> Fees or costs associated with the use of any investigative agencies or private investigators.
> Any loss that is not a direct result of identity fraud.
> Theft of or damage to travelers checks; tickets of any kind; negotiable instruments, cash, or its equivalent; passports, or any documents.
> War, invasion, acts of foreign enemies, hostilities (whether war is declared or not), rebellion, revolution, insurrection or military or usurped power.
> Authorized charges that you have disputed based on the quality of goods or services.
> Authorized account transactions or trades that you have disputed, or are disputing, based on the execution (or non-execution) of electronic transfers, trades, or other verbal or written instructions or directions.

What to do if you're a victim of identity fraud:

> Call **1-800-MC-ASSIST** upon discovery of identity fraud to report the incident.
> Contact all major credit bureaus (Experian, Equifax, TransUnion, etc.) immediately after discovery of identity fraud to place a fraud alert on your credit report.
> File a police report in your local jurisdiction.
> File a complaint with the Federal Trade Commission (FTC). You may be requested to file a report with other agencies, as necessary.
> Follow all procedures for recovery, and satisfy reasonable requests for information and assistance at all institutions affected.
> Keep a copy of all receipts, bills, or other records that support your claim for an Identity Fraud Expense Reimbursement payment. These records must be kept in a manner that can accurately determine the amount of any loss.
> Take all other reasonable steps available to protect your identity from any further fraudulent use.

How to file a claim for Identity Fraud Expense Reimbursement:

> Contact **1-800-MC-ASSIST** to request a claim form.
> Submit the following documentation within thirty (30) days after close of your identity fraud case or the claim may not be honored:
  > Completed and signed claim form.
  > MasterCard Card statement.
  > Proof that a fraud alert was placed with each major credit bureau (Experian, Equifax, TransUnion, etc.) immediately after discovery of identity fraud.
  > Copy of a police report from your local jurisdiction.
  > Copy of results of any settlement or denial from credit card companies, banks, creditors, collection agencies, etc., concerning your identity fraud claim.
  > Copy of the complaint filed with the Federal Trade Commission.
  > Copy of all receipts, bills, or other records that support your claim for an Identity Fraud Expense Reimbursement payment.
  > Any other documentation that may reasonably be requested to validate a claim.

Reminder: Please refer to the Final Legal Disclosure section. IDF-1 (12-04)

Worldwide Automatic Travel Accident and Baggage Delay Insurance

MasterCard cardholders can benefit from the security and safety offered through Worldwide Automatic Travel Accident and Baggage Delay Insurance. If you charge the entire cost of travel passenger fare to your MasterCard card, you, your spouse, and your dependent child(ren) automatically will be insured against accidental loss of life, limb, sight, speech, or hearing; and, if your baggage is delayed, you will be reimbursed for the emergency purchase of essential items up to a maximum of $300.

Key terms:

> **You** or **Yours** means MasterCard cardholder.
> **Common Carrier** means any land, water, or air conveyance operated by those whose occupation or business is the transportation of persons without discrimination and for hire.
> **Commutation** means travel between the insured person's residence and regular place of employment.
> **Baggage Delay** means a delay or misdirection of the cardholder's property by a common carrier for more than four (4) hours from the time when the cardholder arrives at the destination on the cardholder's ticket.
> **Cardholder's Property** means the cardholder's baggage and personal property contained in the baggage that has been checked in with a common carrier.
> **Spouse** includes a domestic partner who is at least 18 years of age and who, during the past 12 months (1) has been in a committed relationship with the primary cardholder, (2) has been the cardholder's sole spousal equivalent, (3) has resided in the same household as the cardholder, and (4) has jointly been responsible with the cardholder for each other's financial obligations and who intends to continue the relationship indefinitely.
> **Dependent Child(ren)** means unmarried children, including adopted children, those children placed for adoption, and step-children, who are primarily dependent upon the insured for maintenance and support and who are under the age of twenty-five (25) and reside with the insured; beyond the age of twenty-five (25) who are permanently mentally or physically challenged and incapable of self support; or up to the age of twenty-five (25), if classified as a full-time student at an institute of higher learning.
> **Benefit Amount** means the loss amount applicable at the time the entire cost of the passenger fare(s) is charged to your MasterCard card account. The loss must occur within one year of the accident.
> **Member** means a hand or foot.
> **Loss** means, with respect to a hand, complete severance throughout or above the knuckle joints of at least four fingers on the same hand; with respect to a foot, complete severance through or above the ankle joint. The insurer will consider it a loss of a hand or foot even if they are later reattached.

