benefits described in this Guide will not apply to cardholders whose accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims

**For more information about the benefit described in this guide,  
call the Benefit Administrator at 1-866-679-5660, or call collect outside the U.S. at 1-303-967-1096.**

**CLAIMS SNAPSHOT**

Unauthorized credit card opened in Your name



**ASAP**

Notify Benefit Administrator of the incident as soon as possible



**WITHIN 60 DAYS**

Send signed sworn affidavit to Benefit Administrator within 60 Days from date of incident



Claim settled



**CREDIT CARD AGREEMENT**  
**VISA SIGNATURE®/VISA® PLATINUM**  
**EFFECTIVE JANUARY 2023**

Please read and keep this Cardholder Agreement for your records. This Agreement governs your credit card Account with us. Use of your Washington Trust Bank Account by you, or by someone authorized by you, constitutes acceptance of the terms of this Agreement and disclosure. If you do not accept these terms, do not use the cards and return the cards to us. We reserve the right to change the rates, fees and terms of this Agreement at any time.

### **ACCOUNT USE**

You promise to pay for all transactions, interest charges and fees assessed to your Account, including any past due amounts. This Agreement is binding if you use your Account or make a payment on it.

**Authorized User:** If you let anyone use your Account, that person is an authorized user. You may request a card be issued for an authorized user, and this Account may appear on the authorized user's credit report. Authorized users may have the same access to information about the Account. You are responsible for all charges made by authorized users. You must notify authorized users that 1) if you do not pay us, we may seek payment from them for charges they make or authorize; 2) we may obtain, provide and use information about them; and 3) their use of the Account is subject to all terms of this Agreement.

You may use your Account for the following types of consumer transactions:

1. **Purchases:** Buy or lease goods or services with your card. Purchases include Account Fees as well as Transaction Fees and adjustments associated with any purchase.
2. **Balance Transfers:** Transfer balances to your Account from other creditors by request.
3. **Cash Advances:** Obtain cash from a participating financial institution or merchant, or from an automated teller machine (ATM), write an Access Check, or purchase money orders, travelers checks, and foreign currency redeemable for cash or transfer funds from your Account to your Washington Trust Bank personal checking Account for Overdraft Protection. If you use your Account for Overdraft Protection, we will automatically transfer funds from your Account (up to your credit limit) in increments of \$10.00 to cover an overdraft. The amount transferred is subject to the cash advance interest rate and interest will begin to accrue immediately upon transfer. All Access Checks include an expiration date printed at the top. We will honor Access Checks received for payment before the expiration date printed on the check, provided your Account is open and in good standing, with available credit. Access Checks without a printed expiration date will not be honored.

### **LIMITATIONS ON ACCOUNT USE**

**Personal Use:** Your Account will only be used for personal, family or household purposes. You may not use your Account for business or commercial purposes.

**Payments to Washington Trust Bank Accounts:** You may not use a Cash Advance or Access Check to make a payment to another Washington Trust credit Account.

**Illegal Transactions:** The use of this card for illegal transactions is prohibited. Your card and Account may be used only for valid and lawful purposes. If you use, or allow someone else to use, the card or Account for any other purpose, you will be responsible for such use and may be required to reimburse Washington Trust Bank or Visa for all amounts or expenses either Washington Trust Bank or Visa pays as a result of such use. For example, Internet gambling transactions may be illegal in your state. Display of a payment card logo by an online merchant does not mean that the Internet gambling transaction is legal where you conduct it. We will not be liable if you engage in illegal transactions and we may deny authorization of any transactions identified as Internet gambling.

