

## Enhanced Benefits for Visa Gold Debit Cardholders

For questions or assistance 24 hours a day, 365 days a year, call the toll-free number on the back of your Visa Gold Debit Card.  
For benefit inquiries call 1-800-VISA-911.

### Wherever you are, Visa is always there for you.

You carry a Visa Gold Debit Card for the purchasing power. But there's more you should know about your card, to make sure you receive all the value it has to offer.

Your Visa Gold Debit Card comes with special benefits that provide you with peace of mind – and often real savings, too – when you're traveling or shopping. And wherever you are, whenever you need assistance, you can take advantage of these valuable services 24 hours a day, 365 days a year.

Be sure to look inside to see all the ways your Visa Gold Debit Card can help you...and please hold on to this directory of benefits for use in the future.

#### A) To protect your purchases... Warranty Manager Service...

- Warranty registration service.
- Extended warranty protection.
- Extended service agreements.

#### B) Purchase security...

- Purchase security will replace, repair or fully reimburse you up to a maximum of \$500 per claim and \$50,000 per cardholder for eligible items purchased entirely with your Visa Gold Debit Card for the first 90 days from the date of purchase in the event of theft or damage due to fire, vandalism, accidentally discharged water, or certain weather conditions.

#### C) When it's time to rent a vehicle...

- Auto Rental Collision Damage Waiver.
- Coverage on a 24-hour basis for damage due to collision or theft.
- Coverage up to the actual cash value of most rental vehicles.

#### D) Auto Rental Discount through AVIS...

- Special discounts off the already lowest available leisure rates on most vehicle groups at participating locations.

#### E) Roadside Dispatch...

- Dependable roadside assistance when you need it.

#### F) When you need help... Travel and Emergency Assistance Services\*...

- Travel and emergency assistance.
- Medical and legal referrals (English-speaking).
- Emergency transportation assistance.
- Ticket replacement, lost luggage, and more.

\*Referrals only. See additional terms.

#### G) Travel Accident Insurance...

- You and your dependents\* become covered automatically when the entire common carrier fare is charged to your eligible Card Account ("Covered Persons"). It is not necessary to notify your financial institution, BNY Mellon Investment Servicing Trust Company, PNC Bank, N.A., the Insurance Company (defined below) or the Plan Administrator (defined below) when the tickets are purchased. Coverage ends when the policy is terminated.

*\*Your spouse, unmarried dependent child(ren), under age nineteen 19 (twenty-five (25) if a full-time student). No age limit for incapacitated child.*

**DEFINITIONS:** Unless the context otherwise requires, the terms listed below when appearing in this Guide to Benefit have the meanings specified below:

"Benefit Administrator" means the entity that provides customer support services hereunder on behalf of the provider of the corresponding service.

"I," "You" or "Your" means the Visa cardholder.

"We, Us, Our" means as the context requires, the Benefits Administrator on behalf of the provider of the corresponding service, or the provider of that service. For the avoidance of doubt, the terms "we," "us," and "our" do not include BNY Mellon Investment Servicing Trust Company, PNC Bank, N.A. or your brokerage firm.

**DISCLAIMER:** *The provider or providers enumerated in a particular section of this Guide to Benefit document, is/are solely responsible for providing you with the benefits described in that section of this Guide to Benefit document. None of PNC Bank, N.A., BNY Mellon Investment Servicing Trust Company or your financial institution are, nor shall they be deemed to be, providers of any benefits described in this Guide to Benefit. In no event shall any of PNC Bank, N.A., BNY Mellon Investment Servicing Trust Company or your financial institution be liable to you or any other person or entity for any direct, incidental, indirect, special or consequential damages arising out of or in any manner in connection with this Guide to Benefit document, the subject matter hereof or your or any other person's or entity's use of, receipt of (or inability to use or receive) the benefits and coverages (including without limitation any insurance coverage) described in this Guide to Benefit document, regardless of the form of action, whether in tort (including negligence or strict liability), contract or otherwise, whether or not any of PNC Bank, N.A., BNY Mellon Investment Servicing Trust Company or your financial institution has been advised of, or otherwise might have anticipated the possibility of, such damages.*

### A) WARRANTY MANAGER SERVICE

#### How do I benefit from Warranty Manager Service?

Warranty Manager Service offers you a number of valuable features, including **warranty registration** and **Extended Warranty Protection**, all available with a simple toll-free telephone call. And with our **Visa Performance Guarantee** you have the option of purchasing affordable Extended Service Agreements.\* Warranty Manager's registration service

helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we'll keep everything on file – so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the time period of the original manufacturer's written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa Gold Debit Card.