To get coverage:

> You must charge the entire cost of the passenger fare(s) to your MasterCard card account, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards.
> If the entire cost of the passenger fare has been charged to your MasterCard card prior to departure for the airport, terminal, or station, coverage also is provided for common carrier travel (including taxi, bus, train, or airport limousine, but not including courtesy transportation provided without a specific charge or commutation)–including such common carrier travel immediately (a) preceding your departure, directly to the airport, terminal, or station; (b) while at the airport, terminal, or station; and (c) immediately following your arrival at the airport, terminal, or station of your destination.
> If the entire cost of the passenger fare has not been charged prior to your arrival at the airport, terminal, or station, coverage begins at the time the entire cost of the travel passenger fare is charged to your MasterCard card account.
> It is not necessary for you to notify the administrator or the insurance company when tickets are purchased.

The kind of coverage you receive:

Travel Accident Insurance Benefit up to $250,000.

$300 Baggage Delay Benefit

> The full benefit of **$250,000** is payable for accidental loss of life, two or more members, sight of both eyes, speech and hearing, or any combination thereof.
> One-half of the benefit amount is payable for accidental loss of: one member, sight of one eye, speech, or hearing.
> One-quarter of the benefit amount is payable for the accidental loss of the thumb and index finger of the same hand.

> The Baggage Delay amount is limited to $100 per day, per cardholder up to a maximum of three (3) days for a covered trip and at a destination other than the cardholder's location of permanent residence.
> Coverage is in excess if any other insurance, indemnity, or reimbursements from the common carrier are available to the insured person.
> The Loss of Life benefit will be paid to the beneficiary designated by the insured. If no such designation has been made, that benefit will be paid to the first surviving beneficiary in the following order: a) your spouse, b) your children, c) your parents, d) your brothers and sisters, and e) your estate.

Coverage limitations:

> The insurer will pay the single largest applicable benefit amount. In no event will duplicate request forms or multiple charge cards obligate the insurance company in excess of the stated benefit amounts for any one loss sustained by any one individual insured as the result of any one accident.
> In the event of multiple deaths per credit card account arising from any one accident, the insurer's liability for all such losses will be limited to a maximum limit of insurance equal to three times the applicable benefit amount for loss of life. Benefits will be proportionately divided among the insured persons, up to the maximum limit of the insurance.

What is NOT covered:

> Loss resulting from your emotional trauma, mental or physical illness; pregnancy, childbirth, or miscarriage; bacterial or viral infection (except bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria); or bodily malfunctions.
> Suicide, attempted suicide, or intentionally self-inflicted injuries.
> Declared or undeclared war, but war does not include acts of terrorism.
> An accident that occurs while you are inside, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.
> Essential items, including but not limited to, contact lenses, eyeglasses, or hearing aids; artificial teeth, dental bridges, or prosthetic devices; tickets, documents, money, securities, checks, travelers checks, and valuable papers; or business samples.
> This coverage does not include commutation.

How to file a claim for Worldwide Automatic Travel Accident and Baggage Delay Insurance coverage:

> Call 1-800-MC-ASSIST to request a claim form.
> Submit the following documentation within one hundred eighty (180) days of the incident or the claim will not be honored:
  > Completed and signed claim form.
  > MasterCard statement showing purchase of the fare.
  > Claim check and lost baggage report.
  > Receipts for any items purchased.
  > Any other documentation that may reasonably be requested.
  > Answers to specific questions can be obtained by writing to the Plan Agent:

Plan Agent, DFS&A Insurance Agency, Inc., 80 West Upper Ferry Road, Suite 5, PO Box 77358, Ewing, NJ 08628.

Plan underwritten by Federal Insurance Company, a member insurer of Chubb Group of Insurance Companies.

MasterCard Global Service

MasterCard Global Service™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting, Emergency Card Replacement**, and **Emergency Cash Advance**.

Call MasterCard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call **1-800-MC-ASSIST** (1-800-622-7747).

When out-of-country and in need of assistance, you can easily reach a specially trained MasterCard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free MasterCard Global Service telephone numbers are:

Australia	1-800-120-113	Mexico	001-800-307-7309
Austria	0800-21-8235	Netherlands	0800-022-5821
France	0-800-90-1387	Poland	0-0800-111-1211
Germany	0800-819-1040	Portugal	800-8-11-272
Hungary	06800-12517	Spain	900-97-1231
Ireland	1-800-55-7378	United Kingdom	0800-96-4767
Italy	800-870-866	Virgin Islands	1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at **www.mastercard.com** or call the United States collect at **1-636-722-7111**.

Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and **1-800-MC-ASSIST** for card benefits. When traveling outside the U.S., call MasterCard Global Service to access your card issuer for account information or to access any of your card benefits.

ATM Locations:

Call **1-877-FINDATM** (1-877-346-3286) to find the location of a nearby ATM in the MasterCard ATM Network accepting MasterCard®, Maestro®, and Cirrus® brands. Also, visit our Web site at **www.mastercard.com** to use our ATM locator.

You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

Reminder: Please refer to the Final Legal Disclosure section.

Account and Billing Information

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

Reminder: Please refer to the Final Legal Disclosure section.

Final Legal Disclosure

This Guide is not a policy or contract of insurance or other contract.

