

# Navy Federal Credit Union® Visa® Buxx Prepaid Card Website Terms and Conditions

As used in this Agreement, the word "Card" means the Navy Federal Visa Buxx Prepaid Card. "Funding Account" means a Navy Federal Credit Union-issued debit card or credit card (Visa or Mastercard® only) used to fund the Visa Buxx Card. "You", "your", and "yours" mean every person managing, signing, using, or having a Visa Buxx Prepaid Card. Navy Federal's business days are Monday through Friday, excluding holidays. Navy Federal may change and amend this Agreement at any time. This Agreement, including any claim or dispute arising under it, shall be governed by federal law and the laws of the Commonwealth of Virginia.

To report your Visa Buxx Card lost or stolen, or for service inquiries, please call 1-866-304-1909. Calls may be monitored and/or recorded to provide improved member service. All other correspondence relating to this Agreement should be addressed to Visa Debit Processing Service, P.O. Box 026098, Miami, FL 33103. Information concerning Visa Buxx Cards may also be obtained at [navyfederal.org/visabuxxcard](http://navyfederal.org/visabuxxcard).

**1. Accepting This Agreement/Signing the Card:** Use of your Prepaid Card means you agree to all terms in this Agreement. Please read this Agreement carefully and keep a copy for your records. Upon receipt of your Visa Buxx Card, immediately sign the signature panel on the back of the Card. Your Card must be activated prior to use. Should you choose to not use your Card, you may cancel it at any time for any reason by contacting us using the information above. Then immediately and securely destroy the Card by cutting it in half or shredding it.

**2. Account Holder/Parent/Family & Friends:** "Parent" means a Navy Federal Credit Union member who is the parent, legal guardian, or Account Holder of the Teen cardholder. "Family and Friends" means a person who is a Navy Federal Credit Union member that the Parent authorizes to fund the Card. Visa Buxx Cards can only be ordered, managed, and funded by a person who has a valid Social Security Number (SSN), is a Navy Federal "member", and is over the age of 18. A person is considered a "member" if he/she is listed as the primary owner on a Navy Federal Membership Savings Account. The words "we", "us", "NFCU", and "our" mean Navy Federal Credit Union.

**3. Card and Cardholder/Teen:** "Teen" means the Visa Buxx cardholder who is authorized by the Parent to use the Card. The words "you", "your", and "yours" mean the Parent, Teen, or anyone authorized to use or accept a Navy Federal Visa Buxx Card. By authorizing the Teen to use the Card, the Parent represents that such Teen is at least 13 years of age and has a valid SSN. Navy Federal requires that all Navy Federal Visa Buxx Cards be embossed with the cardholder's name. Any use of the Card by anyone other than the Parent or Teen is an unauthorized use of the Card. Granting use of this Card to someone else will make you financially liable for the transactions. You, not Navy Federal Credit Union, have sole responsibility in such cases. The Card is not an account and does not earn dividends. Your funds are NCUA-insured, if eligible. You are not allowed to exceed the funded balance available on the Card by any individual or series of purchases. We reserve the right to close Cards that have unsatisfied negative balances and deny future Card orders.

**4. E-Consent Agreement:** By clicking "Accept" during the enrollment, you indicate your consent to receive monthly statements electronically. You will be notified by email when your monthly Visa Buxx statement is available to view online. You also consent to receive all future Terms and Conditions electronically. You may print your statement and the Terms and Conditions for your reference. You must notify us immediately of any change in your email address by updating your profile.

**5. Using Your Card:** Before using your new Navy Federal Visa Buxx Card, you must first activate your Card either online at [navyfederal.org/visabuxxcard](http://navyfederal.org/visabuxxcard) or by phone at 1-866-304-1909. At the time of activation, you will be required to select a four-digit Personal Identification Number ("PIN"). You may use your Card as often as you like to obtain goods and services up to the value of the Card. Each time you use the Card, the amount of the transaction will be debited from the remaining value on the Card. You cannot place a "stop payment" on any Card transaction after it has been authorized. You are not allowed to exceed the funded balance available on the Card by any individual or series of purchases. If you make purchases that exceed the available balance on the Card, please make sure to reload your Card to satisfy the negative balance. You may check your balance and reload your Card by visiting [navyfederal.org/visabuxxcard](http://navyfederal.org/visabuxxcard). When purchasing fuel, we recommend going inside the fuel station and using your Card to pay the exact amount prior to pumping the fuel. If you use your Card at the automated pump and have a balance greater than \$100, a HOLD of \$100 could be placed on your Card even if you pump less than \$100. If you have a balance less than \$100, a hold could be placed on your entire remaining available balance or your transaction could be declined. Funds placed on hold will be unavailable for up to three (3) days. You can avoid a HOLD being placed on your Card by going inside and using your Card to pay the exact amount prior to pumping the fuel.

