

- 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.

#### Visa Signature Luxury Hotel Collection

Visa Signature Luxury Hotel Collection is a hand-selected portfolio comprised of some of the world's most prestigious properties, each offering a unique collection of benefits designed to give an unparalleled experience.

Refer to <https://usa.visa.com/pay-with-visa/cards/visa-credit-cards/visa-signature-credit-cards.html> for additional details.

#### Visa Signature Concierge

The Visa Signature Concierge service provides Visa Signature cardholders with personalized information and options on a wide range of services related to travel, dining and entertainment.<sup>3</sup> The Concierge Service is available 24/7 and fulfills the following types of requests:

- **Travel Coordination:** Domestic and international planning for air travel, lodging, recreation and ground transportation, including reservations and arrangements
- **Dining, Entertainment and Recreation:** Sports and performance event tickets and dining reservations
- **Personal Services:** Gift ideas and flower delivery

#### Visa Signature Perks

Visa Signature lifestyle benefits include a range of offers and special benefits for Visa Signature cardholders in the following categories: travel, entertainment, fine wine and food, sports and shopping. Refer to <https://usa.visa.com/pay-with-visa/cards/visa-credit-cards/visa-signature-credit-cards.html> for additional details.

#### Annual Activity Summary

The Annual Activity Summary provides cardholders with a money-management tool that helps with:

- Tax-time preparation
- Basic record keeping
- Budgeting
- Identifying business expenses
- Income tax business statements
- Detailed and at-a-glance reports
- Reducing year-end questions

<sup>2</sup>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.

<sup>3</sup>Reliant Federal Community 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](https://visasignatureconcierge.com).



*Important information for our members regarding the benefits of the Visa Signature Credit Card.*

**reliant**<sup>1</sup>  
COMMUNITY FEDERAL CREDIT UNION

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## Identity theft continues to evolve and so do NortonLifeLock solutions

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly, should the unexpected happen.

The dark web is continuously patrolled for information that may belong to you, and you're notified if it's found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.<sup>1</sup> And if your wallet is stolen, you'll receive guidance to help cancel or replace credit cards, insurance identification and other key documents.

Should you become a victim of identity theft, a U.S.-based Identity Restoration Specialist will provide guidance and next steps to assist you. As a Visa cardholder, you will also have access to special discounts if you are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.

To confirm eligibility, visit [www.cardbenefitidprotect.com](http://www.cardbenefitidprotect.com). Once verified, you will be redirected to the offer page on Norton.com where ID Navigator enrollment is available.

### Smart tools to help against the evolving threat of identity theft

How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:

- **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.
- **One-Bureau Credit Monitoring Alerts<sup>1</sup>** - 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 so you can 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 features such as the LifeLock Million Dollar Protection™ Package.
- **US-based Member Services & Support** is available Monday to Friday 6 a.m. - 6 p.m. PST; and Saturday 7 a.m. - 1 p.m. PST.

No one can prevent identity theft.

<sup>1</sup>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.

### Roadside Dispatch\*

As an eligible Reliant Community Federal Credit Union cardholder, you have access to Roadside Dispatch\*, a pay-per-use roadside assistance program. Simply call **1-800-847-2869**, 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set fee per service call. No membership is required and you don't need to pre-enroll. No annual dues. No limit on usage.

### Add peace of mind to your itinerary

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- **Standard Towing** - up to five miles included<sup>2</sup>
- **Tire Changing** - you must have a good, inflated spare tire
- **Jump Starting**
- **Lockout Service** - no key replacement
- **Fuel Delivery** - up to five gallons (plus the cost of fuel)
- **Standard Winching**

**Note:** Customers must pay service provider for mileage over five 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. Additional fees may apply for winching services under certain circumstances.

**Additional Terms:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Reliant Community 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 Reliant Community 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. Services provided by United States Auto Club, Motoring Division, Inc. Current fee for a standard service call is \$69.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

### Travel and Emergency Assistance Services

Emergencies can escalate quickly when you are traveling away from home. Something that is relatively straightforward 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.**