Benefits are purchased by MasterCard and provided free to you, but non-insurance services may have associated costs, which will be your responsibility (for example, legal referrals are free, but the lawyer's fee is your responsibility).

Extended Warranty, Purchase Assurance, Satisfaction Guarantee and Identity Fraud Expense Reimbursement coverages are provided under a master policy of insurance issued by Virginia Surety Company, Inc. Worldwide Automatic Travel Accident and Baggage Delay Insurance is provided under a master policy of insurance issued by Federal Insurance Company, a member insurer of Chubb Group of Insurance Companies. This Guide is intended as a summary of benefits provided to you. All information about the insurance benefits listed in this Guide is governed by the conditions, limitations, and exclusions of the master policy.

As the insurer of the MasterCard coverage described herein, Virginia Surety Company, Inc. ("VSC") collects personal information about you from the following sources: Information the insurer gathers from you, from your request for insurance coverage or other forms you furnish to the insurer, such as your name, address, telephone number, and information about your transactions with the insurer such as claims made and benefits paid. The insurer may disclose all information it collects, as described above, to companies that perform administrative or other services on our behalf solely in connection with the insurance coverage you have received. The insurer does not disclose any personal information about former insureds to anyone, except as required by law. The insurer restricts access to personal information about you to those employees who need to know that information in order to provide coverage to you. The insurer maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information. Should you have any questions about the insurance procedures or the information contained within your file, please contact the insurer by writing to:

**Compliance Department, Virginia Surety Company, Inc., 175 W Jackson Blvd.
Chicago, IL 60604**

Effective date of benefits: Effective September 1, 2009 this Guide replaces all prior disclosures, program descriptions, advertising, and brochures by any party. MasterCard and the insurer reserve the right to change the benefits and features of these programs at any time.

Cancellation: We can cancel these benefits at any time or choose not to renew the insurance coverage for all cardholders. If we do cancel these benefits, you will be notified at least sixty (60) days in advance. If the insurance company terminates, cancels, or chooses not to renew the coverage to your issuer, you will be notified as soon as is practicable. Insurance benefits will still apply for any benefits you were eligible for prior to the date of such terminations, cancellation, or non-renewal, subject to the terms and conditions of coverage.

Benefits to you: These benefits apply only to MasterCard cardholders whose cards are issued by U.S. financial institutions. The United States is defined as the fifty (50) United States, the District of Columbia, American Samoa, Puerto Rico, Guam, and the U.S. Virgin Islands. No person or entity other than the MasterCard cardholder shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your account is suspended or cancelled, subject to the terms and conditions of coverage.

Transfer of rights or benefits: No rights or benefits provided under these insurance benefits may be assigned without the prior written consent of the claim administrator for these benefits.

Misrepresentation and Fraud: Benefits shall be void if the MasterCard cardholder has concealed or misrepresented any material facts concerning this coverage.

Due Diligence: All parties are expected to exercise due diligence to avoid or diminish any theft, loss or damage to the property insured under these programs. "Due diligence" means the performance of all vigilant activity, attentiveness, and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect the item.

Subrogation: If payment is made under these benefits, the insurance company is entitled to recover such amounts from other parties or persons. Any party or cardholder who receives payment under these benefits must transfer to the insurance company his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them, or these rights will be recovered from the cardholder.

Salvage: If an item is not repairable, the claim administrator may request that the cardholder or gift recipient send the item to the administrator for salvage at the cardholder's or gift recipient's expense. Failure to remit the requested item for salvage to the claim administrator may result in denial of the claim.

In no event will these insurance benefits apply as contributing insurance. The non-contribution insurance clause will take precedence over the non-contribution clause found in any other insurance policies.

Benefits listed in this Guide are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.** FLD-2 (3-05)

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the MasterCard actual offerings, such master policies or actual offering shall control.

To file a claim or request Travel Assistance Services,
call 1-800-MC-ASSIST (1-800-622-7747),
or en Español: 1-800-633-4466.
Visit our Web site at www.mastercard.com.

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SV GTB-08-09
Smart Shopper

Guide to Benefits

MasterCard® Cardholder Smart Shopper Benefits

SHARONVIEW
FEDERAL CREDIT UNION

Important information. Please read and save.

This Guide to benefits contains detailed information about extensive travel, insurance, and retail protection services you can access as a preferred cardholder. These programs and coverages apply to travel and retail purchases made on or after September 1, 2009. This Guide supersedes any guide or program description you may have received earlier.

To file a claim or for more information on any of these services, call the MasterCard Assistance Center at **1-800-MC-ASSIST**, or **en Español: 1-800-633-4466**.

"Card" refers to MasterCard® card and "Cardholder" refers to a MasterCard® cardholder.

MasterCard Guide to Benefits
Benefits that are always with you

1-800-MC-ASSIST • 1-800-MC-ASSIST • 1-800-MC-ASSIST •