**6. Reloading Your Card:** You or approved Family and Friends may load your Card using a Navy Federal Debit Card or Credit Card (Visa or Mastercard only) online by visiting [navyfederal.org/visabuxxcard](http://navyfederal.org/visabuxxcard) or by using the Navy Federal Prepaid App. For security reasons, the Navy Federal funding card on file must be in the same name as the Account Holder/Parent. Upon authorization, this will cause monies to be funded onto the Card and be available for use immediately. You may also load funds to your Card through any Visa ReadyLink-participating retail location in accordance with the terms of this Agreement. Some retailers may charge a fee to load value to the Card. You may refer to our FAQs at [navyfederal.org/visabuxxcard](http://navyfederal.org/visabuxxcard) for more information on using Visa ReadyLink. For questions concerning Visa ReadyLink transaction history or fees, or to communicate inquiries or disputes associated with Visa ReadyLink, please call 1-866-304-1909. Your Card is an eligible Card to receive funds through Visa Money Transfer. However, you cannot initiate a Visa Money Transfer from your Card to another Card. Navy Federal reserves the right to contact you to remind you to reload your Card, should you make purchases that exceed the available balance on the Card.

**7. Text Message Notifications:** You may choose to opt in to receive text messages that will update you on your Card activity, under your Profile. Please note that message and data rates may apply. You may change your text message options or opt out at any time by editing your Profile or texting "STOP" to 868472 or 288472. You acknowledge that certain wireless service providers and/or wireless carriers may assess fees, limitations, and/or restrictions that might impact your use of a cell phone or handheld device (collectively, a "mobile device") to view balances and track recent account activity for your Visa Buxx Card and receive alerts for which you have subscribed (for example, your mobile service carrier or provider may impose data usage or text charges for your use of a mobile device, including downloading the software, receiving or sending text messages, or other use of your wireless device when using the software or other products and services provided by Visa Buxx). You expressly agree that you are responsible for all such fees, limitations, and restrictions, and that we may contact you via your wireless device for any purpose concerning your Visa Buxx account, including account servicing and collection purposes. For additional assistance, contact customer service at 1-866-304-1909.

**8. Card Expiration:** Your Card is valid through the expiration ("Good Thru") date of three (3) years shown on the Card. Any transaction attempted after the expiration date will be declined. We will mail a replacement Navy Federal Visa Buxx Card to the address on record two (2) months prior to your Card expiring. Remember to always keep your personal information up to date. Cardholder accounts with no activity and a zero balance will be closed after 365 days of inactivity.

**9. Transactions and Limits:** Your Navy Federal Visa Buxx Card may be used to purchase goods and services and receive cash back (at participating merchants) wherever Visa Debit Cards are accepted. There is no fee for using your Card to make a purchase at a merchant location; however, participating merchants may impose a fee for the cash-back portion of the transaction. Your Visa Buxx Card may also be used to make balance inquiries and withdraw funds from participating automated teller machines ("ATMs"); however, fees may apply (see the "Fees" chart below for more information). For a list of free ATMs, please check our website at [navyfederal.org](http://navyfederal.org). When you order a Visa Buxx Card for the first time, the minimum initial Card value is \$20.00 and the maximum initial Card value is \$500.00. After you receive the Card, the minimum reload value is \$10.00 and the maximum reload value is \$1,000.00. The standard daily transaction limit for purchases is \$1,500.00. If the Card has \$2,000.00 available for purchases or cash withdrawals, additional amounts may not be loaded onto the Card. The maximum amount allowable for cash withdrawals from ATMs, and cash back from participating merchants, is limited to \$600.00 daily. Purchase cash back amounts may also vary depending on store policy. The Parent may elect to not allow cash withdrawals on the Teen's Card and may designate a withdrawal limit less than the maximum allowed.

