



Your Guide to Benefit describes the benefit in effect as of 4/1/17 Benefit information in this guide replaces any prior benefit information You may have received. Please read and retain for Your records. Your eligibility is determined by Your financial institution.

Travel Accident Insurance Description of Coverage



This Description of Coverage is provided to all eligible Visa® Classic cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Principal Sum: \$150,000

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNES

Eligibility and Period of Coverage

As a **Visa Classic** cardholder, you are covered beginning on **April, 1, 2010** or the date your credit card is issued, whichever is later.

You and your dependents* become covered automatically when the entire Common Carrier fare is charged to your covered **Visa Classic** card account ("Covered Person"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

*Your spouse, unmarried dependent child(ren), under age 19 (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 percent (50%) of your benefit amount.

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 and 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.

Definitions

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 insured person which are the direct cause of Loss, independent of disease cause of Loss, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

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 and (b) charged to your **Visa Classic** 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.

CLAIMS SNAPSHOT

You purchase your entire Common Carrier fare with your covered card



While traveling on your Covered Trip you have an accidental bodily injury which results in a loss



20 DAYS

Written notice of claim should be mailed to the Plan Administrator



Claim settled



Exclusions: 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 on 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 **Visa Classic** 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.

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 master policy form number, VSC-VCC-01 (2/00). 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 Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Underwritten by:

Virginia Surety Company, Inc.
175 West Jackson Blvd.
Chicago, IL 60604

Additional Provisions for Travel Accident Insurance

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as Company). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least 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 **Visa Classic** privileges have been suspended or cancelled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled 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 Insured 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 you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

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.



For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-628-8472.



Your Guide to Benefit describes the benefit in effect as of 2/1/2021. Please read and retain for Your records. Your eligibility is determined by Your financial institution.



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.

To confirm eligibility, visit www.cardbenefitidprotect.com.

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 Monitoring¹. 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 help guide you on the next steps to take to help resolve the issue.

As a Visa® cardholder, you will also have access to special discounts on other NortonLifeLock™ products.

Here's how the benefit 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 replaced key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **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 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.
- **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.

Existing NortonLifeLock™ ID Theft Protection Members

Contact NortonLifeLock™ (1-866-228-2261) to discuss your needs if you are interested in ID Navigator Powered by NortonLifeLock™.

For cardholders who wish to learn more or enroll in ID Navigator Powered by NortonLifeLock™:

Visit www.cardbenefitidprotect.com, and complete the eligibility verification. Once verified, you will be redirected to the offer page on Norton.com where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

No one can prevent all identity theft.

¹Two 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.

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.



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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 non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them. **1-800-847-2869—it's that easy!**

Additional Terms:

Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa® nor Yolo FCU 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 Yolo FCU 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.

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

*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.



For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-554-1275, or call collect outside the U.S. at 1-804-673-6497.



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Visa® Account Updater

Avoid payment interruptions when your card number changes.

Saving your card number with billers and merchants makes paying quicker and easier. But when your card number or other payment information changes and your card is reissued, it can be a hassle to update it.

With Visa Account Updater (VAU), you can often:

- Skip the hassles of updating your payment information.
- Avoid declined payments and service interruptions.
- Count on Yolo Federal Credit Union to keep your card information secure.

What is Visa Account Updater?

VAU is a free service to Visa cardholders that provides a way for issuers to securely communicate the most recent cardholder account (card number and expiration date) information to Visa. Participating Card-on-File (COF) merchants use this to verify cardholder information prior to the next billing cycle* and before processing recurring customer payments. Examples include subscription services (such as Netflix) and utility companies.

With VAU, cardholders will no longer have to provide updated card information to participating COF merchants when their card is reissued due to normal expiration or if it is lost or stolen. Updated card information is available within two (2) business days after the card number or expiration date changes. This means recurring payments are more likely to be successful because the outdated card information is automatically updated.

Discontinue or opt-out of VAU

Cardholders may opt-out of VAU at any time by contacting their financial institution and submitting the opt-out form.

Merchant Verification

Not all merchants subscribe to VAU. To verify if a specific merchant has elected to participate, contact the merchant(s) directly. Participation in this service is at the merchant's discretion and not shared with Financial Institutions.

*Updates are not guaranteed before the next billing cycle.



For more information about the benefit described in this guide, contact the Member Service Center at 530-668-2700.



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Shipt

Same day delivery done right. Enjoy one month of free Shipt membership, then three months of membership at 50% off, with free delivery on orders over \$35 with your Visa® Classic Credit Card.