#### Why should I register my purchases?

To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won't have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call 1-800-551-8472 (or collect at 410-581-9994) for information regarding the security of registering your purchases.

#### What are the advantages of a Visa Performance Guarantee?

Visa Performance Guarantee is valuable protection you can purchase beyond the benefit provided to you by Visa. It is available to extend your warranty coverage on eligible items for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.

#### Who is eligible for this benefit?

To be eligible for this benefit you must be a valid cardholder of an eligible U.S.-issued Visa Gold Debit Card.

#### What items are covered by Warranty Manager Service Extended Warranty Protection?

Warranty Manager Service Extended Warranty Protection doubles the period of repair service under the manufacturer's written U.S. warranty up to a maximum of one (1) additional year on many items of personal property which have a valid original manufacturer's written U.S. repair warranty of three (3) years or less and which you have purchased entirely on your eligible Visa Gold Debit Card.

#### What items are *not* covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle.
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty.
- Items purchased for resale, professional, or commercial use.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
- Computer software.
- Medical equipment.
- Used or pre-owned items.

#### Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa Gold Debit Card and it meets the terms and conditions of the benefit.

#### Are purchases made outside the United States covered?

Yes, as long as you purchased the item entirely with your eligible Visa Gold Debit Card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty

#### Do I need to keep copies of receipts or any other records?

To file a claim, copies of your Visa Gold Debit Card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty are required. You will need to retain copies of these records unless the purchase is registered.

#### How do I file a claim?

Call the Benefit Administrator at **1-800-551-8472** (or collect at 410-581-9994) immediately upon learning of a product failure. **Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied.** The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure.**

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

For faster filing, or to learn more about the Visa Warranty Manager Service, go to [www.visa.com/claims](http://www.visa.com/claims).

#### What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa Gold Debit Card receipt.
- The itemized store receipt.

- A copy of the original manufacturer’s written U.S. warranty and any other applicable warranty.
  - A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim. This includes bills and, if necessary, a copy of the maintenance record and receipts.
  - The original repair order.
- All claims must be fully substantiated.**

### How will I be reimbursed?

Once your claim has been verified and the terms and conditions of the benefit have been met, the item will be repaired or replaced at the **Benefit Administrator’s discretion**, but for no more than the original purchase price of the covered item as recorded on your Visa card receipt less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000), and fifty thousand dollars (\$50,000) maximum per cardholder. Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

Extended Warranty Protection will pay the facility directly for repairs, if possible, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer’s authorized repair facility are covered.**

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

### Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

\* Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type. Call 1-800-551-8472 for details regarding specific products.

### Additional Provisions for Warranty Manager Service:

These benefits apply only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no benefit shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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

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

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of the Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Visa, BNY Mellon Investment Servicing Trust Company and/or your financial institution can cancel or non-renew the benefit, and if that occurs, you will be notified at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Warranty Manager Service is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-551-8472, or call collect at 410-581-9994.

FORM #VWMGR 10K-50K-3YR – 2010 (04/11)

## B) PURCHASE SECURITY

### What is this Purchase Security benefit?

Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator’s discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Visa Gold Debit Card up to a maximum of five hundred dollars (\$500) per claim and fifty thousand dollars (\$50,000) per cardholder,\* in the event of theft, damage due to fire, vandalism, accidentally discharged water, or certain weather conditions.

### Who is eligible for this benefit?

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa Gold Debit Card.

### What items are covered by Purchase Security?

Your eligible purchases are protected against damage due to the following:

- Fire, smoke, explosion, riot, or vandalism.
- Windstorm, lightning, hail, rain, sleet, or snow.
- Aircraft, spacecraft, or other vehicles.

- Theft (except from autos or motorized vehicles).
- Accidental discharge of water or steam from household plumbing.
- Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

### What items are *not* covered?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer software.
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
- Items purchased for resale, professional, or commercial use.
- Items stolen from automobiles and other vehicles, or common carriers.
- Items that are lost or that mysteriously disappear. “Mysterious disappearance” means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
- Items including, but not limited to, jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
- Theft or damage resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
- Theft or damage resulting from misdelivery or voluntary parting with property.
- Medical equipment.
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard plumbed, garage doors, garage door openers, and ceiling fans.
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Used or pre-owned items.

### Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Visa Gold Debit Card and it meets the terms and conditions of the benefit.