**10. Use of Card for Illegal or Risky Transactions.** It is your responsibility to comply with all laws when using your Visa Buxx Card. You agree to hold us harmless for any damages or other liability arising from transactions initiated by you for the purpose of conducting illegal activity. We reserve the right to decline authorization and/or cardholder disputes due to participation in transactions for activities we believe may violate law or pose significant risk to us or our members, such as online gambling.

**11. Liability for Failure to Complete Electronic Fund Transfers:** If we do not complete a transaction using your Visa Buxx Card on time or in the correct amount, when properly instructed by you according to the terms of this Agreement, we will be liable for damages caused by our failure, with some exceptions. We will NOT be liable in any of the following events:

- If, through no fault of ours, you do not have enough money in your account or available in your Visa Buxx account to make the transfer or transaction
- If the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement
- If the ATM where you are making the transfer or transaction does not have enough cash
- If the ATM was not working properly and you knew about the breakdown when you started the transfer or transaction
- If, despite reasonable precautions that we have taken, circumstances beyond our control (such as fire, power failure, or flood) prevent the transfer or transaction

**12. Foreign/International Transactions:** Transactions using your Visa Buxx Card made in foreign countries will post to your account in U.S. dollars and will be charged an International Service Assessment Fee. This fee will be identified as a separate transaction on your online statement. The fee will be assessed on purchases and ATM transactions as follows:

- Transactions made in foreign countries will be charged 1.0% of the transaction amount.

**13. Documentation of Transactions:** It is recommended that you obtain a transaction receipt at the time you make any transaction using your Visa Buxx Card at an ATM or POS terminal and retain the receipt copy for a period of at least 90 days. Your Visa Buxx account statement will identify the merchant, financial institution, or electronic terminal where transactions are made and the dollar amount of the transaction. You may view your statements and account balances on our website at [navyfederal.org/visabuxxcard](http://navyfederal.org/visabuxxcard).

## 14. Fees:

Fee Name	Amount
Inactive Fee (after 6 months of no transactions, the Card will be charged \$1.00 per month until the balance is depleted or you make another transaction)	\$1.00 per month
Visa/PLUS® Network ATM domestic and foreign cash withdrawal and balance inquiry (the terminal owner may charge additional fees and "surcharges" for ATM transactions)	\$1.00 per Transaction
Lost/Stolen or Replacement Fee	\$5.00
Express Delivery Fee	\$5.00
Visa ReadyLink (while Navy Federal does not charge a fee, fees of up to \$5.95 may be charged by the retailer)	\$5.95
Visa Money Transfer	\$0.00
Text Messaging (message and data rates may apply)	\$0.00
Transactions Made in Foreign/International Countries in U.S. Dollars or Foreign Currency	\$1.0%

**15. Refusal to Honor Your Visa Buxx Card:** You agree Navy Federal is not responsible or liable for any merchant, financial institution, or other party that refuses to honor your Visa Buxx Card.

**16. Ownership and Cancellation of the Visa Buxx Card:** The Visa Buxx Card is the property of Navy Federal. Navy Federal has the right to cancel your Card or revoke your Card privileges at any time without your notice. You are also limited to five (5) Visa Buxx Cards at any time. We reserve the right to cancel any Cards that are in excess of the aforementioned limit.

**17. Disclosure of Information to Third Parties:** Navy Federal will disclose information to third parties about your Visa Buxx Card in any of the following circumstances: if we are unable to complete an electronic transfer because of non-sufficient funds; where it is necessary to complete the transaction; to verify the existence or conditions of your account for a third party, such as a merchant; in order to comply with government agency or court orders; if you give us written permission; or in accordance with our privacy policy. Additionally, you may have agreements with merchants to keep your Visa Buxx Card on file. You acknowledge that Navy Federal may share your Card information with the participating network in order to keep your Card information current and/or facilitate uninterrupted processing of your recurring payments.

**18. Stop-Payment for Preauthorized Recurring Visa Buxx Transactions:** We can only honor stop-payment for transactions using your Visa Buxx Card on preauthorized recurring transactions or services. If you have told us in advance to make regular payments out of your account, using your Visa Buxx Card, you can request us to stop any of these payments. We must receive your stop-payment request at least three (3) business days prior to the transaction being authorized. You may contact us at 1-866-304-1909 or write to us at Visa Debit Processing Service, P.O. Box 026098, Miami, FL

33103. If you request us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

**19. Cardholder Liability for Unauthorized Transactions:** Cardholder Liability for Unauthorized Transactions: NOTIFY US AT ONCE if you believe that your Visa Buxx Card or PIN has been lost, stolen, or used (or may be used) without your authority. The best way to minimize your possible losses is by calling us at the number above.

