



CITY NATIONAL CRYSTAL[®] VISA INFINITE[®] CREDIT CARD GUIDE TO BENEFITS

Your Guide to Benefits describes the benefits in effect as of 10/01/18. Benefits information in this guide replaces any prior benefits information you may have received. Please read and retain for your records. Your eligibility for the benefits described in this Guide to Benefits is determined by City National Bank.

FOR QUESTIONS ABOUT YOUR ACCOUNT, BALANCE, OR CITY NATIONAL REWARDS[®] POINTS PLEASE CALL THE CUSTOMER SERVICE NUMBER ON YOUR CRYSTAL VISA INFINITE CARD STATEMENT.

THE BENEFITS DESCRIBED IN THIS GUIDE TO BENEFITS ARE SUBJECT TO CHANGE AT ANY TIME.

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INSURANCE AND PROTECTION BENEFITS

Auto Rental Collision Damage Waiver

What is the Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit?

The Auto Rental Collision Damage Waiver ("Auto Rental CDW") benefit offers insurance coverage for automobile rentals made with your Crystal Visa Infinite Card. The benefit provides reimbursement (subject to the terms and conditions in this guide) for damage due to collision or theft up to the actual cash value of rental vehicles with an original manufacturer's suggested retail price of up to seventy-five thousand dollars (\$75,000.00) when new.

Who is eligible for this benefit?

You are eligible only if you are a valid cardholder whose name is embossed on an eligible Crystal Visa Infinite Card issued in the United States. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What losses are covered?

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Covered losses include:

- Physical damage and/or theft of the covered rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges, due to covered theft or damage, to the nearest qualified repair facility

Please Note: This benefit only covers vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.

What types of rental vehicles are not covered?

The following vehicles are not covered by Auto Rental CDW: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles.

- An expensive automobile is defined as any vehicle with an original manufacturer's suggested retail price of more than seventy-five thousand dollars (\$75,000.00) when new.
- An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
- Vans are not covered, with the exception of those manufactured and designed specifically as small group transportation vehicles (for a maximum of eight (8) people including the driver).

For questions about a specific vehicle, call the Benefit Administrator at 1-800-546-9806. If you are outside the United States, call collect at 1-804-673-7481.

What else is not covered?

- Any obligation you assume under any agreement with another party that relates to the auto rental
- Any violation of the auto rental agreement or this benefit
- Injury of anyone or damage to anything inside or outside the rental vehicle
- Loss or theft of personal belongings
- Personal liability
- Expenses assumed, waived, or paid by the auto rental company or its insurer
- Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company
- Depreciation of the rental vehicle caused by the incident including, but not limited to "diminished value"
- Expenses reimbursable by your insurer, employer, or employer's insurance
- Theft or damage due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities
- Wear and tear, gradual deterioration, or mechanical breakdown
- Items not installed by the original manufacturer
- Damage due to off-road operation of the rental vehicle
- Theft or damage due to hostility of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities)
- Confiscation by authorities
- Vehicles that do not meet the definition of covered vehicles
- Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence
- Leases and mini leases
- Theft or damage as a result of the authorized driver's and/or cardholder's lack of reasonable care in protecting

the rental vehicle before and/or after theft or damage occurs (for example, leaving the vehicle running and unattended)

- Theft or damage reported more than forty-five (45) days* from the date of the incident
- Theft or damage for which a claim form has not been received within ninety (90) days* from the date of the incident
- Theft or damage for which all required documentation has not been received within three hundred and sixty-five (365) days from the date of the incident
- Theft or damage from rental transactions that originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland

Where am I covered?

This benefit is available in the United States and most foreign countries. However, **no benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.** Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. **Because regulations vary outside the United States, it is recommended you check with your auto rental company and the Benefit Administrator before you travel to make sure Auto Rental CDW will apply.**

This benefit is in effect while the rental vehicle remains in your control or in the control of an authorized driver permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How do I make sure my Auto Rental CDW benefit is in effect?

To be sure you are covered, take the following steps when you rent a vehicle:

1. Initiate and complete the entire rental transaction with your eligible Crystal Visa Infinite Card.
2. Decline the auto rental company's collision damage waiver (CDW/LDW) option or similar provision.

Helpful tips:

- Be sure to check the rental vehicle for prior damage before leaving the rental lot.
- Review the auto rental agreement carefully to make sure you are declining CDW/LDW and are familiar with the terms and conditions of the auto rental agreement.

