

Members Plus Credit Union MasterCard®

Guide to Member Benefits

Enjoy extra benefits with your Members Plus Credit Union MasterCard®. This guide to member benefits contains detailed information about services and insurance options you can access as a preferred cardholder. This guide to member benefits was last updated on September 1, 2014

Credit Card Registration Service

With the Credit Card Registration Service you have access to a service that enables you to protect your credit cards in the event they are lost or stolen.

How does this program work?

When a card that has been registered through the Credit Card Registration Service has been lost or stolen you may call the toll-free number provided, to notify us of your loss. At that time your card issuers will be notified, replacement cards will be requested on your behalf, and you will automatically receive written confirmation of your Lost/Stolen Notification.*

How do I register my cards?

In order to have access to this service, your cards need to be registered with the Credit Card Registration through Hotline Services. You will be asked to complete a registration form and indicate each card, including the account number you would like protected. Forms are available upon request from the Credit Union. The completed form must be returned to Hotline Services to begin the process. You may call Hotline Services at 1-800-446-7666 to request a confirmation that your registration form has been received.

What types of cards can be registered and how many?

You may register your credit, debit, and cash-machine cards. There is no limit to the number of cards you may register. Unlike many credit card registration services, you may also register other types of cards such as membership cards, video rental cards, and medical insurance cards. If these cards are lost or stolen, you can request to be sent a reminder as to which cards were registered so you may notify the issuers.

What are the conditions for eligibility?

To be eligible for this benefit your Members Plus Credit Union MasterCard® must be in good standing.

How do I report my cards lost or stolen?

To report a lost or stolen card that has been registered through the Credit Card Registration Service simply contact Hotline Services at 1-800-446-7666. A customer service representative will take you through the process and is available 24 hours a day, seven days a week. Please provide your Member ID number of 99922540 when calling. To ensure that all of your card issuers are notified within 24 hours of the loss, contact a customer service representative immediately.

*Some financial institutions may require you to call them directly and will not accept notification from third parties, in which case we will contact you so that you can call your financial institution directly.

Emergency Cash

With the Emergency Cash Service you do not have to worry about getting cash if your Members Plus Credit Union MasterCard® or any VISA or MasterCard ® Brand card that has been registered with the program is lost or stolen.

How does this program work?

When a card that has been registered through the Credit Card Registration Service has been lost or stolen you may call the toll-free number provided to notify us of your loss and request emergency cash. Emergency cash is charged as a cash advance to your Members Plus Credit Union MasterCard® account and subject to the account's finance rates. The maximum amount of emergency cash is \$1,000.00 and must be available on your Members Plus Credit Union MasterCard®.

What are the conditions for eligibility of Emergency Cash?

To be eligible for this benefit your Members Plus Credit Union MasterCard® must be in good standing. If you are at least 100 miles from home, have informed us of a loss or theft of your cards and have previously registered your lost or stolen card with the Credit Card Registration Services, you will have access to emergency cash.

How do I request emergency cash?

To request emergency cash simply contact Hotline Services at 1-800-446-7666. A customer service representative will take you through the process and arrange a wire for the emergency cash. A customer service representative is available 24 hours a day, seven days a week. Please provide your Member ID number of 99922540 when calling.

Emergency Airline Ticket

A lost or stolen card will not prevent you from booking a plane ticket for business or personal travel if an emergency situation arises. You do not have to worry about getting an emergency airline ticket if your Members Plus Credit Union MasterCard® or any VISA or MasterCard® Brand card that has been registered with the program is lost or stolen.

How does this program work?

When a card that has been registered through the Credit Card Registration Service has been lost or stolen you may call the toll-free number provided to notify us of your loss and request an emergency airline ticket. A prepaid one-way emergency plane ticket home is charged as a purchase to your Members Plus Credit Union MasterCard® account and is subject to that account's finance rates. The cost of the Emergency Airline Ticket must be available on your Members Plus Credit Union MasterCard®.

What are the conditions for eligibility of Emergency Airline Ticket?

To be eligible for this benefit your Members Plus Credit Union MasterCard® must be in good standing. If you are at least 100 miles from home, have informed us of a loss or theft of your cards, and have previously registered your lost or stolen card with the Credit Card Registration Services, you will have access to an emergency airline ticket.

How do I request an emergency airline ticket?

To request an emergency airline ticket, simply contact Hotline Services at 1-800-446-7666. A customer service representative will take you through the process and arrange for an emergency airline ticket. A customer service representative is available 24 hours a day, seven days a week. Please provide your Member ID number of 99922540 when calling. You will receive your boarding pass upon check-in at the airport.

Address Change Service

With the address change service we will notify all your credit card issuers, major magazines, and up to five relatives and friends of your address change.

What are the conditions for eligibility of Address Change Service?

To be eligible for this benefit your Members Plus Credit Union MasterCard® must be in good standing.