**Timely Notice of Missing Visa Buxx Card:** If you notify us within two (2) business days after you learn of the loss or theft of your Card or PIN, your losses will be no more than \$50 if someone used your Card or PIN without your permission.

**Delayed Notice of Missing Visa Buxx Card:** If you fail to notify us within two (2) business days after you learn of the loss or theft of your Card or PIN, your losses may be as high as \$500. In this case, you would be liable for unauthorized transactions up to \$50 for the first two (2) business days, plus all unauthorized transactions that occur between those first two (2) business days and the day you actually notify us, altogether up to \$500. You will only be liable for unauthorized transactions after the first two (2) business days if we can demonstrate that we could have stopped the unauthorized transactions if you had notified us sooner.

**Unauthorized Transactions on Statement:** If your statement shows transactions that you did not make or authorize, tell us AT ONCE. If you do not tell us within sixty (60) calendar days after the statement has been made available to you, your losses for unauthorized transactions that occur after those sixty (60) days may be unlimited until you actually notify us. You will only be liable for unauthorized transactions after the sixty (60) days if we can demonstrate that we could have stopped the unauthorized transactions if you had notified us. Under certain circumstances, we may extend the notification time period.

**20. Navy Federal's Zero Liability Policy for Fraud:** In addition to the liability limits above, if you notify us of suspected fraud within sixty (60) days of the statement date on which the fraudulent transactions first appear, we will not hold you responsible for confirmed fraudulent transactions. This Zero Liability policy only covers transactions that have been confirmed by Navy Federal as fraudulent.

**21. Billing Error Resolution:** The Billing Error Resolution process covers the following errors: unauthorized transactions, including invalid amounts, duplicate transactions, transactions that were paid for by other means, and canceled recurring payments; expected credit not received; and non-receipt of ATM funds or POS cash back. If you think your statement or receipt has errors, or if you need more information about a transaction listed on your statement or receipt, contact us as soon as possible using the contact information listed above.

You MUST contact us no later than sixty (60) days after we FIRST make available the statement on which the suspected error appeared. You will need to identify yourself and the account, describe the error or the transaction you are questioning, clearly explain why you believe an error exists or why you need more information, and tell us the dollar amount of the suspected error. If you call to report a suspected error, we may require you to send us your concern in writing within ten (10) business days. If we ask you to put your concern in writing and we do not receive it within ten (10) business days, we may not provisionally credit your account (see below).

We may take up to forty-five (45) days to investigate your concern; however, for suspected errors involving new accounts, POS or foreign-initiated transactions, we may take up to ninety (90) days to investigate. If we take longer than ten (10) business days (twenty (20) business days for new accounts) to determine whether an error occurred, we will provisionally credit your account the amount you reported as an error on or before the tenth (10th) business day. This Provisional Credit is a temporary credit that allows you to use the money during the time it takes us to complete our investigation. We will report the results of our investigation to you within three (3) business days after completing our investigation. If we determine there was an error, we will promptly correct it. If we determine there was no error, we will send you a written explanation of our findings. You may ask for copies of the documents that we used in making our determination. Any Provisional Credits will be taken out of your account if we determine there was no error, and if there are insufficient funds in your account to cover the reversal of the Provisional Credit, the account may become overdrawn.

**22. Other Reasons for Dispute:** Disputed transactions that are not covered by our Error Resolution Process, such as defective, damaged, or non-receipt of merchandise or services, or items received "not as described", will be handled at our discretion. First, please make a good faith attempt to resolve discrepancies with the merchant. If your good faith attempt is not successful, we may use our dispute resolution process to act on your behalf and pursue recovery of funds from the merchant, based on your statement supporting your claim, as well as any documentation we may request. We may not be able to recover your funds. We will report the results of the dispute resolution process to you within one hundred twenty (120) days; however, we are not obligated to issue a Provisional Credit during the dispute resolution process.

