

Your Advancial Visa Signature®

GUIDE TO BENEFITS

With Advancial 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.

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.

[Look inside for additional information on Visa Signature card perks and benefits.](#)



Your Guide to Benefit describes the benefit in effect as of 04/01/2023. 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.

For questions about your account, balance, or rewards points, please call Advancial at 1.800.322.2709 or 214.880.0141.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

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 1.800.673.1675.

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.

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 Services** - provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. All costs are Your responsibility.

- **Prescription Assistance and Valuable Document Delivery Arrangements** - can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. All costs are Your responsibility.
- **Pre-Trip Assistance** - can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

DEFINITIONS

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

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

ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification.

The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or canceled. For more information about the benefit described in this guide, call the Benefit Administrator at 1.800.992.6029, or call collect outside the U.S. at 1.804.673.1675.

ROADSIDE DISPATCH®

For roadside assistance, call 1.800.847.2869.

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

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

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

- **Standard Towing** - Up to 5 miles included*
- **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 nonemergency 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 is available, 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

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 \$79.95. 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.

*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 Advancial Federal Credit Union 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 Advancial Federal Credit Union 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.

VISA LUXURY HOTEL COLLECTION

Book your stay online at www.visasignaturehotels.com or call 1.800.953.7392.

The Visa Signature Luxury Hotel Collection delivers a premium collection of benefits. Reserved for Visa Signature cardholders, this set of benefits is designed to help ensure guests have an unparalleled experience*:

- Best available rate guarantee
- Automatic room upgrade upon arrival, when available
- Complimentary in-room Wi-Fi, when available
- Complimentary breakfast for two
- \$25 USD food or beverage credit
- VIP guest status
- Late check-out upon request, when available

A selection of superior properties - including brands like Peninsula, Park Hyatt and Shangri-La - comprise the Visa Signature Luxury Hotel Collection. From boutique gems to world famous resorts, each hotel is evaluated annually to help ensure it continues to meet the highest standards.

*Some restrictions and limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

During COVID-19 (until further notice), we are unable to match rates through our Best Available Rate Guarantee. There may be restrictions or closures of hotel facilities, including food and beverage, spa and others. Such restrictions or closures may inhibit the hotel's ability to fulfill some of the Visa Signature benefits as stated. For more information please visit <https://www2.visasignaturehotels.com/coronavirus-information/>.

VISA SIGNATURE CONCIERGE SERVICE

To use the services, simply call anytime 1.800.953.7392. If you are outside the United States, call collect at 1.630.350.4551.

Your Advancial Visa Signature card helps you enjoy the things you love with complimentary Visa Signature Concierge* service 24 hours a day, wherever you are, for assistance booking flights, hotels, ground transportation, event tickets and more - even dinner reservations or golf tee times. It's the perfect way to get the most out of every benefit your Visa Signature card provides - from unforgettable travel around the world to once-in-a-lifetime dining, sports and shopping experiences.

*Advancial Federal Credit Union 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.

ID NAVIGATOR POWERED BY NORTONLIFELock

To confirm eligibility, visit www.cardbenefitidprotect.com.

Visa Signature cardholders have access to **ID Navigator** Powered by NortonLifeLock.

This benefit includes:

- **Dark Web Monitoring** - continuously patrols the Dark Web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** - sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** - a stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **Privacy Monitor** - scans dozens of popular people-search and data broker websites to identify where your information may be exposed and provides site-by-site instructions to help you request that your information be removed.
- **One-Bureau Credit Monitoring Alerts¹** - helps you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** - provides instructions and links to quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist** - U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m. - 5 p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. **Note:** Visa cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.
- **U.S.-Based Member Services & Support** - available Monday to Friday 6 a.m. - 6 p.m. PST; and Saturday 7 a.m. - 1 p.m. PST.

No one can prevent all cybercrime or identity theft.

¹ Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive credit features from Equifax. You will receive credit features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.