



Payment Card Protection Benefit Summary Sheet

| BENEFIT | |
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| Description | Through this program, members may register all credit, ATM and check cards to receive 24-hour card protection for reporting theft or loss. |
| Key Benefits to Member | <ul style="list-style-type: none"> • Telephone access 24-hours a day, 365 days a year to the Member Service Center for immediate cancellation of all credit cards if lost or stolen. • An unlimited number of credit cards may be registered. • Member's file may be updated by mail or by toll-free phone call. Updates may include: change in account number, adding or deleting cards, or change of address. • Change of Address Service notifies card issuers of a member's change of address. Members will receive verification of card issuers notified. (Some card issuers require that cardholder notify them directly. The Member Service Call Center will let member know if this is the case.) • Member is protected for any liability for which the cardholder is held responsible, regardless of how many cards are registered. • Member's liability protection becomes effective when member notifies the Member Service Call Center within 24 hours after learning of any loss, theft, or possible unauthorized use of credit and check card(s). • Reimbursement payment will be made directly to cardholder after verification of all information from the Member Service Center. • When cards are reported lost or stolen and the member is at least 50 miles away from home, the member may request: <ol style="list-style-type: none"> 1. Emergency airline tickets to provide member and his immediate family a means of getting home. 2. Emergency Cash - Members may request up to \$300 in cash, which can be claimed at any of over 245,000 Western Union locations in 200 countries. 3. Member will be billed only for the cost of the ticket and the airline's prepaid ticket charge and/or the amount of the cash advance. • In addition, members may register their passport number, frequent flyer card numbers, or driver's license number. Should member call to report lost/stolen cards or to request an address change, member will be given the numbers and reminded to contact the appropriate organizations. |
| Eligibility | All members of the sponsor's program and their immediate families (i.e., spouse and dependent children) living in the same household are eligible to use this service. |
| How Member Receives Benefit | <ul style="list-style-type: none"> • Members receive a Payment Card Registration Form in their New Account Kit. • Simply fill out the form and mail to the address provided. • Members will receive a confirmation kit in 4-6 weeks. Each confirmation kit includes a confirmation letter, an update form, and protective warning stickers for each card. Members can add to their registration any time. |
| How to Use This Benefit | <ul style="list-style-type: none"> • To activate Payment Card Protection, members must: <ol style="list-style-type: none"> 1. Send in their form with the appropriate, required information. Merely becoming a member of a participating package program <u>will not automatically</u> activate this service. The member's mother's maiden name is <u>extremely</u> important. 2. Properly identify security information when calling. • When a member loses his card(s) the following steps are taken: <ol style="list-style-type: none"> 1. The member phones the Member Service Call Center <u>within 24 hours</u> to report all lost cards. 2. A Member Service Center representative fills out a lost/stolen report asking the member questions about the circumstances of the loss. 3. If the member has registered a passport number, frequent flyer card numbers, or driver's license number, the Center will remind him to notify the appropriate organizations of the loss and give the member the numbers registered. • Once card verification is made, the service representative calls the card issuer within 24 hours, cancels the cards, and may request the issuer to reissue a new card. |



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| <p>How to Use This Benefit (continued)</p> | <ul style="list-style-type: none"> • Some card issuers require that the cardholder personally notify them of the loss and request that the card be reissued. The Member Service Center will inform member when this is the case and provide member with the card number and the telephone number to call to cancel the card. • Member will receive written notification of cards canceled from the Member Service Center. Stickers, an update form for member's new credit cards, and a Member Service Survey postcard will be included. • If any card issuers hold the member responsible for any liability on registered lost or stolen cards, he should send his documentation (a photocopy of his bill or statement showing the charges) to the Member Service Center. |
| <p>Consumer Liability for Fraudulent Charges Under Federal Law</p> | <p>For credit cards, if the issuer has:</p> <ul style="list-style-type: none"> • notified you of your liability, • provided a means for you to notify the issuer of credit card loss, and • if the credit card contains a way of identifying the authorized user, then your liability for fraudulent charges made to your credit card before the card issuer is notified is up to \$50.00 on each card. • Visa cardholder liability is zero if cardholder notifies the issuer within two days of card loss. If cardholder notifies the issuer after two days, the liability increases to \$50. • MasterCard cardholder liability is zero if cardholder notifies the issuer within 24 hours of card loss. If cardholder notifies the issuer after 24 hours, the liability increases to \$50 on unauthorized charges. <p>For check cards, debit cards and "cash machine cards":</p> <ul style="list-style-type: none"> • If you notify the card issuer of card loss within two days of discovering the loss, your liability for fraudulent use of your cards is up to \$50.00. • If you notify the card issuer of card loss after two days, your liability for fraudulent use of your cards is up to \$500.00. • If you do not notify the card issuer within 60 days of receipt of a monthly statement showing unauthorized charges, then your liability is up to \$50.00 and the total amount of unauthorized charges that occurred after the 60-day period and before notice, provided that the card issuer establishes that the unauthorized charges would not have occurred if you have notified the card issuer within that time. • Visa check card holder liability is zero if cardholder notifies the issuer within two days discovery of card loss. If cardholder notifies the issuer after two days, the liability increases to \$50. • Visa requires member banks to reimburse member accounts within five business days, although the law allows up to 20 days. • MasterCard debit cardholder liability is zero if cardholder notifies the issuer within 24 hours of card loss. If cardholder notifies the issuer after 24 hours, the liability increases to \$50 on unauthorized charges. |
| <p>Contact Information</p> | <p>Nationwide, toll-free direct access telephone number to use when reporting lost or stolen cards, change of address, or changes in member's information: 1-800-251-2690. 24-hours a day, 7 days a week, 365 days a year</p> <p>Reporting lost or stolen cards from outside the United States, Canada, Guam, Puerto Rico, or the Virgin Islands call collect: 614-823-5161</p> <p>While in Great Britain: 080-090-1462</p> <p>While in France: 080-090-1093</p> <p><i>Emergency Cash and/or Emergency Airline Tickets are available through any of the above numbers.</i></p> <p>Correspondence regarding member information, inquiries, or documentation of liability for lost or stolen registered cards should be addressed to: Member Service Center 300 West Schrock Road Westerville, OH 43081</p> |