

# 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 July 27, 2016

## 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.

## Travel Accident & Baggage Delay Insurance

### Description of Coverage

**THE PLAN:** As an eligible Cardholder of Members Plus Credit Union, you, your spouse or Domestic Partner and your Dependent Children will be automatically insured up to the benefit amount associated with your card against accidental loss of life, limb, sight, speech or hearing occurring on a Common Carrier Covered Trip while 1) riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which the Insured Person has purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3) at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

Eligible Cards	Benefit Amount
MasterCard	\$200,000

**ELIGIBILITY:** This insurance plan is provided to eligible Cardholders of Members Plus Credit Union automatically when the entire cost of the passenger fare(s) are charged to an eligible Card account while the insurance is effective. It is not necessary for you to notify your financial institution, the administrator or the Company when tickets are purchased.

**THE COST:** This insurance plan is provided at no additional cost to eligible cardholders. Your financial institution pays the full cost of the insurance.

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

**THE BENEFITS:** The full Benefit Amount is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof that occurs as the result of an accident. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of 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 at the time the entire cost of the passenger fare is charged to an eligible Card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

**ACCOUNT AGGREGATE LIMIT OF INSURANCE:** If more than one Insured Person insured under the same Account suffers a loss in the same accident, Federal Insurance Company (the Company) will not pay more than three (3) times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed three times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

### ADDITIONAL BENEFITS:

#### **Baggage Delay**

We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day, in the event of a Baggage Delay. **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. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence. The Baggage Delay Daily Benefit Amount will be payable up to three (3) days.

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;
- 5) jewelry and watches; or
- 6) cameras, video recorders and other electronic equipment.

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.

**DEFINITIONS:** **Accident or Accidental** means a sudden, unforeseen and unexpected event happening by chance. **Accidental Bodily Injury** means bodily injury which is accidental, the direct cause of a loss, is independent of disease, illness or other cause and occurs while you are insured under this policy, which is in force. **Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy. **Accountholder** means any individual who is named on an open and active account with the Policyholder. **Cardholder** means an individual who is named on the account card issued by the policyholder. **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract. **Common Carrier Covered Trip** means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder. **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card. **Debit Card** means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit Card does not include credit card. **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 25, or classified as an incapacitated dependent child. **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months; is not legally married or separated and has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else. **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews. **Injury** means bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force. **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident. **Loss of Foot** means the complete severance of a foot through or above the ankle joint. **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand. **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device. **Loss of Property** means Baggage Delay. **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician. **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician. **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician. **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician. **Physician** means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder. **Policyholder** means PSCU **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred. **Specialized Aviation Activity** means use of a properly certified aircraft for flight on a rocket propelled or rocket launched aircraft. Specialized Aviation Activity shall include any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted. **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides. **We, Us and Our** means Federal Insurance Company.

**EXCLUSIONS:** This insurance does not apply to any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property; or 2) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property. Additionally,

this insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person 1) entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria; 3) participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority; 4) traveling or flying on any aircraft engaged in Specialized Aviation Activities; 5) suicide, attempted suicide or intentionally self-inflicted injury; or 6) a declared or undeclared War.

**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.

**TIME PAYMENT of CLAIMS:** The Company will pay you or your beneficiary the applicable benefit amount as soon as complete proof of loss is received if you, the Policyholder and/or the beneficiary have complied with all the terms of this policy. If a claim is contested by us, we will notify you or your beneficiary the reasons for contesting the claim within 45 days of receipt of complete Proof of Loss. If we request additional information from you or your beneficiary, upon receipt of requested information we will pay or deny the claim within 60 days. All overdue claim payments will bear simple interest at the rate of 10% per year.

**EFFECTIVE DATE:** Your insurance becomes effective on the latest of: the effective date of this policy, the date on which you first meet the eligibility criteria as the Insured Person or the beginning of the period for which required premium is paid for you. Insurance for you automatically terminates on the earliest of: the termination date of this policy, the expiration of the period for which required premium has been paid for you, the date on which you no longer meets the eligibility criteria as the Insured Person or the date on which the Company pays out 100% of the principal sum.

**FOR CUSTOMER SERVICE INQUIRIES PLEASE CALL THE NUMBER ON THE BACK OF YOUR CARD.**

**Administrator**

The Direct Marketing Group, Inc,  
9931 South 136<sup>th</sup> Street  
Suite 100  
Omaha, NE 68138  
1-800-337-2632

For claims related matters ONLY, please contact the Claims Administrator:

Broadspire, a Crawford Company  
PO Box 792190  
San Antonio, TX 78279  
Phone# 844-245-2503  
Fax# 855-830-3728

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 a summary of the principal provisions of the insurance while in effect. Complete policy provisions are contained In the Master Policy 9907-84-82, which can be obtained from the Policyholder.



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

## **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](http://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.