



Visa Rate Advantage/Rate Advantage Secured Credit Card

BENEFITS GUIDE

Please retain this guide for the future. It describes in detail some of the important benefits available to you as a member.

Note: Your Guide to Benefits describes the benefits in effect as of 05/01/2021. 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.

PRESENTING YOUR GUIDE TO CARD BENEFITS

- **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 helps provide you with tools so you can act quickly if your identity is threatened. Visit www.cardbenefitidprotect.com to confirm eligibility and enroll.
- **Emergency Card Replacement** – Traveling domestically or internationally, and in need of a replacement card because it is lost or stolen? This 24 x 7 x 365 worldwide service allows you to quickly block the card and get a card sent to you. In US and Canada call 1-800-847-2911. Outside the US and Canada, cardholders can call collect using a local operator at 1-303-967-1096. For the hearing impaired, please call 1-800-TDD-1213 in the US or Canada or 1-305-278-4285 or 1-512-865-2002 in all other countries.
- **Cardholder Inquiry Service** – Cardholder support for general inquiries and provided product or service information 24-hours a day from anywhere in the world. For a list of toll-free numbers visit: www.Visa.com
- **Lost/Stolen Reporting** – Cardholder support for general inquiries and provided product or service information 24-hours a day from anywhere in the world. For a list of toll-free numbers visit: www.Visa.com
- **Roadside Dispatch[®]** – Get convenient towing and locksmith referral service in the United States and Canada, available 24 hours a day, 7 days a week. www.Visa.com

For more information about the benefits described in this guide, call the Benefit Administrator at 1-800-VISA-911 (1-800-847-2911), or call collect outside the U.S. at 303-967-1096.

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