How do I let you know of my address change?

Please notify us at least four weeks ahead of time of any address change. To notify us of your address change simply contact Hotline Services at 1-800-446-7666. A customer service representative will take you through the process and is available 24 hours a day, seven days a week. Please provide your Member ID number of 99922540 when calling.

Traveler Message Service

Travel message service allows you to leave or retrieve travel messages by calling the message center. The service may be used in cases of emergency, when you are out of the country and do not have access to a cell phone.

How does this program work?

When you are out of the country and an emergency has occurred call the message center to leave a message for the intended recipient. Prior to leaving the country please notify the intended recipient that they should call into the message center to see if a message has been left. The intended recipient must call the message center to retrieve the message within 48 hours. A maximum of 10 messages may be left per month.

What are the conditions for eligibility of Traveler Message Service?

To be eligible for this benefit your Members Plus Credit Union MasterCard® must be in good standing.

How do I leave a message?

To create or retrieve a message, simply contact Hotline Services at 1-800-446-7666. A customer service representative will take you through the process and is available 24 hours a day, seven days a week. Please provide your Member ID number of 99922540 when calling.

24 Hour Travel Center

The 24-Hour Travel Center allows you to conveniently make all of your travel arrangements over the phone any time of day, seven days a week. Features of this service are outlined below.

What is the 24-Hour Travel Center?

The 24-Hour Travel Center enables you to make all your travel arrangements, including hotel and air, with one phone call. When making your travel arrangements through the Travel Center, you may be eligible for a 5% cash-back bonus on your travel expenses, including airfare, and hotel costs. The Travel Center also offers discounts at some of the nation's most popular hotel chains.

How do I access the 24 Hour Travel Center?

To use the 24 Hour Travel Center, you must originate and complete your qualifying reservations through the 24 Hour Travel Center. You may access the 24 Hour Travel Center by simply calling 1-800-558-5300. A customer service representative will take you through the process and is available 24 hours a day, seven days a week. Please provide your Member ID number 1006050 when calling. Your itinerary /confirmation will be sent via email and you will receive your boarding pass check-in at the airport.

What hotels may be booked through the 24-Hour Travel Center?

The list of hotels include: Choice Hotels (Comfort Inn, Econolodge), IHG (Crowne Plaza, Holiday Inn), Wyndham (Days Inn, Ramada, Howard Johnson, Travelodge), Hilton, Best Western and more.

What are the conditions for eligibility of the 5% Cash-Back Bonus?

To be eligible for this benefit your Members Plus Credit Union MasterCard® must be in good standing. Simply booking your travel through the 24-hour Travel Center and sending in your receipts and itinerary qualifies you for the 5% bonus. You must request your bonus within 45 days of completion of travel. Mail all itinerary and receipts to the Cash Bonus Department, PO Box 6128, Westerville, OH 43086-6128.

How do I cancel my reservation?

You can cancel your reservation by contacting the 24-Hour Travel Center at 1-800-558-5300. You will be subject to the cancellation policy of the airline or hotel. Please review the hotel or airline cancellation policy prior to booking your reservation.

Worldwide Automatic Travel Accident & Baggage Delay Insurance

THE PLAN: As a Members Plus Credit Union Cardholder, you, your spouse or domestic partner and unmarried dependent children will be automatically insured against accidental loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any licensed common carrier, provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers or coupons, has been charged to your MasterCard® Standard account. If the entire cost of the passenger fare has been charged to your MasterCard® Standard account prior to departure for the airport, terminal or station, coverage is also provided for common carrier travel (including taxi, bus, train or airport limousine); immediately, a) preceding your departure, directly to the airport, terminal or station b) while at the airport, terminal or station, and c) immediately following your arrival at the airport, terminal or station of your destination. If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your MasterCard® Standard account. Common Carrier means any land, water or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire. This coverage does not include commutation which is defined as travel between the Insured Person's residence and regular place of employment.

IMPORTANT DEFINITIONS: Accident or Accidental means a sudden, unforeseen, and unexpected event happening by chance. **Dependent Child(ren)** means those children, including adopted children and children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support and who are: 1) under the age of nineteen (19) and reside with the Insured Person; or 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self support; or 3) under the age of twenty five (25) and classified as a fulltime student at an institute of higher learning. **Domestic Partner** means a person designated in writing by the primary insured person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary insured person; and 2) has been the primary insured person's sole spousal equivalent; and 3) has resided in the same household as the primary insured person; and 4) has been jointly responsible with the primary insured person for each other's financial obligation, and who intends to continue the relationship above indefinitely.

