

Visa Classic and Platinum Features and Benefits

Cell Phone Protection

This program offers cardholders supplemental reimbursement for damage to or theft of their eligible cell phone. The cardholder must charge their monthly cell phone bill to their covered Visa card. This coverage is subject to a \$50.00 co-payment per claim and a maximum of two (2) claims per twelve (12) month period. Cell Phone Coverage is \$100 per claim/ \$200 per 12 month period; there is a \$50 deductible on all claims.

Emergency Medical/Dental Benefit

The Emergency Medical/Dental Coverage program is an enhancement that offers supplemental coverage to eligible cardholders should an accident occur during a trip paid for by the CU's Visa card. The program provides up to \$2,500 per covered person for emergency medical and dental treatment for accidental injuries or acute medical conditions that occur during a trip. Expenses for covered hotel convalescence are also included to a maximum daily benefit of \$75 per day for a maximum of five consecutive days.

Personal Identity Theft

The Visa Personal Identity Theft provides assistance and monetary reimbursement for costs incurred in correcting a covered identity theft event. Identity theft is the criminal use of a person's identity obtained through their social security number, credit card numbers or other forms of identification.

Personal Identity Theft will provide cardholders with up to \$1,000 in reimbursement coverage. Coverage is provided for the following:

- Lost wages for time taken off to correct an identity theft event.
- Costs incurred to obtain credit reports and to resubmit applications for loans, grants, and credit or debt instruments.
- Costs incurred for notarizing affidavits, long-distance phone calls, and postage.
- Legal fees, if an attorney is needed to defend a customer.

Purchase Security

Purchase Security will replace, repair, or reimburse a cardholder up to a maximum of \$500 per claim for most retail goods purchased entirely with a covered Visa card, for the first 90 days from the date of purchase. Eligible purchases are protected in the event of theft or certain types of damage.

Cardholders can file a claim by going online to [visa.com/eclaims](https://www.visa.com/eclaims) or by calling the toll-free number listed in their Guide to Benefits disclosure.

Return Protection

If a cardholder is dissatisfied with a purchased item of personal property and attempts to return the item to the retailer, and the retailer will not accept it for whatever reason, Return Protection will reimburse the cardholder for the amount purchased (up to the coverage level).

Travel and Emergency Assistance Services

Encountering an emergency situation away from home can be a frightening experience. That's why Visa has created a 24-hour Assistance Center for covered cardholders.

Visa Travel and Emergency Assistance Services represent yet another valuable incentive for carrying a Visa card. This service provides quality assurance to cardholders while they're on the road and allows a CU to position the card as a "frequent traveler's" card, a product designed for cardholders who appreciate the added care and attention in service.

Visa Travel and Emergency Assistance Services cover Visa or other enrolled cardholders (including their spouses and dependent children 22 years of age or under who are traveling with them).

Travel and Emergency Assistance Services are available by calling a dedicated toll free number in the United States, or through a collect telephone number when traveling abroad, 24 hours a day, 7 days a week.

Please note: This program provides assistance only. Cardholders are responsible for the cost of any services received.

The following services are offered:

- **Pre-Trip Assistance** provides information about health precautions, weather reports, currency exchange rates, visas, and immunizations.
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up.
- **Emergency Transportation Assistance** arranges for transportation under medical supervision.
- **Toll-Free Emergency Message Service** can relay emergency messages for travelers and is available 24 hours a day.
- **Prescription Assistance and Valuable Document Delivery Arrangements** accommodate unexpected prescription needs or transport critical documents, which may have been left at home or elsewhere.
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys, U.S. embassies and consulates, bail bond assistance, cash advances, and follow-up assistance.
- **Emergency Ticket Replacement** arranges for the replacement and delivery of new tickets, and assists with ticket reimbursement procedures.

- **Lost Luggage Assistance** arranges cash advances required due to lost luggage, and assistance with obtaining applicable insurance payments when the carrier is unable to locate lost items.
- **Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available.

Travel and Emergency Assistance Services are provided on a best-efforts basis, and may not be available due to problems of time, distance, or location. Visa, its third-party service providers and contractors are not responsible for the availability, cost, use, or results of any medical, legal, or transportation service. Travel and Emergency Assistance Services provide assistance and referrals only; cardholders are responsible for the cost of any actual medical, legal, cash advance, or other service used.

Auto Rental Collision Damage Waiver

Additional (secondary) insurance that covers damage to your rental car. (Rental car fee must be charged to your SOAFCU Visa Classic or Platinum Card; must reject any waiver of liability for damage available from the rental company).

Lost or Stolen Card Reporting

One call to the Visa Assistance Center will block your account to prevent fraudulent charges, and to arrange for a replacement card to be delivered to you. Customer service agents are available 24 hours a day, 7 days a week by calling 866-875-6807. During normal business hours you can call 459-5970 or stop by the nearest branch.