



YOUR GUIDE TO CARD BENEFITS

Visa Signature® Card

(20221001)

Your Guide to Benefits describes the benefits in effect as of 8/23/21. 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.

PRESENTING YOUR VISA SIGNATURE PERKS AND BENEFITS

- **Visa Signature Concierge** – 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 your Visa Signature Concierge service, call 1-888-315-6932. For calls outside the United States, call us collect at 1-312-884-8490.¹
- **Travel and Emergency Assistance Services** – Get help coordinating medical, legal, and travel services while you're away from home.
- **Roadside Dispatch®** – Get convenient towing and locksmith referral services in the United States and Canada, available 24 hours a day, 7 days a week.
- **Norton LifeLock** – Take advantage of complimentary Dark Web Monitoring, One-Bureau Credit Monitoring Alerts, Stolen Wallet Assist, and Restoration Assist features. Visit: www.cardbenefitidprotect.com.
- **Travel** – Enjoy premium benefits at a collection of over 900 of the world's finest properties with the Visa Signature Luxury Hotel Collection.²
- **Fine Wine & Food** – Indulge your passion for everything gourmet with special dining and wine experiences. Attend dining events and enjoy complimentary wine tastings and discounts at over 50 select Sonoma County Visa Signature wineries.
- **Sports** – Join Troon Rewards® and save on golf fees and merchandise.

For more details go to visa.com/signature.

¹ Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholder's behalf.
² Certain restrictions, limitations, and exclusions apply.
The benefits described in this Guide to Benefits are subject to change without notice.

VISA SIGNATURE CONCIERGE

Concierge® Services offer you information and recommendations 24x7x365 on valuable travel and entertainment services while you are home or away. Below are services available to You:

Travel and Information Assistance –

- Flight, hotel and car rental reservations
- Pre-trip information for major destinations:
 - International currency, exchange rates, ATM locations, visa/passport requirements, local weather and much more.
 - Local sites/attractions, exhibitions, festivals, museums, holiday and other tourist information in the area where You are traveling.

Entertainment Planning –

- Provide assistance in obtaining tickets to musicals, plays, concerts, ballets, operas, museums, sporting events, etc.
- Offer tickets to sold-out events at higher-than-market value pricing through relationships with trusted secondary market vendors.
- Make reservations or provide tee time information on golf courses and/or resorts. You can also receive detailed information about the requested course such as name, address, number of holes, golf pro name, etc.
- Provide information on leisure tours, tennis courts, health and fitness clubs, shopping location information while traveling and more

Dining –

- Access and make reservations through relationships with restaurants
- Provide assistance with restaurants reservations or booking reservations on your behalf

Business Services –

- Locate and arrange for business equipment rentals and meeting facilities

Specialty Services –

- Provide information on and make arrangements for floral or gift basket delivery
- Undertake specialty research and specialty shopping requests by utilizing all available resources

The following services are not provided by Concierge Services:

- Extensive planning services, such as assistance in wedding planning, is not available; however, the concierge can assist by locating a wedding planner for You.
- Local errand-running services or local personal services such as babysitting; however the concierge can provide professional recommendations (excluding medical recommendations). Professional recommendations would normally be for services that have a significant local presence and can demonstrate they are licensed and insured (for example, for maid cleaning services, a corporate entity such as Merry Maids® would be recommended rather than a local person).
- Services that are illegal, unethical, or immoral

To learn more about Concierge Services, contact us at 1-888-315-6932, or call collect outside the U.S. at 1-312-884-8490.

*Certain restrictions and limitations apply. The costs for goods or services purchased through Concierge Services are the cardholders' responsibility.

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.



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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 canceled.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-825-4062, or call collect outside the U.S. at 1-804-965-8071.

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 included³
- 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 they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they 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 their 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 Roadside Dispatch toll-free when you need them.

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.

³ 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 Capital One 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 Capital One 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.

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.

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