**Credit Limit:** Your credit limit is disclosed to you when you receive your card and on your monthly statement. We may change your credit limit from time to time and we base that decision on a number of factors such as your payment and transaction history with us and information we receive from third parties including credit reporting agencies. The amount shown on your monthly statement as Credit Available does not take into consideration any Purchases, Balance Transfers, Cash Advances, interest charges, fees and any other transactions, or credits which post to your Account after the Closing Date of that monthly statement. Such transactions could result in your credit limit being exceeded. You promise to make Purchases, Cash Advances and Balance Transfers only up to that limit – meaning the total outstanding balance on your Account plus authorizations at any time must not be more than your credit limit. If you attempt a transaction which results in your total outstanding balance (plus authorizations) exceeding your credit limit, we may respond in the following ways: 1) We may permit the transaction without raising your credit limit; 2) We may allow the transaction but treat the amount of that transaction that is over the credit limit as immediately due; or 3) We may decline the transaction. If we decline the transaction we may advise the person who attempted the transaction that it has been refused. In the case of a declined Balance Transfer or Check Cash Advance we may advise the person presenting the Check Cash Advance that the credit has been refused or that there are insufficient funds to pay the Check Cash Advance or Balance Transfer. If you use the Account for more than your limit, we may charge you for all transactions without giving up our rights under this Agreement. You must pay any amount over your credit limit immediately upon request. If we have allowed you to exceed your credit limit in the past that does not mean that we will allow you to exceed your credit limit again.

**Authorizations:** Some transactions require our prior authorization. We may limit the number of authorizations we give in a day. We may deny authorization if you are in default, if we suspect fraudulent activity or for other reasons. We are not liable for any failure to authorize a transaction. You are liable for

any transaction we authorize even if we should not have authorized it because you are or would be in default as a result of the transaction.

### **STATEMENTS AND PAYMENTS**

**Promise to Pay:** When you use your Account or allow someone else to use it, each of you promises to pay the total amount of the Purchases, Cash Advances or Balance Transfers whether a sales draft is signed or not. Each of you also promises to pay any and all interest charges, fees and any other transactions which become due on the Account.

**Statements:** Each month, in which you have an undisputed credit or debit balance of \$1.00 or more, you will receive a statement showing your new balance. Your statement also shows the minimum amount you must pay and the latest day we must receive your payment. The due date is at least 25 days after the statement date.

**Minimum Payment:** You must make at least the Minimum Payment Due by the Payment Due Date shown on your statement. Your Minimum Payment Due will be either 3% of the total balance or \$10.00, whichever is greater. Payments made in any billing cycle that are greater than the Minimum Payment due will not affect your obligation to make the next Minimum Payment, and if you overpay or if there is a credit balance on your Account, we will not pay interest on such amounts. We may reject payments that are not drawn in U.S. dollars or those drawn on a financial institution outside the United States. We reserve the right to reject a payment if your Account has a credit balance as of the day we receive that payment. Generally, credits to your Account, such as those generated by merchants or by person-to-person money transfers, are not treated as payments and will not reduce your Minimum Payment due.

**Total Amount Due:** You may pay your Total Amount Due at any time. Each billing cycle you must pay at least the Minimum Payment due as shown on your monthly statement by its Payment Due Date. If you are past due or overlimit on your Account, these amounts will be added to your Minimum Payment due.

**Whole Balance Due:** If you miss a payment or break one of your promises under this Agreement, we may demand full payment of your entire balance without advance notice. The only exception is a valid argument over a charge to your Account. We may also demand full payment if you die, if another creditor tries to attach or seize your property or garnish your wages, or if you are past due or in default on any other obligation to Washington Trust Bank.

**Payments on Your Account:** You must pay each month at least the Minimum Payment due shown on your monthly statement by its Payment Due date. You may pay the entire amount you owe us at any time. If you choose to make your payment by check, we may elect to process that payment as an electronic funds transfer and each time you send a check you authorize a one-time electronic funds transfer. However, we may also choose to process your payment made by check as a check or paper draft. Funds may be withdrawn from your Account as soon as the same day we receive payment instructions.

We credit payments as of the date received, if the payment is: 1) received by 5pm local time at the address shown on the remittance slip on the front of your monthly statement; 2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and 3) sent in the return envelope with only the bottom portion of your statement accompanying it. Payments received after 5pm local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements; will be credited as of the next day. Payments made by 5pm EST online through WTB Credit Card Tracker will be credited the same day. Credit for any other payments may be delayed up to five days. If your Account has balances with different APRs, we will allocate the amount of your payment equal to the Minimum Payment due to the lowest APR balances first. Payment amounts in excess of your Minimum Payment due will be applied to balances with higher APRs before balances with lower APRs.

