

Your Guide to Benefit describes the benefit in effect as of 1/1/22. 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.

Your Visa Card Guide to Benefits

VISA

Altra
Federal Credit Union

Visa Benefits Package

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-348-8472, or call collect outside the U.S. at 804-673-1164.

For questions about your account, balance, or rewards points please call the customer service number on your Visa card statement.

Travel and Emergency Assistance Services

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at 1-800-992-6029. If You are outside the United States, call collect at 1-804-673-1675.

What are the specific services and how can they help me?

- Emergency Message Service – can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. All costs are Your responsibility.
- Medical Referral Assistance – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. All costs are Your responsibility.
- Legal Referral Assistance – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. All costs are Your responsibility.
- Emergency Transportation Assistance – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. All costs are Your responsibility.

- Emergency Ticket Replacement – helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. All costs are Your responsibility.
- 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. You are responsible for the cost of any replacement items shipped to You.
- Emergency Translation Services – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. All costs are Your responsibility.
- Prescription Assistance and Valuable Document Delivery Arrangements – can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. All costs are Your responsibility.
- Pre-Trip Assistance – can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Definitions

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

Additional Provisions for Travel and Emergency Assistance Services

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

FORM #VTEAS – 2017 (Stand 04/17)

TEAS-O

VISA

ID Navigator Powered by NortonLifeLock

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you 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.

Identity theft continues to evolve and so do NortonLifeLock™ solutions

The dark web is continuously patrolled for information that may belong to you, and you're notified if it's found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring¹. And if your wallet is stolen, you'll receive guidance to help cancel or replace credit cards, insurance identification and other key documents.

Should you do become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue.

As a Visa cardholder, you will also have access to special discounts on other NortonLifeLock™ products.

To confirm eligibility, visit www.cardbenefitidprotect.com. Once verified, you will be redirected to the offer page on Norton.com where ID Navigator enrollment is available.

Smart Tools to help against the evolving threat of identity theft:

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** A stolen wallet can mean a lost identity. If your wallet is stolen you will receive guidance to help you cancel or replaced key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.
- **One-Bureau Credit Monitoring Alerts¹** helps you stay on-top of your credit to help detect fraud more quickly, alerts are sent when key changes are made to your credit file with a major credit bureau.
- **U.S.-Based Member Services and Support** is available Monday to Friday 6 a.m. – 6 p.m. PST; and Saturday 7 a.m. – 1 p.m. PST

No one can prevent all identity theft.

Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met you will not receive credit features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Below you will find answers to questions about the benefit:

Q: How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?

A: Your personal data is stored and managed by an advanced secure cloud database which is encrypted and protected with multiple layers of security measures.

Q: How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?

A: Any personal data you provide is encrypted. Only a few selected employees, who undergo training on how to handle personal data can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock™ Global Privacy Statement for additional details.

Q: Can NortonLifeLock remove my personal data from the dark web?

A: Unfortunately no. The content on the dark web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

Q: How does NortonLifeLock help if I receive a Dark Web Monitoring notification?

A: Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to support.norton.com.

Q: How does NortonLifeLock help if my personal data was leaked in a data breach?

A: Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at support.norton.com.

Q: How do I enroll? What information will I need to provide?

A: Visa cardholders should visit www.cardbenefitidprotect.com, and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on Norton.com where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

Q: What are some common triggers for dark web, credit, and data breach notifications?

A: Your personal information being detected on the dark web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

Q: I received an alert. What do I do next?

A: Each alert will include information about next steps. Specifics vary by type of alert.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

SHIPT

What is Shipt?

Shipt is same-day delivery done right. Available in more than 5,000 US cities, Shipt connects customers with expert shoppers through a user-friendly app to deliver groceries, household essentials, and more from local stores in as soon as 1 hour.

Who is eligible for this offer?

All U.S. [product name] Visa consumer credit cardholders are eligible to receive a free Shipt membership!

What Shipt offers do I get with my Visa consumer credit card?

All Visa consumer credit cardholders are eligible for free delivery membership for 1 month, then 50% off the monthly membership price for 3 months.*

**Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit shipt.com/offer-terms-for-visa.*

How long do I have to enroll in this offer and how long is it valid for?

Cardholders may enroll their U.S.-issued Visa consumer credit card into the offer from 9/17/2021 through 12/31/2024 ("Term").