Offer Valid from 9/17/2021 through 12/31/2024.

More Americans are shopping online since the start of the pandemic. Shipt provides a seamless online shopping experience that connects customers with expert shoppers through a user-friendly app to deliver groceries, household essentials, and more from local stores in as soon as one hour. Shipt provides delivery services from over 120 retailers, including Target, Costco, CVSs, and more, and is available in over 5,000 U.S. cities with 80% of households covered nationwide. With Shipt, members save an average of an hour/ per order, meaning they get time back in their day to with as they please.

Shipt FAQs

How long do I have to enroll in this offer and how long is it valid for?

- Cardholders may enroll in this offer from 9/17/2021 through 12/31/2024 (“Term”).

I already have a Shipt membership. Is my Yolo FCU Credit Card eligible for this offer?

- Yes! When your existing membership expires, you’ll be eligible for a free renewal with your Yolo FCU Credit Card. You will receive a complimentary 3-month extension of membership with this offer.

How does the Shipt membership work?

- Shipt members get access to unlimited deliveries from a variety of local stores. After the Shipt offer expires, members will be charged the then-current rate to continue receive unlimited, same-day deliveries.

What happens when my complimentary membership ends?

- For cardholders who do not have an existing Shipt membership today, once the discounted membership ends, cardholders are auto-renewed into the paid monthly membership at the then-current monthly rate.
- For cardholders who already have a Shipt membership, once the complimentary 3-month extension of membership ends, cardholders are auto-renewed into the paid membership at the then-current rate.
- You may cancel your membership at any time before the renewal dates.

Will my price change?

- If Shipt changes the annual fee for membership, Shipt will notify you and provide you with the opportunity to change your membership before it is renewed.

Can authorized users of my Yolo FCU Credit Card also utilize these benefits?

- Offer may only be redeemed once per unique card number by the primary cardholder or authorized user, whoever activates first.

Shipt Account Management

I’m new to Shipt. How do I activate my offer?

- Go to www.shipt.com/visa/ to create a Shipt account and activate your offer.

I’m already as Shipt member, how do I activate my offer?

- You can activate your existing Shipt member benefits from the account section on www.shipt.com/login and mobile apps, or any of the Visa promotional banners throughout the apps.

How can I cancel the Shipt off on my Yolo FCU Credit Card?

- You can cancel your membership at any time by reviewing your subscription through your account at www.shipt.com/login.
- Or contact Shipt via email at support@shipt.com.

Card on File

What happens if I use a different card to complete my order purchase on Shipt?

- If you complete your order purchase with a payment method other than your Yolo FCU Credit Card enrolled in this Shipt offer, you will be charged a \$10 delivery fee. Switch back to the Yolo FCU Credit Card used to enroll in the Shipt off to receive free delivery on your next order over \$35.

What happens if I use a different card to pay for my discounted Shipt membership as part of this offer?

- If you charge to another eligible Visa Credit Card, your Shipt membership may change.

My Yolo FCU Credit Card was recently stolen or lost. I now have a new card number. What is going to happen to my benefit?

- Don't worry! In order to retain the benefit, all you need to do is login to your Shipt account, change your enrolled card and update your payment information with a new, qualifying Yolo FCU Credit Card.

My Yolo FCU Credit Card recently expired. I now have a new card number. What is going to happen to my benefit?

- To retain your benefit, all you need to do is login to your Shipt account, change your enrolled card and update your payment information with a new, qualifying Yolo FCU Credit Card.

Shipt Customer Service

For help with your Shipt membership or orders, visit help.shipt.com/.

Call, livechat, or email Shipt support for assistance

- Chat: help.shipt.com/
- Email: support@shipt.com
- Phone: 205-502-2500

Who do I contact if there's something wrong with my order?

- You can report an item issue on the Shipt website or through the app.
- Log into your account and select "Orders."
- Select the order that had an issue.
- Find the item(s) you would like to report.
- Select "Report issue."
- When prompted, choose the issue reason.
- An email will automatically be sent to the Shipt support team, who will follow up with you via email within a 24-48 hour window.

Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit shipt.com/offer-terms-for-visa.



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Sofar Sounds

Founded by musicians, for those who love music. Enjoy the perks that come with your Visa® Classic Credit Card in an intimate setting and up and coming artists.

Offer valid from 9/14/2021 through 9/13/2023.