**Default:** You will be in default of this Agreement if 1) you fail to make the required Minimum Payment due by its Payment Due Date; 2) your total outstanding balance exceeds your credit limit; or 3) you fail to abide by any other term of this Agreement. Our failure to exercise any of our rights when you default does not preclude us from exercising our rights upon later default. We may require immediate repayment if you default on this Agreement in addition to any other remedies contained in this Agreement. If collection action becomes necessary, or if you violate this Agreement, we may bill you a collection fee. Attorney's fees, whether or not a suit is filed, are included in these costs.

**Other Payment Terms:** We can accept late payments, partial payments or payments with any restrictive writing without losing any of our rights under this Agreement. This means that no payment, including those marked with "paid in full" or with any other restrictive words, shall operate as an accord and satisfaction without the prior written approval of one of our Collection Officers. You may not use a postdated check to make a payment unless directed by a Collection Officer and sent to a specified address. If you do postdate a payment check, we may elect to honor it upon presentment or return it uncredited to the person that presented it, without in either case waiting for the date shown on the check. We are not liable to you for any loss or expense incurred by you arising out of the action that we elect to take.

**Rates:** Annual Percentage Rates (APRs) for your Account are listed on the Interest Rate and Interest Charges Table. The Daily Periodic Rate is determined by dividing the Annual Percentage Rate by the number of days in a year, rounded to the next highest hundred thousandth of a percentage point. We reserve the right to amend these APRs.

**Purchases:** The APR for Purchases is a variable rate and is determined by adding a margin of 7.99% to

the Prime Rate.

**Cash Advances:** The APR for Cash Advances is a variable rate and is determined by adding a margin of 9.99% to the Prime Rate.

**Penalty APR:** The Penalty APR will vary and is determined by adding a margin of 15.99% to the Prime Rate.

**Variable Rates:** One or more of the APRs described in this document may vary monthly based on the Prime Rate. Rates shall be adjusted on the first day of each billing period ("Change Date"). The APR on each Change Date shall equal the highest Prime Rate published in The Wall Street Journal on the last date of publication in the calendar month preceding each Change Date, PLUS a Margin as described above. Beginning on the date a rate adjustment is effective and until the next Change Date, the Daily Periodic Rate then in effect will be applied to the balance in the Account to determine the Finance Charge. An adjustment in the APR applies to new cash advances, balance transfers, credit purchases, and other charges. An increase or decrease in the Prime Rate will cause an increase or decrease in the APR and may increase the amount and number of minimum payments. The rate of Finance Charge shall not exceed the maximum rate permitted by law, if any is applicable. If the Wall Street Journal does not publish the U.S. Prime Rate or if it changes the definition of the U.S. Prime Rate, we may substitute another index.

**Penalty APR:** If at any time you are more than 60 days late in making the required monthly Minimum Payment, we may elect to increase your Purchase, Cash Advance and/or Balance Transfer APRs, including any Promotional Rate APR. When you make at least your monthly payment on or before the due date for six consecutive months immediately following the rate increase to the penalty rate, your APR will return to the previous rate.

**Grace Period:** You will have a grace period on New Purchases provided you Pay in Full by the statement due date. New purchases are subject to finance charges if the prior statement balance was not paid in full. You do not have a Grace Period on Cash Advances, Overdraft Protection or Balance Transfers.

**Periodic Finance Charges:** Your balance subject to Finance Charge shown on your billing statement is arrived at by completing the following calculations: We calculate a portion of the Finance Charge on your Account by applying the Daily Periodic Rate to the Average Daily Balance of your Account. To compute the Average Daily Balance, we take your beginning balance, add any new transactions or other debits, subtract any payments or other credits. Then, we sum daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance. We do this calculation separately for Purchases and Cash Advances. For Purchases, the beginning balance is calculated from the posting date. If the previous balance on the statement was paid in full during the first 25 days of the billing cycle, the Average Daily Balance is considered \$0. For Cash Advances and Balance Transfers, the beginning balance is calculated from the transaction date. In addition, we calculate a portion of the Finance Charge by applying a Cash Advance Fee to each Cash Advance.

**Cash Advance and Balance Transfer Fees:** For each Cash Advance, we will charge the Cash Advance Fee. Balance Transfers will also incur Cash Advance Fees unless otherwise stated.