What if the auto rental company insists that I purchase the auto rental company's auto insurance or collision damage waiver?

Call the Benefit Administrator for help at **1-800-546-9806**. If you are outside the United States, call collect at **1-804-673-7481**.

Filing an Auto Rental CDW Claim

What do I do if I have an accident or the rental vehicle is stolen?

Immediately call the Benefit Administrator at **1-800-546-9806** to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call collect at **1-804-673-7481**. The Benefit Administrator will answer any questions you or the auto rental company may have and will send you a claim form.

When should I report an incident?

You should report theft or damage as soon as possible, but no later than forty-five (45) days* from the date of the incident. The Benefit Administrator reserves the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred, so you are advised to notify the Benefit Administrator immediately after any incident.

Please Note: You must make every reasonable effort to protect the rental vehicle from theft or damage. As the cardholder, you are responsible for reporting your claim to the Benefit Administrator immediately. Reporting an incident to someone other than the Benefit Administrator will not fulfill this obligation.

What do I need from the auto rental company in order to file a claim?

At the time of the theft or damage, or when you return the rental vehicle, immediately ask the auto rental company for:

- A copy of the accident report form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim
- A copy of the initial and final auto rental agreement(s)
- A copy of the repair estimate and itemized repair bill
- Two (2) photographs of the damaged vehicle, if available
- A police report, if obtainable

How do I file a claim?

Submit the documents gathered from the auto rental company (listed above) along with the following additional documents to the Benefit Administrator:

- The completed and signed Auto Rental CDW claim form.
- **Please Note:** Your completed claim form must be postmarked within ninety (90) days* of the date of the theft or damage, even if all other required documentation is not yet available, or your claim may be denied.
- A copy of your receipt or monthly billing statement as proof that the entire vehicle rental was charged and paid for with your eligible Crystal Visa Infinite Card

- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Please Note: All remaining documents must be postmarked within three hundred and sixty-five (365) days of the date of theft or damage. If you have difficulty obtaining the required documents within ninety (90) days* of the date of theft or damage, submit the claim form with available documentation.

For faster filing, or to learn more about Auto Rental CDW, visit www.eclaimsline.com.

Do I have to do anything else?

Usually there is nothing else you need to do. Typically, claims will be finalized within fifteen (15) days after the Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.

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 cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

*Not applicable to residents of certain states.

Additional Provisions for Auto Rental CDW

You must make every effort that would be made by a reasonable and prudent person to protect the rental vehicle from theft or damage. 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 cardholder 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.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the incident/occurrence. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of the incident/occurrence.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by

subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

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 is a description of the benefit provided to you as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VARCDW – 2013 (Stand 04/14)

ARCDW-I

Emergency Evacuation and Transportation/Repatriation of Remains Coverage

What are these benefits?

Emergency Evacuation and Transportation/Repatriation of Remains Coverage provides reimbursement for expenses not paid by other coverage if you require **Emergency Evacuation and Transportation** or **Repatriation of Remains** while on a Trip purchased entirely with your Visa card.

Emergency Evacuation and Transportation benefit limit: up to ten thousand dollars (\$10,000.00)

Repatriation of Remains benefit limit: up to one thousand dollars (\$1,000.00)

Please Note: These benefits are supplemental to and excess of any valid and collectible insurance or other reimbursement. Note that coverage is secondary to any existing health and/or dental coverage the Eligible Person may have, including workers compensation and disability benefits whether or not provided by law.

Who is eligible for these benefits?

You and your Immediate Family Members are eligible if you are the valid Crystal Visa Infinite Cardholder of an eligible U.S. issued Crystal Visa Infinite Card and charge your Trip using the card.

What is the Emergency Evacuation benefit?

When you charge a Trip via a Common Carrier—the duration of which is not less than five (5) days and does not exceed sixty (60) days and is in excess of one hundred (100) miles* from your Residence—with your eligible Crystal Visa Infinite Card, you will be reimbursed for covered expenses not paid or payable by your medical insurance or other reimbursement if any injury or illness occurring during

your Trip results in a necessary Emergency Evacuation, subject to the maximum benefit limit.

Emergency Evacuation means:

- (a) Your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained; or
- (b) After treatment at a local Hospital, your medical condition warrants transportation to your Residence for further medical treatment or recovery; or
- (c) Both (a) and (b) above

The evacuation must be pre-approved by the Benefit Administrator in consultation with a legally licensed Physician who certifies that the severity of the injury or sickness warrants Emergency Evacuation. The Benefit Administrator must also make the actual medical transportation arrangements.