I already have a Shipt membership. Is my Visa consumer credit card eligible for this offer?

Yes! When your existing membership expires, you'll be eligible to receive a complimentary 3-month extension of membership.

Can authorized users on my eligible Visa consumer credit card account also get these benefits?

Offer may only be redeemed once per unique card number by the primary cardholder or authorized user, whoever activates first.

How does the Shipt membership work?

Shipt members get access to unlimited deliveries from a variety of local stores. After the Shipt offer for Visa cardholders expires, members will be charged the then-current rate to continue receiving unlimited, same-day deliveries.

How do I place an order?

After you've signed up for a membership, open the Shipt app on your phone or desktop. Select from a list of local stores you'd like to shop from, then pick your items, choose a payment option, set a delivery time, and place your order.

Is there a minimum purchase amount for orders?

There is no minimum, although orders under \$35 are subject to a \$7 delivery fee. Delivery is free for orders over \$35 as part of a Shipt membership. Additional terms apply. To see a full list Offer Terms, visit [shipt.com/offer-terms-for-visa](https://www.shipt.com/offer-terms-for-visa).

Can I order alcohol?

Alcohol delivery is available in select areas and varies by retailer. You must be 21+ with a valid ID to order or receive alcohol. Shipt credits cannot be applied to alcohol items, and all alcohol orders may be subject to a \$7 fee.

Will my price change?

As of 9/17/2021 a Shipt membership costs \$9.99 per month for U.S. Visa consumer credit cardholders. If Shipt changes the monthly fee for a membership, Shipt will notify you and provide you with the opportunity to change your membership before it is renewed for another term.

What happens once my complimentary membership ends?

For Visa consumer credit cardholders who do not have an existing Shipt membership today, once the discounted membership ends, cardholders are auto-renewed into the paid monthly membership at then-current monthly rate. For Visa consumer credit cardholders who already have a Shipt membership, once the complimentary 6-month extension of membership ends, cardholders are auto-renewed into the paid membership at then-current rate. You may cancel your membership at any time before the renewal dates.

I'm new to Shipt. How do I activate my offer?

Go to [shipt.com/visa](https://www.shipt.com/visa) to create a Shipt account and activate your offer.

I'm already a Shipt member, how do I activate my offer?

You can activate your existing Shipt member benefits from the account section of our web and mobile apps, or any of the Visa promotional banners throughout the apps.

How can I update my account details (i.e. email, password, address, etc.)?

Visit <https://www.shipt.com/login> to access your account settings and edit your details.

Where can I find the end date for my complimentary and/or discounted membership?

Visit <https://www.shipt.com/login> to access your account settings. Under the Shipt and Visa logo, you'll see a View Details button. Click that to see the timeline of your offer.

How can I cancel the Shipt offer on my Visa consumer credit card?

We're sad to hear you want to end your membership! You can cancel your membership at any time by reviewing your subscription through your Shipt account. You can also contact us via email at support@shipt.com.

How do I enroll in this offer on Target.com?

If you signed up for Shipt at Target.com or Target, you will need to cancel your membership as we are unable to support the Visa promotion through Target. Please cancel your Target/Shipt account and sign up at [shipt.com](https://www.shipt.com) to take advantage of the Visa offer.

What happens if I use a different card to complete my order purchase on Shipt?

If you complete your order purchase with a payment method other than the Visa consumer credit card enrolled in this Shipt offer, you will be charged a \$10 delivery fee. Switch back to the Visa consumer credit card used to enroll in the Shipt offer to receive free delivery on your next order over \$35.

What happens if I use a different card to pay for my discounted Shipt membership as part of this offer?

If you change to another eligible Visa consumer credit card, your Shipt membership may change.

What happens if I have multiple cards saved on my profile?

You can have multiple cards saved on your account. Keep your Visa consumer credit card used to enroll in this Shipt offer set as your default payment method to ensure that you can receive free delivery on every order over \$35.

My credit card was recently stolen or lost. I now have a new credit card number, what is going to happen to my benefit?

Don't worry! In order to retain the benefit all you need to do is login to your Shipt account, change your enrolled card and update your payment information with a new qualifying Visa consumer credit card.

My credit card recently expired. I now have a new credit card number, what is going to happen to my benefit?

Don't worry! To retain the benefit, all you need to do is login to your Shipt account, change your enrolled card and update your payment information with a new qualifying Visa consumer credit card.