**Minimum Finance Charge:** Whenever the calculated Finance Charge is less than \$1.00, we will assess a minimum Finance Charge of \$1.00.

## **OTHER FEES**

**Annual Membership Fee:** None.

**Late Fees:** A Late Fee will be added to the balance of your Account for each billing period you fail to pay, by its due date, the Minimum Amount Due.

**Returned Payment Fee:** A Returned Payment Fee will be added to your Account for any payment on your Account that is returned to us unpaid.

**Copy Charge/Card Replacement Charge:** Your Account will be charged a copy charge of \$2.00 per page for copies of a statement or check, and \$5.00 for a copy of a sales receipt you request from us, except those items associated with a billing dispute. You may be assessed a fee \$3.00 for replacing your credit card for reasons other than card expiration or you report your card stolen.

**Rates, fees and terms may change:** Washington Trust Bank may change the rates, fees and terms of your Account at any time for any reason. These reasons may include competitive or market-related factors. If we make a change for any reason, other than an increase or decrease in the Prime Rate, you will receive advance notice and a right to opt out in accordance with applicable law.

## **OTHER IMPORTANT INFORMATION**

**Lost or Stolen Cards:** If your card is lost or stolen, or if you think your Account is being used without your permission, you must notify us immediately at 800.788.4578.

**Cancellation:** You may cancel this Agreement any time for any reason. If you do cancel, you must notify us and destroy all cards and/or access checks or other credit devices we have issued for the Account. We may also cancel or suspend your Account or otherwise terminate your right to use this Account at any time for any reason. You must destroy all of the cards and/or access checks or other credit devices that we have issued as soon as this happens. Even though the Account is canceled, you are still liable for all purchases, advances and charges made on the Account.

**Transactions after Your Account Is Closed:** When your Account is closed, it is your responsibility to contact anyone authorized to charge transactions to your Account, such as health clubs, cell phone providers or insurance companies. These transactions may continue to be charged to your Account until you change your billing with the providers of those services. If we believe you have authorized a transaction or are attempting to use your Account after you have requested to close the Account, we may allow the transaction to be charged to your Account.

**Refusal to Honor Your Account:** We are not liable for any refusal to honor your Account – this can include both a refusal to honor your Account number or a check written on your Account. We are not liable for the retention of your card by us, any financial institution or any provider of goods and services.

**Changing of Our Agreement:** We may change the terms or amend this Agreement at any time. We may do so by adding, deleting or changing provisions of this Agreement. We may increase or decrease any or all of your APRs, including any Promotional APRs. When we amend this Agreement we will comply with State and Federal Regulations that are in effect at that time. APR increases will not impact existing balances unless you are more than 60 days late with a payment. If an amendment to this Agreement gives you the opportunity to reject the change, and if you reject the change in the manner provided in such amendment, we may terminate your right to receive credit and we may ask you to return your cards and/or access checks or other credit devices as a condition of your rejection. We may replace your card with another card at any time.

**Security Interest:** To secure payment and performance obligations under this credit card Account, we may take a security interest in one of more of your personal assets to include, but not limited to, a personal savings Account or time certificate of deposit. Your intention to grant a security interest will be supported by a separate security agreement. The annual percentage rate will not take into consideration required deposits. If you sign a Security Agreement with Washington Trust Bank and grant the Bank a security interest in something other than your primary residence, that collateral may also secure your indebtedness under your Account.

**Credit Reports:** You authorize us to obtain information about you, including information from third parties such as credit reporting agencies and information about your transaction history with us and other companies.

If you believe we have furnished inaccurate or incomplete information about you or your Account to a credit reporting agency, write us at Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127 and explain what information you believe is inaccurate or incomplete. Please include your name, address, phone number and Account number in your correspondence.

**Negative Information Disclosure:** We may report information about your Account to credit bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

**Sign Your Card:** You should sign your card before you use it.

**Telephone Monitoring:** We may listen to and record telephone calls between you and us for the purpose of monitoring and improving the quality of service you receive. Where you have provided a cell phone number directly to us, or placed a cell phone call to us, you consent and agree to accept collection calls or texts to your cell phone from us. For any telephone or cell phone calls we place to you, you consent and agree that those calls may be automatically dialed and/or use recorded messages.

