

Roadside Assistance

This Guide to Benefit describes the benefit in effect as of the date your financial institution elected this coverage. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records.

Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

What is Roadside Assistance?

Subject to the terms and conditions provided in this Guide to Benefit, the Roadside Assistance benefit will provide the enrolled accountholder (the "Accountholder", also referred to as "You" or "Your") in an account that has this benefit (a "Covered Account") with 24-hour emergency roadside assistance for covered services as described in this Guide to Benefit. The Roadside Assistance benefit is subject to a maximum of two (2) occurrences per twelve (12) month period per Covered Account. The maximum benefit limit is \$100.00 per occurrence and \$200.00 per twelve (12) month period.

Who is eligible for this benefit?

To be eligible for the Roadside Assistance benefit, You must be an accountholder of an eligible U.S.-based financial institution enrolled in the Roadside Assistance benefit and have the Roadside Assistance benefit included in the Covered Account provided by Your financial institution.

Your Roadside Assistance coverage begins the date of enrollment in Your Covered Account.

How do I access Roadside Assistance with this benefit?

To obtain Roadside Assistance services, just call the Roadside Assistance service provider toll-free at 1-800-528-6298 and provide the Access Code for Your Covered Account. Your Access Code can be found in the documents provided to You at account opening and on the mobile application utilized to access this benefit provided as part of Your Covered Account. You will only be required to pay for any expenses or costs in excess of Your \$100.00 per occurrence maximum for covered emergencies.

The following are covered emergencies, subject to the \$100 per occurrence limit.

- Towing Assistance – When towing is necessary, Your vehicle will be towed to the nearest service facility up to \$100.00 from the disablement site. You will be responsible for the extra cost of towing Your disabled vehicle further than the coverage limitation of \$100.00 from the disablement site.

- Flat Tire Assistance – Service consists of the removal of Your vehicle's flat tire and its replacement with the spare tire located with Your vehicle. Towing Assistance will be provided, if necessary.
- Fuel, Oil, Fluid and Water Delivery Service – An emergency supply of fuel, oil, fluid and water will be delivered if Your vehicle is in immediate need. You must pay for the fuel or other fluid when it is delivered.
- Lock-out Assistance – If Your keys are locked inside Your vehicle, assistance will be provided to gain entry into Your vehicle.
- Battery Assistance – If battery failure occurs, a jump start will be provided to start Your vehicle. Towing Assistance will be provided, if necessary.

How do I obtain coverage under this benefit?

To be eligible for coverage, this Roadside Assistance Benefit must be utilized to arrange for emergency roadside assistance for Your vehicle and the service must be a covered emergency as described in this Guide to Benefit. Assistance obtained through any other source other than the Roadside Assistance service provider is not covered.

When calling for emergency roadside assistance services, the Roadside Assistance representative will ask You for Your Access Code and some preliminary information and will then dispatch a roadside assistance service provider to the location of Your vehicle. You must be with Your vehicle when the service provider arrives unless it is unsafe to remain with the vehicle as an unattended vehicle cannot be serviced.

What type of coverage is this?

Roadside Assistance is not insurance coverage. The Roadside Assistance benefit will provide emergency roadside assistance services for covered emergencies up to two (2) eligible occurrences per twelve (12) month period and will cover eligible expenses for such services up to \$100.00 per occurrence, subject to the terms, conditions, exclusions and limits of liability listed herein. Service must be a covered emergency under this Guide to Benefit. There is a limit of one (1) covered occurrence for the same service type during any continuous seven (7) day period.

You will be responsible for any emergency roadside assistance expenses incurred using the Roadside Assistance benefit in excess of the maximum amount payable per covered roadside assistance occurrence. The maximum amount payable per occurrence is \$100.00.

The following items are not included as part of the emergency Roadside Assistance benefit:

- Coverage shall not be provided in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of Your vehicle in the commission of a felony.
- Costs of parts, replacement keys, fluids, fuel, lubricants; cost of installation of any products or material; and additional labor related to towing.
- Non-emergency towing or other non-emergency service.
- Non-emergency mounting or removing of any tires, snow tires or chains.
- Shoveling snow from around Your vehicle.
- Tire repair.
- Extrication or Winching.
- Motorcycles, trucks over one and a half (1 ½) ton capacity, antique vehicles (meaning vehicles over 20 years old or out of manufacture for ten (10) years or more), taxicabs, limousines or other commercial or delivery vehicles.
- Recreational vehicles (including self-motorized RVs), camping trailers, travel trailers or any vehicles in tow.
- Any and all taxes, fines or tolls.
- Damage or disablement due to fire, flood or vandalism.
- Towing from or repair work performed at a service station, garage or repair shop.
- Towing by other than a licensed service station or garage; vehicle storage charges; a second tow for the same disablement.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
- Repeated service calls for a vehicle in need of routine maintenance or repair.

Only one (1) disablement for the same service type during any seven (7) day period will be accepted.

THIS IS NOT A ROADSIDE ASSISTANCE REIMBURSEMENT SERVICE.

Additional Provisions for Roadside Assistance:

The Roadside Assistance benefit provides coverage only to You, an eligible Accountholder. You shall use due diligence and do all things reasonable to avoid or diminish emergency roadside assistance expenses. This provision will not be applied unreasonably to avoid covering roadside assistance expenses.

This benefit is provided to eligible Accountholders subject to the terms and conditions contained herein. The terms and conditions contained in this Guide to Benefit may be modified.

Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefit will not apply to Accountholders whose accounts have been suspended or canceled. The Roadside Assistance benefit described in this Guide to Benefit will not apply to Accountholders whose applicable account(s) are closed, delinquent, or otherwise in default.

Termination dates may vary by financial institution. Your financial institution can cancel or non-renew the benefit, and if they do, they will notify You at least thirty (30) days in advance. This information describes the benefit provided to You as an Accountholder.

For general questions regarding this benefit, call the Benefit Administrator at (866) 210 – 0361.