

VAC PLUS

Complete Program Details



SHOPPING & ENTERTAINMENT BENEFITS

Movie Ticket Discounts

Your membership includes valuable discounts on movie tickets through Marcus Theaters. Simply fill out the movie ticket order form and mail to the address provided. You will receive your movie tickets in less than three weeks. You may use your tickets at any Marcus Cinemas. Please note that tickets carry a restriction for the first fourteen days on selected new releases. Limit (8) eight per order.

Grocery Discounts

Save up to \$1,000 on pre-clipped brand-name grocery coupons. Order your coupons through the mail or online! Go to www.GrocerySavers.com and follow our user-friendly directions. Once you set up your account, you may search by keyword or browse the categories to select the coupons you want. You will receive your coupons in 3-5 business days.

Personal Shopper

Enjoy the privilege of your own personal shopper. Shop by phone and find the best price available on thousands of brand-name products. Call the toll-free number for Personal Shopper on your membership card and let them know the item you are seeking. Personal Shopper will research their sources and get back to you on prices, purchasing and shipping options.

WARRANTY BENEFITS

New Product Price Protection

Price protection makes it easier to ensure that you're getting great prices on the things you buy. That's because you're offered 60-day price protection on your purchases. If you buy an item and it goes on sale at the same store within 60 days, you'll receive the difference — up to \$250 per item and up to \$1,000 per year. So you can always get the best deal without having to wait. Price protection made simple.

Important Definitions

Member, You, or Your: The Value Added Checking (VAC) member listed on the membership form accompanying this document.

Non-Auction Internet Advertisements: Advertisements posted on the Internet, by a non-auction Internet merchant with a valid tax identification number. The advertisement must have been posted within sixty (60) days after the date You purchased the Product, be from the same Internet site where the Product was originally purchased, and must be for the identical item (same make, same model number, same model year). The printed version of the Internet advertisement must include the merchant's Internet address and customer service telephone number, as well as the item including model number, sale price, and date of publication.

Auction: An Internet site where items are sold through price bids, price quotes, or where prices fluctuate based on the number of people purchasing, or interested in purchasing, a product. This includes both sites where people compete against one another for an item(s) by bidding up the price and where the price decreases as the number of people purchasing the product increases.

Price: Price refers to the amount paid for the Product exclusive of shipping, handling, tax, and other like charges.
Printed Advertisements: Advertisements appearing in a newspaper, magazine, store circular, or catalog which state the store name, item (including make and model number), and sale price. The advertisement must have been published within 60 days after the date you purchased the Product, be from the same Store where the Product was originally purchased, and be for the same Product (same make, same model number, same model year).

Store: The same retail store or chain of same-named retail stores where originally purchased.

What is NOT Covered

The New Purchase Price Protection program does not apply to:

- Consumables and perishables or services (including but not limited to the performance or rendering of labor or maintenance, repair, or installation of products, goods or property, or professional advice of any kind)
- Watercraft; motorized vehicles (including but not limited to snowmobiles, airplanes, automobiles, and motorcycles) or their motors, equipment, and accessories (including but not limited to communication devices intended solely for use in the vehicle)
- Land or buildings (including but not limited to homes and dwellings), permanently installed items, fixtures, or structures
- Traveler's checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent; stamps
- Jewelry
- Plants or animals
- Any Products purchased from an Internet Auction site
- Products purchased for commercial use, professional use, or resale
- Motorized vehicles and their parts, live plants and animals, food and beverages, services, jewelry, tickets, negotiable instruments and layaway items
- One-of-a-kind items
- Liquidation sales and going-out-of-business sales are excluded

Note: There is a \$250 limit per item, \$1,000 yearly limit on all New Purchase Price Protection claims. New Purchase Price Protection refund is the difference between the original purchase price and sale price when items go on sale within 60 days of purchase in the same retail store or chain of same-named retail stores where originally purchased (if purchased at a retail store) or on the same Web site if the item was purchased online. New Purchase Price Protection claims must be filed within 90 days, including your original purchase receipt and the proof of new price when the item you purchase went on sale. For price protection claims, you must complete a claim form as outlined in your membership materials. You must be an active member at the time of purchase and at the time of the price reduction in order to qualify for the refund.

How to File a Claim

For a Printed Advertisement:

- Call 1-800-553-4948 within 60 days of purchase for a New Purchase Price Protection claim form. Within 90 days of purchase, return the claim form to: New Purchase Price Protection, VAC®, P.O. Box 6175, Westerville, OH 43086-6175. You will be asked to provide the following information:
- Your original itemized and dated Product receipt
- A copy of the Printed Advertisement or signed letter from the store (on store letterhead including the phone number of the person who prepared the letter) which shows the date of the advertisement, Store name and location, the currently in-stock Product (including make, model number, and year), and price
- Any other documentation we may request.
- Once the required documentation is submitted and your claim is verified, you will receive a check for the price difference. Once we have all necessary information, it generally takes about thirty (30) days to process your claim and issue a check.