**Foreign Currency Transactions/Fees:** If you make a transaction in currency other than U.S. dollars, Visa will convert the charge or credit into a U.S. dollar amount. The conversion rate on the processing date may differ from the rate on the date of your transaction. We will charge you a Foreign Currency Transaction Fee, if applicable, of the U.S. dollar amount for each converted purchase and cash advance transaction.

**Procedures for Opening a New Account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an Account. What this means for you: When you open an Account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Waiver:** We can waive or decline to enforce any of our rights under this Agreement at any time without affecting any of our rights under this Agreement.

**We May Sell Your Account:** We may at any time and without notice to you, sell assign or transfer your Account, any sums due on your Account, this Agreement, or our rights or obligations under your Account or this Agreement to any person or entity. The person or entity to whom we make any such sale, assignment or transfer shall be entitled to all of our rights and/or obligations under this Agreement, to the extent sold, assigned or transferred.

**Change Your Address:** You must notify us when you change your address. In order to keep accurate records on your Account, we must have current address and telephone number information for the Account that you have with us. We may also receive this information via the postal service or from other sources. When you change your address or telephone numbers, you must notify us promptly of that information.

**Visa Account Updater (VAU):** When your Account number or card expiration date changes, participating merchants will have access to your updated card information to prevent the interruption of future payments. Merchants are not required to participate in VAU, so notification to your merchants is recommended. If you wish to opt out of this service, contact Priority Service at 800.788.4578.

**Governing Law:** This Agreement is governed by the laws of the state of Washington (without regard to its conflict of laws principles) and by any applicable federal laws.

## **YOUR 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 us at Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127.

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In Your Letter, Provide 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 60 days after the error appeared on your statement.
- At least 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.

What Will Happen after We Receive Your Letter:

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

1. Within 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 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 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 is settled between us.

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 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 100 miles of your current mailing address; and the purchase price must have been more than \$50.00. (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 the 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 Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we 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.

Information about the rates and fees of the card described in this Agreement are accurate as of the date of printing, July 2019. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578, or write to us Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.

#### **CLEARLY CASH BACK™ VISA® CREDIT CARD REWARDS PROGRAM TERMS AND CONDITIONS**

These rewards program terms and conditions (the "Terms and Conditions") govern the rewards program (the "Program") for the Clearly Cash Back™ Visa Credit Card ("the Account"). The program is offered by Washington Trust Bank and administered by a third-party service provider. Your Washington Trust Visa credit card is automatically enrolled in the program and is subject to these terms and conditions as well as the program rules posted to the rewards website unless and until we notify you otherwise. Use of your account constitutes your agreement of these terms and conditions.

*How do I enroll in the rewards program?*

All Washington Trust Visa credit cards are automatically enrolled in the program.

*How do I earn cash back?*

You will earn 1.5% in cash back for every \$1 in qualifying net purchases made to your Clearly Cash Back™ Visa credit card. Rewards will be rounded to the nearest whole cent increments. For example, if your qualifying purchase was \$100.25, your 1.5% reward would be \$1.50. If your purchase was \$100.35, you would earn \$1.51.

*What is a qualifying net purchase?*

A qualifying net purchase is a purchase that posts to your account minus any returns, refunds or other adjustments made to your account. If an adjustment results in a negative rewards balance, you must first earn cash back to bring your account balance to zero before earning rewards eligible for redemption.

*What is not considered a qualifying purchase?*

Transactions that do not earn rewards include cash advances, balance transfers, convenience checks that access your account, ATM withdrawals, finance charges and fees, and other cash and transactions considered cash identified by Merchant Category Code (MCC). Visa transactions that are identified by money transfer Business Application Identifiers (BAI) will also be excluded. See Appendix A for a full list of MCC and BAI exclusions.

*Is there a limit for the amount of cash back I can earn or redeem?*

No, you will earn unlimited cash back on qualified net purchases and you can redeem up to your full rewards balance at any time as long as your credit card account is open and in good standing.

*Is there a minimum redemption amount?*

Yes, consumer credit cards (Visa Platinum and Signature) require a minimum rewards balance of \$25 to redeem. Visa Business credit card accounts require a minimum rewards balance of \$50 to redeem.