What is covered by the Emergency Evacuation benefit?

Covered expenses include those for transportation, medical services, and medical supplies needed to facilitate your Emergency Evacuation. All transportation arrangements must be:

- (a) Recommended by the attending Physician;
- (b) Required by the standard regulations of the conveyance transporting you; and
- (c) Arranged and approved in advance by the Benefit Administrator

Transportation means any land, water, or air conveyance required to transport you during an Emergency Evacuation. Such transportation includes, but is not limited to, air ambulances, land ambulances, and private motor vehicles.

This benefit does not cover any expenses provided by another party at no cost to you or already included in the cost of the scheduled Trip on which the illness or injury occurs.

What is the Emergency Transportation benefit?

In the event you are hospitalized for more than eight (8) days, the Benefit Administrator can arrange for a relative or friend to visit your bedside by paying the cost of any economy-class round-trip ticket for that person. You are also eligible to receive reimbursement for the cost of an economy airfare ticket, if the original ticket(s) cannot be used, or to return an accompanying minor to his/her Residence, when applicable. In exchange for this service, the return tickets must be turned over to the Benefit Administrator whenever possible or the Benefit Administrator must be reimbursed the amount equivalent to the value of the unused ticket.

What is the Repatriation of Remains benefit?

In the event of your death during the course of the covered Trip, the Benefit Administrator will pay the reasonable

covered expenses up to one thousand dollars (\$1,000.00) to return your body to your country of Residence.

These covered expenses include, but are not limited to, expenses for embalming, cremation, coffin, and transportation.

What is not covered?

These benefits do not cover any expense resulting from the following:

- Travel for the purpose of obtaining medical treatment
- Non-emergency services, supplies, or charges
- Services, supplies, or charges rendered by a member of your immediate family
- Care not medically necessary as determined by the Benefit Administrator
- Care rendered by other than Hospitals and Physicians
- Care which is experimental/investigative in nature
- Care for any illness or bodily injury that occurs in the course of employment if you are eligible for benefits or compensation in whole or in part, under the provisions of any legislation of any governmental unit (for example; worker's compensation coverage). This applies whether or not you claim or recover any benefits or compensation and whether or not you recover losses from a third party.
- Payments to the extent benefits are provided by any governmental agency or unit (except Medicare)
- Care for any illness or injury suffered due to:
 - Self-inflicted harm
 - Attempted suicide
 - Mental health issues
 - Alcoholism or substance abuse
 - War; military duty; civil disorder
 - Air travel except as a passenger on a licensed aircraft operated by an airline or air charter company
 - Routine physical examinations
 - Hearing aids; eyeglasses or contact lenses
 - Routine dental care, including dentures and false teeth
 - Hernia, unless it results from a covered accident
 - Elective abortion
 - Participation in or attempt at a felonious act
 - Skydiving, scuba, skin, or deep sea diving
 - Hang gliding, parachuting, rock climbing and contests of speed
- Care received for which you would have no legal obligation to pay
- Care received in Afghanistan, Burma, El Salvador, Iran, Iraq, Kampuchea, Laos, Lebanon, Nicaragua, North Korea, Yemen, Vietnam, and any other country which

may be determined by the U.S. Government from time to time to be unsafe for travel

Definitions

Common Carrier means any mode of transportation by land, water or air operating for hire under a license to carry passengers for which a ticket must be purchased prior to travel. Does not include taxi, limousine service, commuter rail or commuter bus lines.

Hospital means a facility that holds a valid license if required by the law; operates primarily for the care and treatment of sick or injured persons as inpatients; has a staff of one or more Physicians available at all times; provides 24-hour nursing service and has at least one registered professional nurse on duty or on call; has organized diagnostic and surgical facilities, either on the premises or in facilities available to the Hospital on a pre-arranged basis; and is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or similar institution.

Immediate Family Member means your spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited institution]

Physician means a licensed practitioner of the healing arts acting within the scope of his/her license. The treating Physician may not be yourself or a family member.

Residence means your home address as listed in your card issuer's file or address reflected on your billing statement. The home address from the card issuer's records will take precedence over billing statement address in determining the eligibility of coverage.

Trip means arrangements that are made by a commercial licensed travel establishment consisting of travel agencies and/or Common Carrier organizations, for which the expense has been charged to your eligible Crystal Visa Infinite Card, and which is not less than five (5) consecutive days but does not exceed sixty (60) consecutive days in duration.