### Are purchases made outside the U.S. covered?

Yes, as long as you purchased the item entirely with your eligible Visa Gold Debit Card and the eligible item meets the terms and conditions of the benefit.

### Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

### Do I need to keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your itemized Visa Gold Debit Card receipt and your store receipt.

### How do I file a claim?

Call the Benefit Administrator at **1-800-553-4820** or collect at 410-581-9994 within sixty (60) days of theft or damage. **Please note: if you do not give such notice within sixty (60) days after the theft or damage your claim may be denied.** The Benefit Administrator representative will ask you for some preliminary claim information and send you the appropriate claim form. **This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of theft or damage.**

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about Visa Purchase Security, go to **www.visa.com/eclaims**.

### What documents do I need to submit with my claim?

- Your completed and signed claim form.
- Your Visa Gold Debit Card receipt.
- The itemized store receipt.
- A police report (**made within forty -eight (48) hours of the occurrence in the case of theft**), fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the theft or damage.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send, **at your expense**, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

### How will I be reimbursed?

Provided that the terms and conditions of the benefit have been met, and depending on the nature and circumstances of the incident, **the Benefit Administrator at its discretion**, may choose to discharge your claim in either of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you usually will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your

eligible Visa Gold Debit Card receipt, less handling and shipping charges, up to a maximum of five hundred dollars (\$500 per claim occurrence and fifty thousand dollars (\$50,000) per cardholder.\*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. In either case, the Benefit Administrator’s payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

**Do I have to file with my insurance company?**

Yes, if you have insurance applicable to the damaged or stolen item (e.g. business owner’s, homeowner’s, renter’s, or automobile) or if you are covered by your employer’s insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.\* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.\*

**\*NOTE: Purchase Security provides coverage on an “excess” coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile, or employer’s insurance policies).**

After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible Visa Gold Debit Card, and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is five hundred dollars (\$500) per claim occurrence and fifty thousand dollars (\$50,000) per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa Gold Debit Card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

**Additional Provisions for Purchase Security:** This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card.

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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

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

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Visa, BNY Mellon Investment Servicing Trust Company and/or your financial institution can cancel or non-renew the benefit for eligible Visa cardholders, and if that occurs, you will be notified at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Purchase Security is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-553-4820 or collect at 410-581-9994.

FORM #VPS 500-50K-90D – 2010 (04/11)

**C) AUTO RENTAL COLLISION DAMAGE WAIVER**

**What is this benefit?**

Subject to the terms and conditions provided in this Guide to Benefit, the Visa Auto Rental Collision Damage Waiver benefit (“Auto Rental CDW”) provides reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse only for that theft or damage not payable by any other party. Here are answers to some commonly asked questions about the benefit.

**Who is eligible?**

You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa Gold Debit Card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

**What is covered?**

Subject to the terms and conditions in this Guide to Benefit, if you do not have personal automobile insurance or any other insurance covering this theft or damage, this benefit reimburses you for the covered theft or damage as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges that occur while you are responsible for the rental vehicle. If you have personal automobile insurance or other insurance covering this theft or damage, the Visa Auto Rental CDW benefit reimburses you for the deductible portion of your personal automobile insurance, and any unreimbursed portion of valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered theft or damage of the rental vehicle while it is your responsibility.

Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

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

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

**The benefit covers:**

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

**How do I activate this benefit?**

For the benefit to be in effect, you must:

- Initiate and complete the entire rental transaction with your eligible Visa Gold Debit Card, and
- Decline the auto rental company’s collision damage waiver (CDW/LDW) option, or similar provision.

*Helpful hints:*

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

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

**Immediately call the Benefit Administrator at 1-800-VISA-911 to report the theft or damage regardless of whether your liability has been established.** If you are outside the United States, call collect at 410-581-9994. The Benefit Administrator will answer any questions you or the auto rental company may have and will then send you a claim form.

**All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days\* following the date of the theft or damage.** Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any incident. You must make every reasonable effort to protect the rental vehicle from theft or damage.

**What is not covered?**

- Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
- Any violation of the auto rental agreement or this benefit.
- Injury of anyone or damage to anything inside or outside the rental vehicle.
- Loss or theft of personal belongings.
- Personal liability.
- Expenses assumed, waived, or paid by the auto rental agency or its insurer.
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
- Depreciation of the rental vehicle caused by the incident including, but not limited to “diminished value.”
- Expenses reimbursable by your insurer, employer, or employer’s insurance.
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
- Wear and tear, gradual deterioration, or mechanical breakdown.
- Items not installed by the original manufacturer.
- Damage due to off-road operation of the rental vehicle.
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection or terrorist activities).
- Confiscation by authorities.
- Vehicles that do not meet the definition of covered vehicles.
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty one (31) consecutive days outside your country of residence.
- Leases and mini leases.

- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended).
- Theft or damage reported more than forty-five (45) days\* from the date of the incident.
- Theft or damage for which a claim form has not been received within ninety (90) days\* from the date of the incident.
- Theft or damage for which all required documentation has not been received within 365 days from the date of the incident.
- Theft or damage from rental transactions which originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

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

Call the Benefit Administrator at **1-800-VISA-911** for help. If you are outside the United States, call collect at 410-581-9994.

**When and where do I have this benefit?**

This benefit is available in the United States and most foreign countries. *No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.* Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Auto Rental CDW will apply.** This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

**How does this benefit apply?**

Within your country of residence, Visa Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for theft or damage reimbursable by your own insurer, employer, employer's insurance, or any other valid and collectible reimbursement; however, it will pay for the outstanding deductible portion or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, you do not have to claim payment from any other source of insurance before receiving the benefit.

**What types of rental vehicles are not covered?**

Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, and Rolls Royce. However, selected models of BMW, Mercedes-Benz, Cadillac, and Lincoln are covered.

An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.

This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people including the driver and which is used exclusively to transport people.

If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 410-581-9994.

**What do I need from the auto rental company in order to file a Visa Auto Rental CDW claim?**

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

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

**How do I file a claim?**

**You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty five (45) days\* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice.** Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.

- Submit the following documentation to the Benefit Administrator:
- The completed and signed Visa Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days\* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim will be denied.
  - A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Visa Gold Debit Card.
  - A statement from your insurance carrier (and/or your employer or employer's insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, a notarized statement of no insurance or reimbursement is required.
  - A copy of the declaration page from your automobile insurance carrier.

The following documents must be obtained from the auto rental company and provided to the Benefit Administrator:

- A copy of the Accident Report Form.
- A copy of the initial and final auto rental agreement(s).
- A copy of the repair estimate or itemized repair bill.
- Two (2) photographs of the damaged vehicle, if available.
- A police report, if obtainable.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

For faster filing, or to learn more about Visa Auto Rental CDW go to [www.visa.com/eclaims](http://www.visa.com/eclaims).

**If you experience difficulty in obtaining all the required documents within ninety (90) days\* of the date of theft or damage, just submit the claim form and any documentation you already have available.**

**NOTE: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage.**

**Do I have to do anything else?**

Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim. However, if the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies

*\*Not applicable to residents of certain states.*

**Additional Provisions for Auto Rental CDW:** You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from theft or damage. This provision will not be unreasonably applied to avoid claims.

If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.

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

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of this Guide to Benefit have been complied with fully.

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

Termination dates may vary by financial institutions. Visa, BNY Mellon Investment Servicing Trust Company and/or your financial institution can cancel or non-renew the benefit, and if that occurs, you will be notified at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. Auto Rental CDW is insured by Indemnity Insurance Company of North America.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-VISA-911. If you are outside the United States, call collect at 410-581-9994.

FORM #VARCDW – 2010 (Stand 04/11)

**D) AUTO RENTAL DISCOUNT MEMBER BENEFITS**

AWD #B805000

For AVIS Auto Rental discount, call 1-800-831-8000 and provide the Avis Worldwide Discount (AWD) number. When you use this Visa Gold Debit Card to rent a vehicle, you are entitled to the best available discount rates at Avis. Please be aware that certain local franchises may not honor company-wide discount programs but may offer special rates of their own. Simply provide your special rental rate code when you make your rental reservations.

Avis	B805000
<ul style="list-style-type: none"><li>• Special discounts off the already lowest available leisure rates on most vehicle groups at participating locations.</li><li>• Even higher savings on special leisure rates during certain periods at select locations.</li><li>• Free unlimited mileage for most rental vehicles.</li><li>• Coupons for more savings...And the coupons may be combined with your Avis Worldwide Discount (AWD).</li></ul>	

**E) ROADSIDE DISPATCH**

**For Roadside Assistance, call 1-800-Visa-Tow (1-800-847-2869).**

**What is Roadside Dispatch?**

Roadside Dispatch is a Pay-Per-Use Roadside Assistance Program provided expressly for Visa Gold Debit Cardholders. 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 \$59.95 per service call, the program provides:**

- Towing – up to 5 miles included<sup>1</sup>.
- Tire Changing – must have good, inflated spare.
- Jump Starting – battery boost.
- Lockout Service – (no key replacement).
- Fuel Delivery – up to 5 gallons (cost of fuel not included).
- Winching<sup>2</sup> – (within 100 feet of paved or county maintained road only).