THE BENEFITS: The full Benefit Amount of \$200,000 is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing or any combination thereof. One half of the Benefit Amount is payable for accidental loss of: one member, sight of one eye, speech or hearing. "Member" means hand or foot. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if they are later reattached. "Benefit Amount" means the Loss amount applicable at the time the entire cost of the passenger fare is charged to a MasterCard® Standard account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual insured as the result of any one accident. In the event of multiple accidental deaths per account arising from any one accident, the Company's liability for all such losses will be subject to a maximum limit of insurance equal to three times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

BAGGAGE DELAY: We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day for 3 days in the event of a Baggage Delay. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a covered trip and at a destination other than the Insured Person's primary residence. Essential items not covered by Baggage Delay include, but are not limited to: 1) contact lenses, eyeglasses or hearing aids; 2) artificial teeth, dental bridges or prosthetic devices; 3) tickets, documents, money, securities, checks, travelers checks and valuable papers; 4) business samples. The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person. Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket.

ELIGIBILITY: This travel insurance plan is provided to MasterCard® Standard cardholders automatically when the entire cost of the passenger fare(s) is charged to a MasterCard® Standard account while the insurance is effective. It is not necessary for you to notify Members Plus Credit Union, the administrator or the Company when tickets are purchased.

THE COST: This travel insurance plan is provided at no additional cost to eligible MasterCard® Standard cardholders.

BENEFICIARY: The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured's spouse, b) the Insured's children, c) the Insured's parents, d) the Insured's brothers and sisters, e) the Insured's estate. All other indemnities will be paid to the Insured.

EXCLUSIONS: This insurance does not cover loss resulting from: 1) an Insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria), or bodily malfunctions; 2) suicide, attempted suicide or intentionally self-inflicted injuries; 3) declared or undeclared war, but war does not include acts of terrorism; 4) travel between the Insured Person's residence and regular place of employment. This insurance also does not apply to an accident occurring while an Insured is in, entering, or exiting any aircraft owned, leased, or operated by Members Plus Credit Union; or any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.

CLAIM NOTICE: Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 20 days will not invalidate or reduce any otherwise valid claim if notice is given as soon as reasonably possible.

CLAIM FORMS: When the Company receives notice of a claim, the Company will send you forms for giving proof of loss to us within 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

CLAIM PROOF OF LOSS: Complete proof of loss must be given to us within 90 days after the date of loss, or as soon as reasonably possible. Failure to give complete proof of loss within these time frames will not invalidate any otherwise valid claim if notice is given as soon as reasonably possible and in no event later than 1 year after the deadline to submit complete proof of loss.

CLAIM PAYMENT: For all benefits, the Company will pay you or your beneficiary the applicable benefit amount within 60 days after complete proof of loss is received and if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy.

EFFECTIVE DATE: This insurance is effective 7/1/06, or on the date that you become a MasterCard® Standard cardholder, whichever is latest; and will cease on the date the Master Policy 64774467 is terminated or on the date your MasterCard® Standard account ceases to be in good standing, whichever occurs first.

As a handy reference guide, please read this and keep it in a safe place with your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of Insurance are contained in the master policy on file with the Policyholder: Financial Customer Insurance Trust. If this plan does not conform to your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Answers to specific questions can be obtained by writing the Plan Administrator.

To file a claim please contact the Plan Administrator:

DFS&A Insurance Agency, Inc.
80 West Upper Ferry Road
Suite 5, PO Box 77358
Ewing, NJ 08628
1-800-337-2632

Plan Underwritten By
Federal Insurance Company
a member insurer of the
Chubb Group of Insurance
15 Mountain View Road, PO Box 1615
Warren, NJ 07061-1615

DTO440350MC

Zero Liability

As a Credit Union MasterCard® cardholder you pay only for the purchases you have authorized on your US issued MasterCard® card and will not be held liable in the event of an unauthorized purchase.

What is the coverage provided by this program?

The coverage extends to purchases made in a store, over the telephone, or online. Zero liability is provided under the following conditions: your Members Plus Credit Union MasterCard® account is in good standing, you have exercised reasonable care in safeguarding your card, and you have not reported two or more unauthorized events in the past 12 months.

How do I file a claim for an unauthorized purchase?

You may call a cardholder service representative at 1-800-654-7728 to report an unauthorized purchase.

MasterCard Global Service

MasterCard Global Service provides assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance 24 hours a day, seven days a week, from anywhere and in any language. MasterCard Global Service will assist in locating ATMs and assist with account-related questions.

How does this program work?

If your card has been lost or stolen, you may contact a cardholder services representative to initiate the process of cancelling the card and ordering a replacement card. You may receive a temporary card within two business days if you need to make purchases or arrange for an emergency cash advance. A cardholder services representative can also provide you with the locations of the nearest MasterCard/Cirrus ATMs. Cash advances are available at over 400,000 ATMs and walk-up locations worldwide. You may also find locations on the MasterCard website at www.mastercard.com.

How do I contact a cardholder service representative?

You may contact a cardholder service representative at 1-800-622-7747 to report a Lost or Stolen card, request an emergency replacement card, or request assistance with location of the nearest ATM.