Filing an Emergency Evacuation and Transportation/ Repatriation of Remains Coverage Claim

How do I file a claim?

1. If you have an accident, illness or other type of eligible loss covered under this benefit, immediately call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481. The Benefit Administrator will answer your questions and send you a claim form.
2. Return the completed claim form and requested documentation within 180 days of the date of the event to this address:

What documents do I need to submit with my claim?

For Emergency Evacuation and Transportation:

- The completed, signed claim form
- A copy of your receipt, showing that the Trip was charged and paid for with your eligible Crystal Visa Infinite Card
- A statement from your insurance carrier (and/or your employer, or employer's insurance carrier) or other reimbursement showing any amounts they may have paid toward the costs claimed. Or, if you have no other applicable insurance or reimbursement, please provide a notarized statement to that effect.
- Copy of medical bills
- Copy of transportation, medical services, and medical supply bills incurred in connection with the Emergency Evacuation
- Copy of Physician's statement describing the need for Emergency Evacuation
- Copy of the original unused return tickets or statement indicating the value of the original unused return tickets
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

For Repatriation of Remains:

- The completed, signed claim form
- A copy of your receipt, as proof that the Trip was charged and paid for with your eligible Crystal Visa Infinite Card
- Copy of death certificate
- Receipts for embalming, cremation, coffin, and transportation
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

* Under New York laws, when a cardholder's mailing address is in the State of New York, the requirement that you must be one hundred (100) or more miles from your Residence does not apply.

Additional Provisions for Emergency Evacuation and Transportation/Repatriation of Remains Coverage

You shall use due diligence and do all things reasonable to avoid or diminish any injury or illness for which coverage is provided under 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, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder 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.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this coverage. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. 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 is a description of the benefit provided to you as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VEVAC – 2013 (04/14)

EE-O

Hotel Theft Protection

What is this benefit?

When You pay for the cost of a Hotel/Motel room located in the United States or Canada with Your eligible Crystal Visa Infinite Card You will be eligible to receive a one-time payment of up to \$1,000 for personal property stolen from Your room, in excess of any compensation provided by the Hotel/Motel and/or any valid and collectible insurance benefits or reimbursement.

Who is eligible for this benefit?

You are eligible if You are a valid cardholder of an eligible Crystal Visa Infinite Card issued in the United States.

What is covered?

The cost of replacing Your personal property (or its depreciated value if You choose not to replace it) is covered up to a maximum of \$1,000 less any amounts paid or payable by the Hotel/Motel or any other insurance, whether the insurance is primary, contributing, excess, or contingent; or any other reimbursement. This benefit will be paid only if:

(a) There is evidence of Forceful Entry and;

(b) You make a sworn statement to police authorities having jurisdiction within 24 hours of discovering the Hotel Theft and furnish a notarized copy of that statement with Your claim, and;

(c) The Hotel/Motel verifies the loss

Please Note: Coverage begins each time You Check In to an eligible room in a Hotel/Motel, and coverage ends each time You Check Out of an eligible room in a Hotel/Motel.

What is not covered?

This benefit will not provide reimbursement for theft of the following:

- Animals
- Art objects
- Business Items and cellular phones
- Cash, checks, securities, credit cards, debit cards, and other negotiable instruments
- Tickets, documents, keys, coins, deeds, bullion, and stamps
- Perishables and consumables including, but not limited to perfume, cosmetics, and limited-life items such as rechargeable batteries

Definitions

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Forceful Entry means that someone illegally accessed Your Hotel/Motel room by breaking in a door, window, or surrounding walls.

Hotel/Motel means an establishment, located in the United States or Canada that provides lodging for the general public, and usually meals, entertainment, and various personal services.

Hotel Theft means Forceful Entry into Your premises and You suffer a loss of property.

Check In means the moment You register at the Hotel/Motel.

Check Out means the moment You vacate the Hotel/Motel room and pay the itemized total costs incurred for the stay.

Eligible Person means a valid cardholder who pays for the Hotel/Motel room by using the eligible Crystal Visa Infinite Card.

Immediate Family Member means Your spouse or legal dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited institution].

You or **Your** means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Crystal Visa Infinite Card.

Filing a Hotel Theft Protection Claim

What should I do if my hotel room is burglarized?