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 dispatch the police and remain on the phone with you at your request until the police arrive.) Not only will you not have to search for the name of a local tow operator, we may even save you money because our rates are pre-negotiated. All fees are conveniently billed to your Visa Gold Debit Account.

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-Visa-TOW - It's that easy!**

<sup>1</sup> Rates apply to vehicles up to one ton gross vehicle weight only. 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.

<sup>2</sup> Additional fees may apply for winching services under certain circumstances.

Note: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. None of Visa, PNC Bank, N.A., BNY Mellon Investment Servicing Trust Company or your financial institution 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, none of Visa, PNC Bank, N.A., BNY Mellon Investment Servicing Trust Company or your financial institution provides any assurance as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc. This program may be discontinued at any time without prior notice. Program void where prohibited.

**F) TRAVEL & EMERGENCY ASSISTANCE SERVICES  
What are Travel and Emergency Assistance Services?**

*Help when you don't know where to turn.* You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

*We will make every reasonable effort to respond when you have an Emergency – even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.*

**Who is eligible for Travel and Emergency Assistance Services?**

You, your spouse, and your children (provided the children are dependents under twenty-two (22) years old) may all take advantage of these special emergency services.

**How do I get these services?**

They're as close as the nearest phone. You simply call the Benefit Administrator at **1-800-992-6029** any hour of the day or night. If you are outside the United States, call collect at 804-673-1675.

**Is there a charge for these services?**

No. Visa Travel and Emergency Assistance Services are available to eligible Visa Gold Debit Cardholders at no additional charge. **Please note: Visa Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.**

**What are the specific services and what do they provide?**

Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Emergency Message Service** can record and relay emergency messages for travelers, immediate family members, or business associates. **NOTE: Visa will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully.**
- **Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor

your condition, keep in contact with your family, and provide continuing liaison; and help you arrange medical payments from your Visa Gold Debit or personal account. **NOTE: All costs are your responsibility.**

- **Legal Referral Assistance** can arrange contact with English speaking attorneys and with U.S. embassies or consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa Gold Debit or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **NOTE: All costs are your responsibility.**
- **Emergency Transportation Assistance** can help you make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. **NOTE: All costs are your responsibility.**
- **Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. **NOTE: All costs are your responsibility.**
- **Lost Luggage Locator Service** can help you through the common carrier's claim procedures or can arrange shipment of replacement items if an airline or common carrier loses your checked luggage. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. **However, you are responsible for the cost of any replacement items shipped to you.**
- **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. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. **However, 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. **NOTE: All costs are your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. **NOTE: All costs are your responsibility.**
- **Pre-Trip Assistance** can give you information on your destination before you leave – information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

**Additional Provisions for Travel and Emergency Assistance Services:**

The benefit described in this Guide to Benefit will not apply to Visa Gold Debit Cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. For general questions regarding this benefit, call the Benefit Administrator at 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.

FORM #VTEAS 2010 (Stand 04/11)

**G) TRAVEL ACCIDENT INSURANCE**

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 Visa Gold Debit 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 Visa Gold Debit Cardholder, you are covered beginning on March 15, 2011 or the date your credit card is issued, whichever is later.

You and your dependents<sup>1</sup> become covered automatically when the entire Common Carrier fare is charged to your covered Visa Gold Debit Card account (“Covered Persons”). It is not necessary to notify your financial institution, BNY Mellon Investment Servicing Trust Company, PNC Bank, N.A., the Insurance Company (identified below), or the Plan Administrator (identified below) when tickets are purchased. Coverage ends when the policy is terminated.

For the purpose of this section of the Guide to Benefit, capitalized terms not otherwise defined have the meanings set forth below under “Terms.”

**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 & 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.

**Terms**

**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 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 Covered 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.

**Insurance Company** means Virginia Surety Company, Inc.

**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; (b) charged to your Gold Debit 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.

**Exclusion:** 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 by 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 your Gold Debit Card 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 or BNY Mellon Investment Servicing Trust Company.