Where can I find more information on using Shipt?

More information including how to order, how Shipt works, and other information can be found at <https://help.shipt.com/>.

I have a Visa consumer credit card but can't activate my offer with Shipt. Who do I contact?

Call, livechat, or email Shipt support for assistance! Chat and phone are best for time-sensitive issues.

Chat: [help.shipt.com/](https://www.shipt.com/)

Email: support@shipt.com

Phone: 205-502-2500

Something's wrong with my order. Who do I contact?

Oh no! We're sorry to hear that you had issues with your order. You can report an item issue through the Shipt app or website. Log into your account and select "Orders." Select the order that had an issue. Find the item(s) you would like to report. Select "Report issue." When prompted, choose the issue reason. This will automatically send an email to our support team. We will follow up with you via email within 24-48 hours. Please note that there is a 7-day limitation for reporting issues on an order.

For immediate assistance, you can contact our support team by selecting Live Chat at the bottom of the page or by calling us at (205) 502-2500.

I need help with my Shipt membership. Who do I contact?

Call, live chat, or email Shipt support for assistance!

Chat: [help.shipt.com/](https://www.shipt.com/)

Email: support@shipt.com

Phone: 205-502-2500

Terms & Conditions

Offer valid from 9/17/2021 through 12/31/2024 ("Term"). Cardholders enrolling during the Term with a qualifying Visa Traditional card ("Card") receive a free Shipt membership for 1 month, then 50% discount on monthly Shipt membership for 3 months, which (i) includes waived delivery fees on orders over \$35 ("Offer") and (ii) is only redeemable through Shipt web application at shipt.com or the Shipt mobile app. Existing Shipt members that enroll in the Offer start their free membership at the expiration of their current paid membership, and are eligible for a 3 month membership extension. Cancellation of an existing Shipt membership will result in Offer ineligibility. Enrolled cardholders must use the Card as the default payment method to redeem and have Offer apply and remain effective, or may be subject to additional fees. Eligibility for Offer is limited to one per person per Shipt account, and per eligible Visa card. Payment through third-party payment accounts, or online or mobile digital wallets (like Apple Pay and Google Pay), or memberships purchased through third parties are excluded from this offer.

Once enrolled in the Offer, cardholders are subject to the Shipt Terms of Service, Privacy Policy (<https://www.shipt.com/terms-of-service/>), and Shipt Promotion Terms and Conditions (<https://www.shipt.com/promotional-credit-terms/>), as in effect at the time of enrollment or renewal. You can cancel your membership at any time at shipt.com. Unless you cancel your Shipt membership prior to the expiration of your free period, your Shipt membership will auto-renew for a new subscription at then current membership rates. Orders with alcohol may incur a \$7 alcohol delivery fee. Charges for items purchased, taxes, tips, and retailer-charged fees (such as, where applicable, bag fees) and additional fees may still apply. Offer valid only where Shipt service is available.

Your membership will begin on the date that you input your eligible Visa consumer credit card and associate it with your Shipt account. Your complimentary membership will end according to the type of card and associated schedule as set out in these terms and conditions. Current value of the Shipt monthly membership can be found at shipt.com. No cash value. Non-transferable. Offer is subject to modification or cancellation at any time. Your continued use of the Services after a modification of the Offer becomes effective will constitute your acceptance of the change. The listed merchant(s) are not considered sponsors or co-sponsors of this program. All trademarks are the property of their respective owner(s).

What benefits do I receive with my Visa consumer credit card?

Eligible Visa consumer credit cardholders can receive access to an exclusive ticket presale window 7 days before select shows are made available to the general public and, twice per calendar year, 1 free ticket per show during the presale period. See Sofar Sounds' Offer for Visa Terms for more details.

When does this offer expire?

The offer will be valid for redemption from 09/14/2021 through 09/13/2023.

How do I access the Visa presale tickets?

Enter your Visa consumer credit card to verify eligibility on <https://www.sofarsounds.com/visaoffer>. Once your Visa consumer credit card has been verified, you will be directed to the Visa presale page. Shows included in the presale will include a Visa logo. Once you've found the eligible show you want to attend, simply purchase your tickets using your verified Visa consumer credit card.

How do I redeem my free ticket?

If eligible, your free ticket will be automatically applied at checkout.

What is a Sofar show?