Notify the Benefit Administrator immediately by calling **1-800-546-9806**, or call collect outside the U.S. at **1-804-673-7481**. Notification must be made within twenty (20) days from the date of incident. The representative will answer any questions You may have and send You a special claim form.

How do I file a claim?

Complete the claim form You receive from Your call to the Benefit Administrator. Mail the following items within ninety (90) days of the date of incident to:

Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

- The completed claim form
- A copy of Your charge slip, as proof that the Hotel/Motel was charged and paid for with Your eligible Visa card
- A statement from Your insurance carrier (and/or Your employer, or employer's insurance carrier) showing any amounts they may have paid toward the claim cost or, if You have no applicable insurance or other reimbursement, a notarized statement to that effect
- A copy of the police report
- A copy of any valid and collectible insurance or other reimbursement available to You
- A copy of any settlement payment or reimbursement made to You from the Hotel/Motel
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

Transference of Claims

After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim 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.

Additional Provisions for Hotel Theft Protection

You must 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, 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.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

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FORM #VHOTBURG – 2013 (04/14)

HMTP-O

Lost Luggage Reimbursement

Reimbursement Level:
Five thousand dollars (\$5,000.00)

What is this benefit?

When You take a trip and pay for the entire cost of Common Carrier tickets with Your eligible Crystal Visa Infinite Card, You may be eligible to receive reimbursement if Your Checked Luggage or Carry-on Baggage and/or its contents are lost due to theft or misdirection by the Common Carrier.

You will be reimbursed for the difference between the "value of the amount claimed" and the Common Carrier's payment up to **five thousand dollars (\$5,000.00)** per trip (for New York residents, coverage is limited to two thousand dollars (\$2,000.00) per bag), provided the luggage was lost due to theft or misdirection by the Common Carrier.

Please Note: You must take all reasonable means to protect, save and/or recover Your Checked Luggage and/or Carry-on Baggage at all times.

Who is eligible for this benefit?

You are eligible if You charge a covered trip to Your valid, Crystal Visa Infinite Card issued in the United States. Only Your Checked Luggage or Carry-on Baggage is covered.

What is covered?

The value of Your Checked Luggage and Carry-on Baggage and/or its contents are covered up to **five thousand dollars (5,000.00)** maximum per trip, provided the luggage or contents are lost due to theft or misdirection by the Common Carrier.

This benefit is supplemental to and excess of any valid and collectible insurance and/or collectible reimbursement from another source. This means that Your reimbursement amount is determined by the difference between the "value of the amount claimed" and the amount of any other collectible reimbursement, such as payment from the Common Carrier. "Value of the amount claimed" is the lesser of the following three amounts: the original purchase price of the item(s), the actual cash value of the item(s) at the time of theft or misdirection (with appropriate deduction for depreciation), and the cost to replace the item(s).

What items or losses are not covered?

- Automobiles, automobile accessories and/or equipment; motorcycles, motors, bicycles (except when checked with the Common Carrier), boats, or other vehicles or conveyances
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Money, securities, credit or debit cards, checks, and traveler's checks
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, perishables, consumables, perfume, cosmetics, rugs and carpets, animals, cameras, sporting equipment, and household furniture
- Property shipped as freight or shipped prior to trip departure date
- Items specifically identified or described in and insured under any other insurance policy
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Losses resulting from abuse, fraud, or hostilities of any kind (including, but not limited to, war, invasion, rebellion, or insurrection)
- Business Items, cellular telephones, or art objects

Definitions

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Carry-on Baggage means the baggage which You personally carry onto the Common Carrier and for which You retain responsibility.

Checked Luggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire and for which a ticket must be purchased prior to commencing travel. Common Carrier does not include taxis, limousine services, or commuter rail or commuter bus lines.

Eligible Person means a Crystal Visa Infinite Cardholder who pays for the specific occasions covered by using the eligible Crystal Visa Infinite Card.

Immediate Family Member means Your spouse or legal dependent children under age eighteen (18) [under age twenty-five (25) if enrolled as a full-time student at an accredited institution].

You and Your means an Eligible Person (as defined above) or Your Immediate Family Members who charged their trip to Your eligible Crystal Visa Infinite Card.

Filing a Lost Luggage Reimbursement Claim

What do I do if my luggage or its contents are lost or stolen?

Immediately notify the Common Carrier to begin their claims process.

Call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481. Notification to the Benefit Administrator must be made within twenty (20) days from the date the luggage was lost or stolen. The Benefit Administrator will answer any questions You may have and send You a special claim form.