**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 policy, issued to the financial institution trust. 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: CBSI Enhancement Services  
550 Mamaroneck Avenue, Suite 309  
Harrison, NY 10528

*Underwritten by:* Virginia Surety Company, Inc.  
175 West Jackson Blvd. 11th floor  
Chicago, IL 60604

**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.

<sup>1</sup>Your spouse, unmarried dependent child(ren), under age nineteen (19) (twenty-five (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 mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty (50%) of your benefit amount.

**Additional Provisions for Travel Accident Insurance:** Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (the "Insurance Company"). The Insurance Company reserves the right to change the benefits and features of all these programs.

Visa, BNY Mellon Investment Servicing Trust Company, your financial institution or the Insurance Company can cancel or choose not to renew the insurance coverages for all Covered Persons. If this happens, the accountholder will be notified at least thirty (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 Gold Debit Card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled 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 Covered Person 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 the applicable Covered Person examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

FORM #VTAI – 2010 (Stand 04/11)

Visa Assistance Center Worldwide Toll-Free Directory					
Anguilla	1-800-847-2911	Greece	00-800-11-638-0304	Philippines	1-800-1-111-9015
Antigua	1-800-847-2911	Grenada	1-800-847-2911	Portugal	(A) 800-8-11-824 or
Aruba	800-1518	Guam	1-800-847-2911		(E) 0800-8-11-107
Australia	1-800-12-5440	Guatemala	1-800-999-0115	Puerto Rico	1-800-847-2911
Austria	0800-296704	Hong Kong	800-96-7025	Saba*	1-800-847-2911
Bahamas	1-800-847-2911	Hungary	06-800-11272	Saint Eustatius*	1-800-847-2911
Bahrain	800-006	India	001-800-9409114	Saint Kitts	1-800-847-2911
Barbados	1-800-847-2911	Indonesia	001-803-1-933-6294	Saint Maarten*	1-800-847-2911
Belgium	(A) 0800-1-8397 or	Ireland, Republic of	1-800-55-8002	San Marino	800-819-014
	(E) 0800-18756	Israel	1-800-941-1605	Singapore	800-110-0344
Bermuda	1-800-847-2911	Italy	(A) 800-819-014 or	South Africa	0800-990-475
Bonaire*	001-800-847-2911		(E) 800-877-232	Spain	(A) 900-99-1124 or
Brazil	0800-891-3680	Jamaica	0-800-847-2911		(E) 900-99-1216
British Virgin Islands	1-800-847-2911	Japan	00531-11-1555	Sweden	(A) 020-79-5675 or
Canada	1-800-847-2911	Korea, Republic of	00798-11-908-8212		(E) 020-7931-46
Cayman Islands	1-800-847-2911	Liechtenstein	0800-89-4732	Switzerland	(A) 0800-89-4732 or
Chile	1230-020-2136	Luxembourg	(A) 0800-2012 or		(E) 0800-89-2733
China	10-800-110-2911		(E) 0800-2383	Taiwan	00801-10-3008
Columbia	01-800-912-5173	Malaysia	1-800-80-0159	Thailand	001-800-11-535-0660
Costa Rica	0800-011-0030	Mexico	001-800-847-2911	Trinidad/Tobago	1-800-847-2911
Curacao*	001-800-847-2911	Monaco	0800-90-1179	Turkey	00-800-13-535-0900
Denmark	(A) 80-010277 or	Montserrat	1-800-847-2911	Turks & Caicos	0-1-800-847-2911
	(E) 800-18588	Netherlands	(A) 0800-022-3110 or	United Kingdom	(A) 0800-89-1725 or
Dominica	1-800-847-2911		(E) 0800-224176		(E) 0800-89-5082
Dominican Republic	1-800-847-2911	Nevis	1-800-847-2911	United States	1-800-847-2911
Finland	0800-11-0057	New Zealand	0800-44-3019	Uruguay	00-0411-940-7915
France	(A) 0-800-90-1179 or	Norway	(A) 800-12052 or	U.S. Virgin Islands	1-800-847-2911
	(E) 0-800-90-1179		(E) 800-12-802	Venezuela	0-800-1-002167
Germany	(A) 0800-811-8440 or	Okinawa	00531-11-1555		*Netherlands Antilles
	(E) 0800-814-9100	Panama	001-800-111-0016		
Please Note: (A) Dialing from the Americas or Asia (E) Dialing from Europe					
If the country you are in is not listed, or if you experience difficulties using any of the toll-free numbers, call collect (410) 581-9994.					
This coverage and description supersedes any coverage and description you may have received earlier. Please read and retain for your records.					