For a Non-Auction Internet Advertisement:

- Call 1-800-553-4948 WITHIN 60 DAYS OF THE NON-AUCTION INTERNET purchase for a New Purchase Price Protection claim form. You will be asked to provide the Internet address where the advertisement appeared. You will be sent a New Purchase Price Protection claim form. Within 90 days of purchase, return the claim form to: New Purchase Price Protection,

- VAC®, P.O. Box 6175, Westerville, OH 43086-6175. You will be asked to provide the following information:
 - Your original itemized and dated product receipt;
 - A copy of the Non-Auction Internet Advertisement which shows the date the advertisement was posted, merchant name, Web site address, customer service telephone number, the Product (including model number), and sale price;
 - Any other documentation we may request.
- Once the required documentation is submitted and your claim is verified, you will receive a check for the price difference. Once we have all necessary information, it generally takes about thirty (30) days to process your claim and issue a check.

General Provisions: This program description is not a policy or contract of insurance.

Extended Warranty

For even more peace of mind, your membership provides an extended warranty plan that extends the manufacturer's original written U.S. warranty period. We will duplicate the time period of the original U.S. Manufacturer Warranty and any Purchased Warranty on an Insured Person's Covered Purchase, up to a maximum of 12 months. If a U.S. Manufacturer Warranty or a Purchased Warranty is made up of multiple components, we will duplicate the time period of each component. Simply make a purchase using your covered account! If the total time period for the U.S. Manufacturer Warranty and the Purchased Warranty is greater than 36 months there is no coverage under this Policy. In no event will the total time period for all warranties, including this policy, exceed 48 months.

90-Day Product Protection

90-Day Product Protection covers new purchases that you make with your covered account in two ways. 90-Day Product Protection reimburses you up to \$2,500 per occurrence and \$50,000 annually for covered purchases that are damaged or stolen, except if stolen from vehicles, within 90 days of purchase.

There is no coverage for the following:

- Lost items, services or professional advice
- Theft from motorized vehicles
- Services, traveler's checks, art objects, cash or its equivalent, tickets of any kind, negotiable instruments, bullion, rare or precious coins, stamps, antiques and collectible items, or custom dental appliances
- Motorized vehicles or their motors, equipment and accessories, including boats. Computer software or programs
- Land or buildings
- Animals and living plants, consumable and perishable items (including, but not limited to, food or fuel)
- Incidents resulting from fraud, abuse, neglect, war or hostilities
- of any kind, confiscation by order of any government, public authority or customs official, incidents arising from illegal activity, normal wear and tear, radioactive contamination, flood, earthquake, mysterious disappearance, incidental and consequential damage and inherent product defects
- Items still covered under the original U.S. Manufacturer Warranty or Purchase Warranty
- Items that did not come with an original U.S. Manufacturer Warranty or Purchase Warranty
- Other exclusions may apply

How to File a Claim

The Insured Person must send the Administrator written notice of a claim, including Insured Person's name and Policy number, within 45 days after a covered loss occurs.

The Insured Person must: a) protect the Covered Purchase from further loss or damage; b) report any loss to the Administrator; c) complete the claim form and return along with legible copies of the original U.S. Manufacturer

Warranty, Purchased Warranty, Account statement showing the purchase of the Covered Purchase and original purchase receipt to the Administrator; d) provide a copy of the repair bill or a statement indicating that the item cannot be repaired along with evidence that the Covered Purchase has actually been replaced or repaired; e) cooperate with the Administrator in the investigation, settlement or handling of any claims; f) permit the Administrator to question the Insured Person under oath whenever Our investigation deems it necessary. All statements taken will be signed by the Insured Person; and, g) authorize the Administrator to obtain records, reports or any other documentation requested necessary to our investigation or to verify the claim .

Claim Forms

When the Administrator is told of a claim, the Administrator will give the Insured Person forms for filing Proof of Loss. If these forms are not given to the Insured Person within 15 days the Insured Person will meet Proof of Loss requirements by giving the Administrator a written description of the covered loss.

Claim Proof of Loss

Complete Proof of Loss must be given to the Administrator within 90 days after a covered loss.

Claim Payment

Reimbursement for covered losses will be paid to the Insured Person within 60 days after the Administrator receives Proof of Loss.

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 meet the eligibility criteria as the Insured Person. 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 9907-2413, which can be obtained from the Policyholder: Financial Institution Benefit Association.

Obtaining a Claim Form

Contact the Claim Administrator, Crawford and Company. Complete all items on the required claim form, attach all appropriate documents, and mail or fax to:

Crawford and Company
P.O. Box 4090
Atlanta, GA 30302
PHONE NUMBER: 855-830-3719
FAX NUMBER: 855-830-3728

INSURANCE BENEFITS

Accidental Death & Dismemberment Insurance – \$20,000

Provides you with 24-hour-a-day accidental death & dismemberment coverage, subject to the terms and conditions of the policy. We will pay the applicable benefit amount, if an accident results in a covered loss not otherwise excluded. "Covered loss" means accidental loss of: foot, hand, hearing, life, sight, sight of one eye, speech, thumb and index finger.