Please Note: If You do not notify the Benefit Administrator within twenty (20) days of the date the luggage was lost or stolen, Your claim may be denied.

How do I file a claim?

Complete the claim form You receive from the Benefit Administrator. Mail the following items **within ninety (90) days from the date the luggage was lost or stolen** to the address provided:

- The completed claim form
- A copy of Your Crystal Visa Infinite Card statement, charge slip or receipt, as proof that the Common Carrier tickets were charged and paid for with Your eligible Crystal Visa Infinite Card
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub

- A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, a list of the items lost and their value, and a copy of the luggage claim check (if applicable)
- A copy of Your insurance policy's Declarations Page to confirm Your deductible. "Declarations Page" means the document(s) in Your insurance policy that lists names, coverages, limits, effective dates and deductibles.
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the loss or theft.

For faster filing, or to learn more about Lost Luggage Reimbursement, visit www.eclaimsline.com.

Do I have to file a claim with my insurance company?

Yes. If You have personal insurance (i.e., homeowner's, renter's, or other insurance applicable to the lost or stolen luggage or contents), You are required to file a claim with Your insurance company and submit a copy of any claim settlement along with Your completed claim form.

If the claim amount is within Your personal insurance deductible, the Benefit Administrator may, at its discretion, deem a copy of Your personal insurance Declarations Page to be sufficient.

Transference of Claims

After the Benefit Administrator has paid Your claim of loss or theft under this reimbursement benefit, all Your rights and remedies against any party in respect of this loss 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.

Additional Provisions for Lost Luggage Reimbursement

Lost Luggage Reimbursement is supplemental to and excess of any other valid and collectible avenue of recovery that is available to You, the eligible Crystal Visa Infinite Cardholder. The Benefit Administrator will refund the excess amount once all other reimbursement has been exhausted up to the limit of liability.

This benefit is available only to You, the eligible Crystal Visa Infinite Cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss to property protected by this benefit. This provision will not be applied unreasonably to avoid claims.

If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and Your benefits may be canceled. Each cardholder 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.

No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. After the expiration of two (2) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. 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 is a description of the benefit provided to You as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VLUGOPT – 2013 (04/14)

LL-5-I

Personal Identity Theft

What is this benefit?

The Personal Identity Theft benefit provides reimbursement for covered expenses you incur to restore your identity, up to a maximum of \$15,000, as a result of a Covered Stolen Identity Event. Theft or unauthorized or illegal use of your name, transaction card account or account number, Social Security number, or any other method of identifying you, is considered a "Covered Stolen Identity Event."

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder whose name is embossed on an eligible U.S. issued Crystal Visa Infinite Card, and you reside in the United States or Canada.

What is covered?

Covered costs/expenses under this benefit are:

- Costs to re-file applications for loans, grants, or other credit or debt instruments that were originally rejected by the lender solely on the basis of incorrect information the lender received as a result of a Covered Stolen Identity Event
- Costs to report a Covered Stolen Identity Event or to amend or correct records with your true name or identity as a result of a Covered Stolen Identity Event: including costs incurred for notarizing affidavits or other similar

documents, costs for long-distance telephone calls, and costs for postage

- Costs for a maximum of four (4) credit reports requested as a result of a Covered Stolen Identity Event from any entity approved by the Benefit Administrator
- Actual lost wages for your time away from your work premises solely as part of your efforts to amend or rectify records as to your true name or identity as a result of a Covered Stolen Identity Event
- Reasonable fees for an attorney appointed by the Benefit Administrator and related court fees approved by the Benefit Administrator for suits brought against you by a creditor or collection agency or similar entity acting on behalf of a creditor for nonpayment of goods or services or default on a loan as a result of a Covered Stolen Identity Event

What is not covered?

- Any dishonest, criminal, malicious, or fraudulent acts by you
- Any damages, loss, or indemnification unless otherwise stated in this Guide to Benefits.
- Costs associated with any legal action or suit other than those set forth in this Guide to Benefits
- Sick days and any time taken from self-employment
- Any costs as a result of theft or unauthorized use of an account by a person to whom the account has been entrusted

Where am I covered?

Payment for covered costs will be limited to costs incurred in the United States, its territories and possessions, Puerto Rico, or Canada.

Filing a Personal Identity Theft Claim

How do I file a claim?