**23. Purchase Security:** Subject to the Benefit Limits and within the first ninety (90) days of the date of purchase, Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or fully reimburse you for the amount debited from your Visa Buxx Card for eligible items of personal property purchased with the Visa Buxx Card in the event of theft, or damage caused by the Eligible Events. This benefit is effective for eligible purchases made as of the date of Card enrollment through date of Card expiration that is embossed on the Card. Each claim is subject to the maximum of the amount debited from the Card or five hundred dollars (\$500.00), whichever is lower. The maximum benefits payable per calendar year is one thousand dollars (\$1,000.00). Purchase Security is supplemental to, and excess of, any valid and collectible insurance and reimbursement from any other source. To be eligible for this benefit, you must be a cardholder of an eligible U.S.-issued Visa Buxx Card. Only purchases made by the eligible cardholder will be covered. If you want to file a claim, you will need copies of your Visa Buxx Card receipt and your store receipt that clearly identifies that the eligible purchase was made using the Visa Buxx Card. Your eligible purchases are protected against damage due to the following Eligible Events:

- Fire, smoke, lightning, explosion, riot, or vandalism
- Windstorm, hail, rain, sleet, or snow
- Aircraft, spacecraft, or other vehicles
- Theft (except from autos or motorized vehicles)
- Accidental discharge of water or steam from household plumbing
- Sudden accidental damage from electric current (this benefit does not apply to electronic components)

#### What items are not covered?

- Animals and living plants
- Antiques and collectible items
- Boats, aircraft, automobiles, any other motorized vehicle and their motors, equipment or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle

- Broken items, unless damage is the result of a covered occurrence
- Computer software
- Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow
- Items purchased for resale, or professional or commercial use
- Items stolen from automobiles and other vehicles, or common carriers
- Items that are lost or that mysteriously disappear. "Mysterious Disappearance" means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
- Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service)
- Items including, but not limited to, jewelry and watches from baggage, unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you
- Theft or damage resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination or damage from inherent product defects)
- Theft or damage resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as rechargeable batteries.
- Real estate and items that are intended to become part of real estate, including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
- Rented or leased items, or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Used or preowned items

To file a claim, call the Benefit Administrator at 1-800-553-4820 (or call collect at 303-967-1096) within sixty (60) days of theft or damage. Please note: if you do not give such notice within sixty (60) days after the theft or damage, your claim may be denied. The representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned with all requested documentation within ninety (90) days from the date of theft or damage.

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all documents necessary to fully substantiate the claim.

#### What documents do I need to submit with my claim?

- Your completed and signed claim form
- Your Visa Buxx Card receipt
- Your Visa Buxx statement and/or a photocopy of the front of your Visa Buxx Card
- The itemized store receipt that clearly identifies that the eligible item was purchased using the Visa Buxx Card
- A police report (made within forty-eight (48) hours of the occurrence in the case of theft, fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits)
- A copy of your insurance declaration page, when applicable
- Any other documentation deemed necessary to substantiate your claim
- Documentation (if available) of any other settlement of the theft or damage

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases, you will be asked to send in, at your expense, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator. Provided that the terms and conditions of the benefit have been met, and depending on the nature and circumstances of the incident, the Benefit Administrator, at its discretion, may choose to discharge your claim in either of two (2) ways:

- The damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. The lost or stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you usually will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/damage documentation.
- You may be reimbursed for the amount debited from your eligible Visa Buxx Card for the eligible item as recorded on your eligible Visa Buxx Card receipt up to a maximum of five hundred dollars (\$500.00) per claim occurrence, less shipping and handling charges, and one thousand dollars (\$1,000.00) per year per eligible cardholder.\*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will discharge the obligation under the benefit. If you have insurance (e.g., business owner's, homeowner's, renter's, automobile) or if you are covered by your employer's insurance, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient at the option of the Benefit Administrator.\*

**\*NOTE: Purchase Security is supplemental to, and excess of, any valid and collectible insurance and reimbursement from any other source. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renters, automobile, or employer's insurance policies).**

After all insurance or indemnity has been exhausted, Purchase Security will cover the theft or damage up to the amount charged to your eligible Visa Buxx Card account and subject to the terms, exclusions and limits of liability of the Benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is five hundred dollars (\$500.00) per claim and one thousand dollars (\$1,000.00) per year per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa Buxx Card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not "contributing" insurance, and this "non-contribution" provision shall take

precedence over “non-contribution” provisions found in other insurance or indemnity descriptions, policies, or contracts.

