GUIDE TO BENEFITS FOR YOUR NORTHERN CREDIT UNION VISA® CREDIT CARD

Your Guide to Benefit describes the benefits in effect as of January 31, 2025. 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. For questions about your account, balance, or rewards points please call the customer service number on Your Northern Credit Union Visa® card statement.

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CARDHOLDER INQUIRY SERVICE

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product or service information to all Visa® cardholders.

Benefit at a Glance

24-hour cardholder information and assistance by phone to all Visa® cardholders calling fromanywhere in the world, provided by Visa® Global Customer Care Services. Toll-free numbers are supported 24 hours a day, seven days a week.

Cardholders calling from the United States or Canada can **call Visa® Global Customer Care Services at 1-800-847-2911 (within the U.S. or Canada). If You are outside the U.S. and Canada, You can call collect at 1-303-967-1096.**

How does the cardholder inquire service work?

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product/service information for Visa® cardholders. Visa® Global Customer Care Services team provides information regarding general account or card benefit questions.

LOST OR STOLEN CARD REPORTING

Enjoy peace of mind knowing that if Your Visa® card is ever lost or stolen, assistance is only a phone call away.

Benefit at a glance

- **Call Visa® Global Customer Care Services at 1-800-847-2911 (within the U.S. or Canada)** if Your card has been lost or stolen.
- 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.**
- Toll-free numbers are supported 24 hours a day, seven days a week.
- Peace of mind from Visa® Global Customer Care Services.

How does the Lost or Stolen Card Reporting work?

With the Visa® Lost/Stolen Card Reporting service, reporting a lost or stolen card is simple. Just **call Visa® Global Customer Care Services at 1-800-847-2911**, or call one of our global toll-free numbers and a Visa® representative will work with You to notify the appropriate parties and replace Your card.

EMERGENCY CARD REPLACEMENT AND EMERGENCY CASH DISBURSEMENT

Have a lost, stolen or damaged card? Need emergency cash? Visa® will block Your card (if the card number is known) and connect You with Northern Credit Union. Following credit union approval, cardholders can also get an emergency card replacement within one to three business days*.
*Some restrictions/limitations apply

Alternatively, Visa® can arrange for cash to be available at a location near You usually within hours of Your credit union's approval.

How does the Emergency Card Replacement and Emergency Cash Disbursement Benefit work?

Cardholders in the U.S. and Canada can call Visa® Global Customer Care Services at 1-800-847-2911. If You are outside the U.S. and Canada, You can call collect using local operator 1-303-967-1096

ROADSIDE DISPATCH

For roadside assistance, call 1-800-847-2869

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides You with security and convenience wherever Your travels take You. ***No membership or pre-enrollment is required. No annual dues. No limit on usage.***

For a set price per service call, the program provides:

- **Standard Towing** – up to five (5) miles included
- **Tire Changing** – must have good, inflated spare
- **Jump Starting**
- **Lockout Service** – (no key replacement)
- **Fuel Delivery** – up to 5 gallons (plus cost of fuel)
- **Standard Winching**

Roadside Dispatch will ask You where You are, what the problem is, and while we remain on the phone we will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If You feel You are in an unsafe location, we will advise You to hang up and call 911. If You are not able to dial 911, we will call the non-emergency police number in Your area, and we will remain on the phone with You at Your request until police arrive). You have the convenience of one toll-free phone and You may save money because our rates are pre-negotiated.

Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required. Just **call us toll free 1-800-847-2869 when You need us.**

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is $69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be

discontinued at any time without prior notice. Program void where prohibited.

1Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa® nor Northern Credit Union shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa® nor Northern Credit Union provide any assurances as to the ability of the Service Provider to make such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to Your request even if You are not with Your vehicle or Your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc.
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