Immediately call the Benefit Administrator at 1-888-221-3289 when you have reason to believe a Covered Stolen Identity Event has occurred. Provide information including, but not limited to, how, when, and where the Covered Stolen Identity Event occurred. The Benefit Administrator may also require other information or documents about the event.

For faster filing, or to learn more about Personal Identity Theft, visit www.cardbenefitservices.com.

What documents do I need to submit with my claim?

A signed, sworn proof of loss or affidavit containing the information requested by the Benefit Administrator must be submitted within sixty (60) days.

How will I be reimbursed?

Once your claim has been verified, under normal circumstances, you will be reimbursed within five (5) business days of receipt and approval of all your required documents.

Do I have to do anything else?

- If you reasonably believe that a law may have been broken, you must promptly file a report with the police.
- You must take all reasonable steps to mitigate possible costs, including cancellation of any affected debit, credit, or similar card in the case of a Covered Stolen Identity Event.

Additional Provisions for Personal Identity Theft

This benefit applies only to you, the primary eligible Visa cardholder. You must use due diligence and do all things reasonable to avoid or diminish any loss of or damage to property protected by the benefit.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder 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.

Once you report a Covered Stolen Identity Event, a claim file will be opened and shall remain open for six (6) months from the date of the Covered Stolen Identity Event. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the Covered Stolen Identity Event.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss 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 until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefit have been complied with fully.

This benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost and is in effect for acts occurring while the benefit is in effect. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and

if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPID – 2013 (04/14)

PIT-O

Price Protection

What is this benefit?

Price Protection helps you save money on many products when you purchase them entirely with your eligible Crystal Visa Infinite Card. If you buy an eligible item with your card in the United States and see it available for less in another retail store's printed Advertisement within sixty (60) days of the Date of Purchase, the Benefit Administrator will refund the difference up to \$1,000 per item and up to \$4,000 a year per eligible account.

Please Note: Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible U.S. issued Crystal Visa Infinite Card, and a citizen and/or resident of the United States.

How do I take advantage of this benefit?

1. Use your eligible Crystal Visa Infinite Card to charge the full amount of the eligible item. Save all original receipts; both your Crystal Visa Infinite Card paperwork and the itemized store receipt.
2. If you see the identical product by the same manufacturer advertised in print for a lower retail price within sixty (60) days of your purchase, keep the original printed Advertisement. Make sure the printed Advertisement includes:
 - A description of the item that is identical to the one you purchased
 - The sale price
 - The store or dealer's name
 - A sale date(s) effective within sixty (60) days of the Date of Purchase

Please Note: Only items advertised by authorized dealers in the United States apply. Price differences involving manufacturer and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

What is not covered?

Price Protection does not cover the following:

- Advertisements posted on the Internet

- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions, or liquidation sales
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations
- Animals and living plants
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories
- Cell phone service agreements and cell phone contracts
- Items purchased for resale, professional, or commercial use
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items
- Manufacturer and/or merchant rebates
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries
- Real estate and items which 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
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments
- Items purchased outside of the United States
- Items that are previously owned, sold "as is," and/or refurbished

Definitions

Advertised or **Advertisements** means an advertisement printed in a newspaper, journal, magazine, or flyer distributed in the United States to the general public and placed by a manufacturer or authorized dealer of the consumer product in the United States. Advertisements that are cut down or altered in any way will not be accepted; therefore, any advertisements, catalogs, etc. must be submitted in whole with date verification. The only exception is advertisements in magazines and newspapers. In these cases, it's not necessary to submit the whole publication; only the whole page or pages in which the advertisement appears, with the date and name of the publication, is required.

Date of Purchase means the date you paid for and received the item, or the date of delivery and personal acceptance of the item, whichever is later.

Filing a Price Protection Claim

How do I file a Price Protection claim?

Call the Benefit Administrator at **1-888-221-3289**, **within ten (10) days** of the printed Advertisement showing your product at the lower price.

You will receive a claim form with instructions on how to file your claim. Follow the instructions and return the completed claim form along with:

- The original itemized sales receipt
- The original Crystal Visa Infinite Card receipt demonstrating that the entire purchase was made on your eligible card
- The original printed Advertisement showing the item, sale date and/or date of the Advertisement, lower advertised price, and advertising store name to:

Card Benefit Services
P.O. Box 2894
Great Falls, MT 59403

For faster filing, or to learn more about Price Protection, visit www.cardbenefitservices.com

How will I be reimbursed?

