

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

No. Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

**Please Note:** 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, their immediate family members, or business associates. *Please Note: 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.*
- ▶ **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 Visa or personal account. *Please Note: 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. *Please 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. *Please Note: 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. *Please Note: 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 Visa or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. *Please 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 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. *Please Note: 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 prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. *Please Note: 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.

**ADDITIONAL PROVISIONS FOR TRAVEL AND EMERGENCY ASSISTANCE SERVICES**

The benefit described in this Guide to Benefit will not apply to Visa 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.

FORM #VTEAS – 2013 (Stand 04/14) TEAS-O

**SIGNATURE BENEFITS\***

• **Travel** – Enjoy complimentary hotel and transportation discounts, including a best available rate guarantee, \$25 food or beverage credit, and more when you book through the Visa Signature Luxury Hotel Collection. For details on all travel benefits, go to [visa.com/signature](http://visa.com/signature).

• **Entertainment** – Get access to special movie ticket offers at [fandango.com/visasignature](http://fandango.com/visasignature) and other entertainment offers at [visa.com/signature](http://visa.com/signature).

• **Fine Wine & Food** – Indulge your passion for everything gourmet at dinging and wine events and complimentary wine tasting at Sonoma County wineries.

• **Sports** – Get up close and personal at once-in-a-lifetime sports events like the Pro Bowl. Get special golf benefits at Pebble Beach Resort.

• **Shopping** – Enjoy discounts and special offers at premium retailers, from jewelry to apparel and electronics.

**For more details go to [visa.com/signature](http://visa.com/signature).**

\* Certain restrictions, limitations, and exclusions apply.

**Additional Visa Signature Benefits**

**Cardholder Inquiry Service**

Inside US 1-800-VISA-911  
Outside US/Collect 0-410-581-9994

Provides customer support for general inquiries and provides product or service information to all Visa cardholders.

**Emergency Card/Cash Replacement**

1-800-VISA-911

**Card Replacement:** Cardholders can get a card replaced within one business day, or in some cases, within 24 hours.

**Cash Replacement:** Cardholders can get an emergency cash advance disbursed or a card replaced within one business day, or in some cases, within 24 hours.

**Lost or Stolen Card Reporting**

Inside US 1-800-VISA-911  
Outside US/Collect 0-410-581-9994

Enjoy peace of mind knowing that if your Visa card is ever lost or stolen, assistance is only a phone call away.

**VISA Signature® Concierge\* Service**

Find tickets to top sports and entertainment events, book travel, make dinner reservations, and more.

Your Catholic Vantage Financial Visa Signature® card helps you enjoy the things you love with complimentary Visa Signature® Concierge\* service 24 hours a day, wherever you are. Simply call the Visa Signature Concierge\* for help booking travel, obtaining popular sports and entertainment tickets, making restaurant reservations and much more. Call the Visa Signature Concierge\* anytime at (800) 953-7392. For calls outside the United States, call us collect at (630) 350-4551.

\* Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders’ behalf.



**Your Guide to Benefits describes the benefit in effect as of 4/1/14.** 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.

**VISA® Signature Card Guide to Benefits**

For questions about your account, balance, or rewards points please call the customer service number on your Visa card statement.

**Warranty Manager Service**

**What is this benefit?**

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Visa card. You can access these features with a simple toll-free call. Services include **Warranty Registration** and **Extended Warranty Protection**.

**Who is eligible for this benefit?**

You are eligible if you are a valid cardholder of an eligible Visa card issued in the United States.

**Why should I use Warranty Registration to register my purchases?**

You’ll have peace of mind knowing that your purchases’ warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

**How do I register my purchases?**

To register an eligible purchase call **1-800-551-8472**, or call collect outside the U.S. at **303-967-1096**. The Benefit Administrator will provide the address to which you can send in the item’s sales receipt and warranty information so this key information can be kept on file for you.

**How does Extended Warranty Protection work?**

Extended Warranty Protection 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 for items purchased entirely with your eligible Visa card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Visa card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

**What about purchases made outside of the U.S.?**

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Visa 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.

**What types of purchases 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

**Should I keep copies of receipts or any other records?**

Not if you’ve already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Visa card receipt, your store receipt, the original manufacturer’s written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.