Common Carrier Accidental Death & Dismemberment Insurance – \$100,000

Provides you with 24-hour-a-day worldwide coverage when traveling as a passenger on any licensed form of common carrier: plane; train; ship; bus; taxi or other conveyance licensed for transporting passengers.

We will cover all circumstances, subject to the terms and conditions of the policy and arising from and occurring on a covered trip while the insured person is:

- 1) riding as a passenger in or entering or exiting any Common Carrier;
- 2) at the airport, terminal or station, at the beginning or end of the covered trip.

The entire cost of the Common Carrier Passenger Fare, less redeemable certificates, vouchers, or coupons, must be charged to the Insured Person's Account issued by the Policyholder. This charge must occur during the Policy Period. 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 begins at the time the entire Common Carrier Passenger Fare is charged to the insured person's account issued by the policyholder. Financial Services Common Carrier Hazard does not include commutation.

Related Transportation

We will also cover circumstances arising from and occurring on a covered trip while the insured person is riding as a passenger in, entering or exiting any Common Carrier, while traveling to or from the airport, terminal, or station:

- 1) immediately preceding the departure of the scheduled Common Carrier on which the insured person has purchased passage; and
- 2) immediately following the arrival of the scheduled Common Carrier on which the insured person was a passenger.

This *Related Transportation Extension* does not include any courtesy transportation provided without a specific charge.

Extended Warranty, 90-Day Product Protection, AD&D and Common Carrier AD&D Insurance is underwritten by FEDERAL INSURANCE COMPANY, a member insurer of the Chubb Group of Insurance Companies. Actual coverage is subject to the language of the applicable policy as written. Exclusions and limitations apply. Chubb, Box 1615, Warren, NJ 07061-1615

HEALTH BENEFITS

Eyewear Discounts

Save up to 50% on frames, lenses and lasik surgery plus discounted examinations at more than 15,000 eye care centers throughout the U.S. Simply obtain a list of providers in your area by calling the toll-free number on your membership card. Online, the network of providers is at www.PreferredVisionCare.com. Once online, select "Directory of Providers" to find the providers in your area. When visiting a provider, show your membership card and mention the VAC Program.

Contact Lens Discounts

Save up to 30% on replacement lenses by calling our major quality supplier toll-free at 800-377-1950 and have your lenses shipped directly to your door!

Pharmacy Discounts

Save on prescription drugs at over 56,000 pharmacies nationwide today! Average savings range from 15% on brand-name drugs to 55% on generics. Take your prescription from your doctor and your membership card to a pharmacy near you! Be sure to ask for your membership card back after you fill your prescription. You will always receive the lowest price available for any particular drug at the chosen pharmacy. This is not insurance.

Medical Assistance

Receive medical information 24 hours a day, 365 days a year, from a global network of general physicians, dentists, hospitals and pharmacies. When in need, call the toll-free number on your membership card.

TRAVEL BENEFITS

Travel Reservation Services

Save money while conveniently making any personal or business reservations. The Travel Reservation Service is available 24 hours a day. Make arrangements for air, train, cruise, hotel/motel, rental cars and more. Just call the toll-free number on your membership card and provide the Travel ID number.

Bonus Travel Dividends

On all commissionable reservations booked through the Travel Reservation Service and paid using your covered account from your sponsoring institution, you can receive a 5% dividend on the base fare (excluding taxes) on all scheduled airline, lodging, car rentals, cruises and tours purchased. Please make reservations seven days in advance to allow time to receive your tickets.

Dividend Benefits:


- **5% dividend** on scheduled airline ticket purchases through the Travel Reservation Service in addition to savings through our "Best Available Fare" system. Please make reservations seven days in advance to allow time to receive your tickets.
- **5% dividend** on automobile rentals through the Travel Reservation Service in addition to discounted rates or any low promotional rate we may be able to secure.
- **5% dividend** on the cost of lodging at hotels or motels includes most national chains and many others.

When you make reservations, call the toll-free number on your membership card and give your Travel ID number to the operator at the beginning of the call to identify yourself as eligible for these services. A Travel Dividend Request Form will be included in your travel confirmation package. To get the travel dividend, just complete the coupon. Your travel ID number, travel receipts and itinerary must be mailed along with the coupon to the Travel Reservation Service. A check will then be issued and mailed to you within four to six weeks. Exceptions to the

dividend program are government contract rates, conventions, group programs, promotional packages and persons who are not qualified as eligible participants under the program rules.

Auto Rental Discounts

If you rent a car, whether it's for business or personal use, you may receive special savings at leading auto rental companies throughout the world. When you make your reservations through the Travel Reservation Service, you are entitled to up to a 25% discount at most locations. Be sure to provide the reservation clerk with the Special ID number on your membership card when you make the reservation.



Lost Luggage Locator Tag

When luggage is misplaced or mis-routed, the locator tag includes instructions to call a toll-free Registration Center number. You will then be contacted immediately so arrangements can be made to return your luggage to you. Sign up for this service on the Benefits Activation Form.

Lost Key Return Service

Protect your privacy with a number-coded key ring medallion. When keys are found, the person who finds them is instructed to drop them into any mailbox. Keys are returned to you postage paid. Sign up for this service on the Benefits Activation Form.