Sofar has reinvented the model for live music to create a small and intimate concert paired up with diverse up and coming musicians. Each concert features a range of music styles, from folk to reggae, spoken word to jazz. It's the place to discover new artists and music. To date, nine Grammy nominated artists have played Sofar sets, including Ed Sheeran, Billy Elish, and Leon Bridges.

Sofar shows are located in 58 counties and 400+ cities globally. Top U.S. include: New York City, Los Angeles, Washington D.C., San Francisco, Dallas, Nashville, Boston, Seattle, and Austin.

Cardholders receive access to exclusive ticket presale window 7 days before select Sofar Sounds shows are made available to the general public. Twice per calendar year, cardholders will be eligible for one free ticket per show during the Visa presale period with a ticket purchase of one or more tickets.

Sofar Sounds enrollment:
www.sofarsounds.com/visaoffer.

Sofar Sounds FAQs

How long do I have to enroll in this offer and how long is it valid for?

- The offer will be valid for redemption from 9/14/2021 through 9/13/2023.

What benefits do I receive as a Yolo FCU cardholder?

- Enrolled cardholders will receive access to an exclusive ticket presale window 7 days before select shows are made available to the general public and, twice per calendar year, 1 free ticket per show during the presale period. See the Sofar Sounds' Offer for Visa Terms for more details at www.sofarsounds.com/visaoffer/consumer-terms-and-conditions.

How much are Sofar Sound tickets?

- Sofar Sounds ticket costs vary by region and type of show. For shows where tickets are sold in advance, tickets range from \$10-30 (or regional equivalent).
- At free, independently organized Sofar Sounds community shows, organizers 'pass the hat' to collect money for artists and to help cover event expenses, with \$0 going back to the business.

How do I access the Visa presale tickets?

- Enter your Yolo FCU Credit Card to verify eligibility on www.Sofarsounds.com/visaoffer. Once your Yolo FCU Credit Card has been verified, you will be directed to the Visa presale page. Shows included in the presale will include a Visa logo. Once you've found the eligible show you want to attend, simply purchase your tickets using your verified Yolo FCU Credit Card.

How do I redeem my free ticket?

- If eligible, your free ticket will be automatically applied to your order at checkout.

Do I lose one of my two free tickets if a show is canceled?

- No, if you're looking for support with a free ticket refund, please reach out to the Sofar Sounds team at Sofar.co/contact-us for assistance.

If I can't make the show, what options do I have?

- All ticket sales are final, unless a show is canceled or postponed. However, if you can't make the show you purchased tickets to, Sofar Sounds may be able to offer you a transfer to another show as long as you let them know at least 72 hours before the show.
- Request a transfer at: help.sofarsounds.com/hc/en-us/requests/new.

Sofar Sounds Eligibility

If I have a Yolo FCU Credit Card, how many times can I use the benefit?

- All cardholders receive unlimited access to the 7-day presale window and, twice per calendar year, 1 free ticket per select Sofar show during the presale period with ticket purchase. See the Sofar Sounds' Offer for Visa Terms for more details at www.sofarsounds.com/visaoffer/consumer-terms-and-conditions.

If I have redeemed my two free tickets, when will I be eligible for more?

- Cardholders will be eligible for two free tickets each calendar year during offer period. If you have redeemed your free tickets within a given year, January 1st of the next year will be the next opportunity to redeem another free ticket per show with purchase.

Billing Questions

Can I use a different Credit Card to pay for my tickets during the presale window?

- No, you must use the Yolo FCU Credit Card used for your eligibility verification as the payment method for your ticket purchase.

During the presale, can I add another promo code at checkout?

- The Sofar Sounds' benefit for Visa cannot be combined with another offer. If you enter another promotional code at checkout, then the free ticket (if eligible) will be removed from the cart and replaced with the applicable new promotional code.

Terms & Conditions

What are the Sofar Terms and Conditions?

- Terms of Service for Sofar Sounds can be found at www.sofarsounds.com/terms_and_conditions.
- Sofar Offer Terms for Visa cardholders can be found at www.sofarsounds.com/terms_and_conditions.

What is the Sofar Privacy Policy?

- The Sofar Privacy Policy can be found at www.sofarsounds.com/terms_and_conditions.

How can I get help with my Sofar account?

- If you're a cardholder and are looking for support, please reach out to Sofar team at Sofar.co/contact-us.

Offer Terms apply. See details at www.sofarsounds.com/visaoffer/consumer-terms-and-conditions.