

ECU Visa Platinum Credit Card Enhancements

Common Carrier Travel Accident Insurance, up to \$1,000,000
Baggage Delay Insurance
Cell Phone Protection
Roadside Dispatch
Travel and Emergency Services (TEAS)
Purchase Security and Extended Protection
Return Protection
Emergency Cardholder Services
Year-End Summary of Charges

Enhancement Descriptions:

Common Carrier Travel Accident Insurance

Accidental death & dismemberment insurance for primary cardholder and immediate family members when scheduled travel tickets are purchased with the card.

Baggage Delay Insurance

Baggage delay benefit of up to \$300 to cover expenses incurred for the emergency purchase of essential items needed by the cardholder while on a covered trip.

Cell Phone Protection

Provides supplemental reimbursement for damage or theft of an eligible cell phone. Members must charge their monthly cell phone bill to their ECU credit card. In addition to cell phones, certain types of personal digital assistants (PDA's) that are also cell phones are eligible when terms and conditions of the benefit are met. Only cell phones purchased by the eligible card member are covered. Eligible cell phones are limited to the primary line and up to the first two secondary, additional, or supplemental lines as listed on the card member's cellular provider monthly billing statement for the billing cycle preceding the month in which the theft or damage occurred

Roadside Dispatch

Roadside Dispatch will arrange to dispatch a reliable tow operator or locksmith to members. All rates are pre-negotiated and conveniently billed to your ECU credit card. For \$59.95 (restrictions apply) per service call, the program provides towing (up to five miles included), tire changing (must have good, inflated spare), jump starting (battery boost), lockout service, fuel delivery, and winching (within 100 feet of paved or county maintained road only). Also provides card members with an optional, personalized Trip Routing Package for \$5.95, which includes easy-to-read, accurate traveling instructions, and maps. Card members can choose a direct route plan or a scenic route that highlights points of interest and road information along their route.

Travel and Emergency Services (TEAS)

Encountering an emergency away from home can be a frightening experience. That's why we've created a 24-hour assistance center for covered card members. TEAS covers you and your

spouses and dependent children 22 years of age or under who are traveling with you. TEAS is available by calling a dedicated toll-free number in the United States, or through a collect telephone number when traveling abroad, 24 hours a day, 7 days a week. This program provides assistance only. Card members are responsible for the cost of any services received.

The following services are offered:

Pre-Trip Assistance-Provides information about health precautions, weather reports, currency exchange rates, visas, and immunizations.

Medical Referral Assistance-Provides medical referral, monitoring, and follow-up.

Emergency Transportation Assistance-Arranges for transportation under medical supervision.

Emergency Message Service-Relays emergency messages for travelers and is available 24 hours a day.

Prescription Assistance and Valuable Document Delivery Arrangements-Accommodates unexpected prescription needs or transport critical documents, which may have been left at home or elsewhere.

Legal Referral Assistance-Arranges contact with English-speaking attorneys, U.S. embassies and consulates, bail-bond assistance, cash advances, and follow-up assistance.

Emergency Ticket Replacement-Arranges for the replacement and delivery of new tickets, and assists with ticket reimbursement procedures.

Lost Luggage Locator Service-Arranges cash advances required due to lost luggage, and assistance with obtaining applicable insurance payments when the carrier is unable to locate lost items.

Emergency Translation Service-Provides telephone assistance in all major languages and helps find local interpreters, if available.

TEAS is provided on a best-efforts basis, and may not be available due to problems of time, distance, or location. The third-party service provider and their contractors are not responsible for the availability, cost, use, or results of any medical, legal, or transportation service. TEAS provides assistance and referral only; card members are responsible for the cost of any actual medical, legal, cash advance, or other service(s) used.

Purchase Security and Extended Protection

Purchase Security will replace, repair, or reimburse covered card members up to a maximum of \$10,000 in the event of theft or damage. Extended Protection doubles the time period of the original manufacturer's written U.S. repair warranty up to one full year on warranties of three years or less and up to a maximum of \$10,000 per claim.

Return Protection

Offers reimbursement to card members on items they purchase. If a card member makes an eligible purchase with a covered card and is dissatisfied with that item for any reason (within 90 days from the date of purchase) Return Protection will reimburse the card member up to \$250 per item and up to \$1,000 annually per account.

Visa Emergency Cardholder Services Benefits include:

Emergency Card Replacement- This service provides emergency card replacements to Visa cardholders who are in need of a replacement card (for example if their Visa card has been lost or stolen) and are traveling domestically or internationally.

Emergency Cash Disbursement-This service provides emergency cash disbursements, usually within hours, to Visa cardholders who are in need of cash (for example if their Visa card has been lost or stolen) and are traveling domestically or internationally.

Lost and Stolen Card Reporting-Visa Customer Care Services (VCCS) receives calls from cardholders or third parties when a Visa card has been lost, stolen, or is subject to fraud. VCCS collects service requests of lost or stolen cards, blocks accounts on VisaNet when a full card number is available, and immediately notifies the issuer of all service requests.

Cardholder Inquiry Service (CIS)-Cardholder Inquiry Service (CIS) is easily accessible to Visa cardholders from anywhere in the world, any time of the day, automatically extending the reach of an issuer's own customer service. Issuers can be assured that their cardholders will receive the assistance they need.

Year-End Summary of Charges

Take the hassle out of year-end bookkeeping. All card purchases are conveniently itemized and listed by purchase type.