

Lux Signature Visa Benefits

YOUR GUIDE TO CARD BENEFIT



Your Guide to Benefit describes the benefit in effect as of 04/18/23. 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.

NORTONLIFELOCK

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can provide you with 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 should the unexpected happen. No cost to Visa cardholders, plus access to special discounts on other NortonLifeLock™ products.

VISA SIGNATURE® CONCIERGE SERVICES

Your WECU Lux 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 (1-800-953-7392) for assistance booking flights, hotels, ground transportation, event tickets and more – even dinner reservations or golf tee times.

VISA SIGNATURE® LUXURY HOTEL COLLECTION

Enjoy a premium collection of benefits at a selection of the world's most intriguing and prestigious properties. Learn more about the Visa Signature Hotel Collection at [VisaSignatureHotels.com](https://www.VisaSignatureHotels.com).

Card Eligibility

Only eligible U.S.-issued Visa Signature cards and eligible U.S.-issued Visa Infinite cards may book hotels at [visasignaturehotels.com](https://www.VisaSignatureHotels.com) and receive special Visa premium card benefits.* Learn more about Visa Signature at <https://usa.visa.com/visasignature/index.jsp>. Visa premium cardholders in other countries may be able to receive Visa Signature Luxury Hotel Collection benefits by visiting here: www.VisaLuxuryHotelCollection.com

Best Available Rate Guarantee

Please note: During COVID-19 (until further notice), we are unable to match rates through our Best Available Rate Guarantee.

Room Upgrade

Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

\$25 USD Food/Beverage Credit

During your hotel stay you will receive a \$25 USD credit at check-out. Limit of one \$25 USD credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-

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in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

Continental Breakfast Daily

For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

VIP Guest Status

As a guest through the Visa Signature Luxury Hotel Collection, you will be recognized within the hotel as a VIP Guest. VIP Guest services and amenities differ by property.

Complimentary In-Room Wi-Fi

Upon check-in you will be provided with complimentary in-room Wi-Fi access, if available, for the duration of your stay.

3PM Checkout Upon Request

Late checkout is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late checkout up to 3 p.m.

* In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Offers emergency assistance and referral services designed to help you in case of an emergency while traveling. For assistance, call (1-800-922-6029). For calls outside the United States, call us collect at (630) 350-4551. Terms apply.

When you are traveling or working anywhere in the world, your covered Visa Signature® card gets you access to a multilingual call center - 24 hours a day, 365 days a year to help get the assistance you need. As a covered cardholder, you, your spouse and dependent children under 22 years of age who are traveling with can call a dedicated toll-free number in the United States, or call collect when traveling abroad. Keep in mind this program provides assistance only. Cardholders are responsible for the cost of any services received. Services include:

- Medical Referral Assistance - provides medical referral, monitoring, and follow-up
- Emergency Transportation Assistance - arranges for transportation under medical supervision

- Emergency Message Service - can relay emergency messages for travelers and is available 24 hours a day
- Prescription Assistance and Valuable Document Delivery Arrangements - can accommodate unexpected prescription needs or transport critical documents (e.g. passport or travel visa), which may have been left at home or elsewhere
- Legal Referral Assistance - can arrange contact with English-speaking attorneys, U.S. embassies and consulates, bail-bond assistance, 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 - 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
- Emergency Translation Service - provides telephone assistance in all major languages and helps find local interpreters, if available. Certain terms, conditions and exclusions apply. Contact your issuer for a copy of your Guide to Benefits.

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.

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For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included ¹
- 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

¹ 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.

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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 is available 24 hours a day, 7 days a week in the United States. 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!

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 \$79.95. 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.

Additional Terms Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor your financial institution 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 your financial institution 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.

ZERO LIABILITY

With Visa's Zero Liability Policy, you won't be held responsible for unauthorized transactions made with your Visa card. You're covered if your card is ever lost, stolen or fraudulently used.

Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details.

LOST OR STOLEN CARD REPORTING

With the Visa Lost/Stolen Card Reporting service, reporting a lost or stolen card is simple. Just call your Visa card issuer or Visa Global Customer Care Services at (1-800-847-2911).

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I no longer have my Visa Card, how do I report it as lost or stolen?

A Visa representative will be able to assist you in filing a lost or stolen card report. Call us toll-free (1-800-847-2911).

How do I report a fraudulent charge?

A Visa representative will be able to assist you in reporting fraud to your bank. Call us toll-free (1-800-847-2911).

Am I liable for unauthorized purchases made on my lost or stolen Visa card?

Visa's Zero Liability Policy* is our guarantee that you won't be held responsible for unauthorized charges made with your account or account information. You're protected if your Visa credit or debit card is lost, stolen or fraudulently used, online or offline.

* Visa's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.

CARDHOLDER INQUIRY SERVICES

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product or service information to all Visa cardholders.

Benefit

24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services. Toll-free numbers are supported 24 hours a day, seven days a week.

- Quick and accurate account and card benefit information.
- Product and service information at your fingertips.
- Customer service available in all major languages.

How it works

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product/service information for Visa cardholders. Visa Global Customer Care Services team provides information regarding general account or card benefit questions.

EMERGENCY CASH DISBURSEMENT AND CARD REPLACEMENT

Lux Visa credit cardholders can get an emergency cash advance disbursed or a card replaced within one to three business days, in some cases, within 24 hours, after issuer approval. Any cash advance fees and interest charges that are associated with your credit card account would apply.

Emergency Cash Disbursement

In case of emergency, we can arrange a wire cash transfer to your local Western Union within 2 hours of approval from your bank.

How do I get emergency cash?

To bridge spending when awaiting a replacement card, when experiencing card acceptance difficulties, or when you simply need cash in hand, Visa can arrange for cash to be available at a location near you. Call us toll-free (1-800-847-2911).

How do I replace my credit card?

If your card—debit or credit—is lost, stolen, damaged or compromised, we will work with your financial institution to approve and expedite the delivery of an emergency card to you. Visa Global Customer Assistance Services associates are on standby. Call us toll-free (1-800-847-2911).