

Your Guide to Benefits describes the benefits in effect as of 4/1/17. 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.

Guide to Benefits

for Visa Signature® Cardholders

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

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

The Power and Prestige of No Preset Spending Limit* Plus Premium Cardmember Services

With a Visa Signature card, you can enjoy the strength, recognition, and acceptance of the Visa brand—with special perks and benefits in addition to the rewards you already earn.

- You'll enjoy access to dozens of everyday benefits, like fine wine and food events, travel packages and savings, and dining perks. Plus enjoy complimentary 24-hour Visa Signature Concierge** service, shopping savings, and special offers from your favorite retailers.
- You're also entitled to security and convenience benefits like Travel and Emergency Assistance Services.

Please retain this guide for the future. It describes in detail some of the important perks and benefits available to you, and will help you enjoy your Visa Signature card.

* Credit Limit: There is no predetermined credit limit for your account. Individual transactions are authorized, at our sole discretion, based on factors such as account history, credit record and ability to make your payment.

** Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS

- **Travel** — Features incredible travel packages, savings and upgrades from leading hotels, resorts and cruises worldwide. Plus, provides exclusive benefits at a collection of over 900 of the world's finest properties with the Visa Signature Luxury Hotel Collection.
- **Entertainment** — Enjoy preferred event access, seating upgrades and more with your Visa Signature card.
- **Fine Wine & Food** — Get year-round benefits and exclusive access at more than 50 select Sonoma County Visa Signature wineries.*
- **Sports** — Get access to once-in-a-lifetime events like the Pro Bowl or find tickets to high-profile games.
- **Visa Signature Concierge**** — Save time and make your life easier with the complimentary Visa Signature Concierge service. Just call anytime, 24 hours a day. The Visa Signature Concierge service can help you find tickets to the top sports and entertainment events, book travel, make dinner reservations,

and even help you find the perfect gift. To use the Visa Signature Concierge service, call (800) 953-7392. For calls outside the United States, call us collect at (630) 350-4551.

- **Shopping** — Cardholders enjoy shopping discounts and offers at premium retailers from jewelry to apparel and electronics.
- **Emergency Card Replacement and Emergency Cash Disbursement** — This efficient, 24 x 7 x 365 worldwide service allows you to quickly and easily get a replacement Visa Signature card sent to you and/or receive emergency cash at a convenient location.
- **Year-End Summary Statement** — At your option, receive a detailed summary of Visa Signature spending during the year for convenient budget analysis and financial planning.
- **Lost/Stolen Card Reporting** — This 24 x 7 x 365 worldwide service saves you valuable time if you need to report a lost or stolen Visa Signature card.
- **Roadside Dispatch®** — Get convenient towing and locksmith referral services in the United States and Canada, available 24 hours a day, 7 days a week. Certain terms and conditions apply.

- **Travel and Emergency Assistance Services** — Get help coordinating medical, legal, and travel services while you're away from home. Certain terms and conditions apply.

For more details go to visa.com/signature.

- * Certain restrictions and limitations apply. Benefits vary at select Sonoma County wineries and are subject to change at any time. Go to <https://sonomawine.com/visa-signature/> for full details.
- ** Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

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.**

- **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 Service** 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.

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call the Benefit Administrator at 1-800-992-6029, or call
collect outside the U.S. at 1-804-673-1675.**

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