A Sofar Sounds show is a musical performance organized, marketed and produced by Sofar Sounds with 2 to 3 unannounced artists in a non-traditional space, in cities around the globe. Shows in cities run by Curators are not eligible.

I have a Visa consumer credit card, do I lose one of my two free tickets if a show is cancelled?

No, if you're a Visa consumer credit cardholder and are looking for support with a free ticket refund, please reach out to our team at <http://Sofar.co/contact-us> for assistance.

Who is eligible for these benefits?

These benefits are only valid for Visa consumer credit cards issued in the United States (all 50 states and D.C.) at this time. If you have a Visa consumer credit card that was issued in the United States, you are eligible for this offer.

If I have a Visa consumer credit card, how many times can I use the benefit?

All Visa consumer credit cardholders receive unlimited access to the 7-day presale window and, twice per calendar year, 1 free ticket per select Sofar Show during the presale period with a ticket purchase. See Sofar Sounds' Offer for Visa Terms for more details.

If I have a Visa consumer credit card and have redeemed my two free tickets, when will I be eligible for more?

Visa consumer credit cardholders will be eligible for two free tickets each calendar year during the offer period. If you have redeemed your two free tickets within a given year, January 1 of the next year will be the next opportunity to redeem another free ticket per show with purchase.

How will my Visa card number be used?

Your Visa card number will be used by Visa to verify your eligibility for the benefit. Be sure to use the same Visa card number to

verify your eligibility that you will be using to purchase your tickets checkout. If you do not use the same card number, you will not be able to complete your purchase.

Why am I getting an error message when I'm trying to redeem the benefit?

Your Visa card may not be eligible to redeem the benefit. If you believe that you do meet the requirements, please reach out to our support team at <http://Sofar.co/contact-us> so we can look into the error for you.

Can I use a different credit card to pay for my tickets during the presale window?

No, you must use the Visa card used for eligibility verification as the payment method for your ticket purchase.

During the presale, can I add another promo code at checkout?

The Sofar Sounds' benefit for Visa cannot be combined with another offer. If you enter another promotional code at checkout, then the free ticket (if eligible) will be removed from the cart and replaced with the applicable new promotional code.

What are the Sofar Terms and Conditions?

Terms of Service for Sofar Sounds can be found here.

Sofar Offer Terms for Visa consumer credit cardholders can be found at https://www.sofarsounds.com/terms_and_conditions.

What is the Sofar Privacy Policy?

The Sofar Privacy Policy can be found at https://www.sofar-sounds.com/privacy_policy.

How can I get help with my Sofar account as a Visa cardholder?

If you're a Visa consumer credit cardholder and are looking for support, please reach out to our team at <http://Sofar.co/contact-us>.

SOFAR SOUNDS BENEFIT OFFER TERMS FOR VISA CONSUMER CREDIT From 09/14/2021 through 09/13/2023 ("Offer Term"), cardholders that successfully validate their qualifying Visa consumer credit card issued in all 50 US states and D.C. ("Eligible Cardholders") can redeem Offer (as defined below) at <https://www.sofarsounds.com/visaoffer>. During the Offer Term, Eligible Cardholders can redeem the following "Offer": (i) access to an exclusive ticket presale window for select Sofar Sounds shows (identified with the Visa designation) 7 days before the select Sofar Sounds shows are made available to the general public; and (ii) twice per calendar year 1 additional free ticket per show during the presale period with a ticket purchase of 1 or more tickets. Tickets purchased per Eligible Cardholder per show will be limited to the maximum number of tickets that may be secured per show (which may vary per show), including the free ticket. Standard booking fees will not be applied to free tickets. Purchases after the presale period will not be eligible for the additional free ticket. Free ticket offer cannot be combined with any other offer or discount. All tickets are available on a first come, first served basis and subject to event capacity limits. The validated card must be used for the ticket purchase. Sofar Sounds shall not be obligated to honor the Offer for any cardholder that is unable to validate their card as an eligible card.

Offer is subject to modification or cancellation without notice. Offer is non-refundable, non-transferable and cannot be resold. Offer is subject to all applicable federal, state and local laws and regulations. Void where prohibited. All purchasers are subject to Sofar Sounds Terms and Conditions (https://www.sofarsounds.com/terms_and_conditions) and Privacy Policy (https://www.sofarsounds.com/privacy_policy).