**Additional Provisions for Purchase Security:** This protection provides benefits only to you, the eligible Visa Buxx cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa Buxx Card. The Benefit Administrator reserves the right to contact Navy Federal Credit Union to identify the cardholder as eligible for this benefit. This benefit is only provided to eligible purchases made by the Visa Buxx cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect, including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each claimant agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact. After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms in this Guide to Benefit have been complied with fully. This benefit is provided to eligible Visa Buxx cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. 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 Visa Buxx cardholders whose Visa Buxx Card accounts have been suspended or canceled. Termination dates may vary. Visa and/or Navy Federal Credit Union can cancel or non-renew the benefit for eligible Visa Buxx cardholders, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa Buxx cardholder. It is insured by Indemnity Insurance Company of North America. For general questions regarding the benefit, call the Benefit Administrator at 1-800-553-4820 or call collect at 303-967-1096.

**24. Roadside Dispatch®:** For roadside assistance, call 1-800-VISA-TOW (1-800-847-2869). Roadside Dispatch is a pay-per-use roadside assistance program provided expressly for Visa Buxx cardholders. 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 \$59.95 per service call, the program provides:

- towing – up to 5 miles included<sup>1</sup>
- tire changing – must have good, inflated spare
- jump starting – battery boost
- lockout service (no key replacement)
- fuel delivery – up to 5 gallons (cost of fuel not included)
- winching<sup>2</sup> (within 100 feet of paved or county-maintained road only)

Roadside Dispatch will ask you where you are and 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 dial 911. If you are not able to dial 911, we will call the non-emergency police number in your area and will remain on the phone with you at your request until the police arrive.) Not only will you not have to search for the name of a local tow operator, we may even save you money because our rates are prenegotiated. Pay the fee with your Visa Buxx or other Visa Card each time you use the service.

<sup>1</sup>Rates apply to vehicles up to one ton gross vehicle weight only.

Customers must pay service provider for mileage over five (5) miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

<sup>2</sup>Additional fees may apply for winching services under certain circumstances.

**Note:** Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor its service providers 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, or 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 Navy Federal Credit Union provides any assurances as to the ability of the Service Provider to meet 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. This program may be discontinued at any time without prior notice. Program void where prohibited.

**25. Travel and Emergency Assistance Services:** A wide range of Visa emergency services are available to eligible Visa Buxx cardholders at no additional charge. The Benefit Administrator can be contacted 24 hours a day, 365 days a year by calling 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675. You, your spouse, and your children (provided the children are dependents under twenty-two (22) years old) may all take advantage of these special emergency services. Visa 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. We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor Navy Federal Credit Union can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service. Visa Travel and Emergency Assistance Services will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- Emergency Message Service can record and relay emergency messages for travelers, immediate family members, or business associates. NOTE: Visa 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.
- Medical Referral Assistance provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of 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 Visa Buxx or personal account. NOTE: All costs are your responsibility.

- Legal Referral Assistance can arrange contact with English-speaking attorneys and with U.S. embassies or consulates if you are detained by local authorities, have a car accident or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa Buxx or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. NOTE: 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 even includes arranging to bring your young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home. NOTE: All costs are your responsibility.

- Emergency Ticket Replacement helps you with the carrier’s lost ticket reimbursement procedures if you should lose your ticket and can arrange delivery of a replacement ticket to you. NOTE: 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. The Benefit Administrator can also arrange a cash advance with Navy Federal Credit Union. However, you are responsible for the cost of any replacement items shipped to you.

- Emergency Translation Service provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. NOTE: All costs are your responsibility.

- Prescription Assistance and Valuable Document Delivery

Arrangements can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents that you may have left at home or elsewhere. NOTE: All costs are your responsibility.

- Pre-Trip Assistance can give you information on your destination before you leave—information such as ATM locations, currency exchange rates, weather reports, health precautions, immunizations, and required passport visas.

**26. Additional Provisions for Travel and Emergency Assistance Services:** The benefit described in this Guide to Benefit will not apply to Visa Buxx cardholders whose Card has been suspended or canceled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages. For general questions regarding this benefit, call the Benefit Administrator at 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.