*How will I see how much cash back I've earned?*

Beginning March 2023, your monthly cardholder statement will display your rewards activity for the previous billing cycle including beginning rewards balance, rewards earned during the statement period, rewards redeemed during the statement period and ending rewards balance.

Business cardholders can view their rewards balance anytime by visiting [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback).

Coming later in 2023, consumer cardholders will be able to access their rewards directly through WTB Online and WTB Mobile.

*How can I redeem my cash back rewards?*

Beginning January 1, 2023, business cardholders can redeem rewards at [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback).

Consumer cardholders can redeem rewards by calling our Priority Service team at 800.788.4578, and coming in 2023, access to rewards redemption will be available directly through WTB Online and WTB Mobile.

You can also contact Washington Trust's Priority Service team at 800.788.4578 for assistance redeeming your rewards.

There are three options to receive your rewards:

Statement credit to your Washington Trust Visa credit card account – allow up to three business days for the credit to post.

Electronic deposit to your Washington Trust checking or savings account – allow up to five business days for the deposit to post.

Gifting rewards (CONSUMER CARDS ONLY) to another Washington Trust consumer credit card – consumer cardholders can select the Gift Rewards option to make the transfer.

*Is a cash back statement credit considered a payment?*

No, you are still required to make your minimum monthly payment by the due date.

*When do my rewards expire?*

Your rewards will expire immediately upon account closure. You must redeem any awards prior to requesting account closure.

After five years – at the end of the month the rewards were earned.

*Will I be notified of rewards that are close to expiring?*

Yes, rewards that are close to expiring will be displayed on your online rewards account. A message will also be displayed on your monthly cardholder statement.

*Can Washington Trust prevent me from receiving or redeeming my rewards?*

Yes, we may limit or prohibit your ability to earn or redeem rewards under certain circumstances including fraud, delinquency, overlimit, violation of the cardholder agreement or account program misuse.

*Can Washington Trust change the terms and conditions or terminate the rewards program?*

Yes, this program can be changed or terminated at any time without notice, restriction or penalty. We reserve the right to terminate or suspend your participation in the program if your account is not in good standing.

Rewards cannot be transferred to another rewards program and have no monetary value until redeemed. You are responsible for any federal, state or local tax liability associated with participating in the rewards program.

*Where can I get more information about the Clearly Cash Back™ rewards program?*

Additional program rules will be available on the rewards site when the program launches. Consumer: [extraawards.com/clearlycashbackcc](https://extraawards.com/clearlycashbackcc)  
Business: [extraawards.com/clearlycashback](https://extraawards.com/clearlycashback). For questions regarding the rewards program, contact our Priority Service team at 800.788.4578.

This Terms and Conditions Agreement is governed by the laws of the state of Washington and by any applicable federal laws. The program is void where prohibited by law. Information about the Clearly Cash Back™ rewards program is accurate as of the date of printing, November 2022. This information may have changed after that date. To find out what may have changed, call us at 800.788.4578, or write to us at Washington Trust Bank, Attn: Credit Card Services, P.O. Box 2127, Spokane, WA 99210-2127. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc.

#### APPENDIX A – Clearly Cash Back™ Rewards Merchant Category Code (MCC) and Business Application Identifiers (BAI) Exclusions

Currently excluded MCCs are: 4829, 6010, 6011, 6012, 6050, 6051, 6211, 6529, 6530, 6532, 6533, 6534, 6536, 6537, 6538, 6540, 7801, 7802, 7995, 9754. Visa transactions that include the following money transfer Business Application Identifiers (BAI) will also be excluded:

AA	Account to Account
BB	Business to Business
BI	Bank Initiated P2P
BP	Non-Card Bill Pay
CD	Cash Deposit
CI	Cash In
CO	Cash Out
CP	Credit Card Bill Payment
FD	Funds Disbursement
FT	Funds Transfer
GD	Government Disbursement
GP	Gambling Payout
LO	Loyalty Credit/Rebate
MD	Merchant Settlement
MP	Merchant Payment
OG	Online Gambling Payout
PD	Payroll Distribution
PP	Person to Person
TU	Prepaid Card Load/Top-Up