Return the form with the required documents within twenty (20) days of contacting the Benefit Administrator for a claim form. If your claim is approved, the Benefit Administrator will issue you a refund for the difference in the price, up to a maximum of \$1,000 per item. If your documentation is not complete, the Benefit Administrator will request additional information, which must be supplied within sixty (60) days of the request.

Additional Provisions for Price Protection

The Price Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery that is available to you, the eligible Crystal Visa Infinite Cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Crystal Visa Infinite Cardholder.

If you make any claim knowing it to be false or fraudulent, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder 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.

Once you report a claim, a claim file will be opened and shall remain open for sixty (60) days from the date you reported the claim. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within seventy (70) days of the date of the printed Advertisement.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss will be transferred to the Benefit Administrator to the extent of the cost of 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew this benefit, and if they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPRICEPROT – 2013 (04/14)

PP-O

Purchase Security

What is this benefit?

Purchase Security will, at the Benefit Administrator's discretion, replace, repair, or reimburse you for eligible items of personal property purchased entirely with your eligible Crystal Visa Infinite Card if they are stolen or damaged* within the first ninety (90) days of purchase. You may be reimbursed up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per year.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible Crystal Visa Infinite Card issued in the United States.

What is covered by Purchase Security?

Eligible items of personal property purchased entirely with your eligible Crystal Visa Infinite Card are covered.

Do I need to register my purchases?

No, your eligible items are automatically covered.

Are gifts covered?

Yes, as long as you purchased the gift entirely with your eligible Crystal Visa Infinite Card and it meets the terms and conditions of the benefit.

What about purchases made outside the U.S.?

Purchases made outside the U.S. are covered as long as they were made entirely with your eligible Crystal Visa Infinite Card and meet the terms and conditions of the benefit.

What types of items are not covered?

- Animals and living plants
- Antiques and collectible items
- Boats, aircraft, automobiles, and any other motorized vehicles 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 purchased for resale, professional, or commercial use
- Items 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
- Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects
- Losses resulting from misdelivery or voluntary parting with property
- Medical equipment
- Perishables and consumables, including but not limited to perfumes, cosmetics and limited-life items such as rechargeable batteries
- Real estate and items which 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 pre-owned items

Should I keep copies of receipts or any other records?

Yes. If you want to file a claim, you will need copies of your Crystal Visa Infinite Card receipt and your store receipt.

Filing a Purchase Security Claim

How do I file a claim?

Call the Benefit Administrator at **1-888-221-3289** within **sixty (60) days of loss or damage**. The Benefit Administrator 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 the requested documentation within ninety (90) days from the date of loss or damage.**

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

Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the loss or damage, your claim may be denied.

What documents do I need to submit with my claim?

Your claim must contain the time, place, cause, and amount of the theft or damage, plus the following documentation substantiating your loss:

- Your completed and signed claim form
- Your Crystal Visa Infinite Card receipt
- The itemized store receipt
- A police report (**made within 48 hours of the occurrence in the case of theft**), fire report, insurance claim, or loss report or other report sufficient to determine eligibility for benefit
- A copy of your insurance Declarations Page(s). "Declarations Page" means the document(s) in your insurance policy that lists names, coverages, limits, effective dates and deductibles when applicable.
- Documentation (if available) of any other settlement of the loss
- Any other documentation deemed necessary to substantiate your claim

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In cases of damage, you may be asked to send, at your expense, the damaged item to substantiate the claim, so make sure to keep the damaged purchase in your possession.

For faster filing, or to learn more about Purchase Security, visit www.cardbenefitservices.com.

How does the reimbursement process work?

If you have met the terms and conditions of the benefit and depending on the nature and circumstances of the incident,

the Benefit Administrator will resolve your claim in one of two ways:

1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, typically you will be notified of this decision within fifteen (15) days after the required documentation of theft/damage has been submitted or is received.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Crystal Visa Infinite Card receipt, less shipping and handling charges, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per year.*

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 fulfill the obligation under the benefit.

Do I have to file a claim with my insurance company?

Yes. If you have insurance (i.e., business owner's, homeowner's, renter's, or automobile) insurance, or if you are covered by your employer's insurance, you are required to file a claim with your insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form. In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal Declarations Page may be sufficient.*

* **Please Note: Purchase Security provides coverage on an "excess" coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies).** After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible Crystal Visa 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 ten thousand dollars (\$10,000.00) per claim occurrence, and fifty thousand dollars (\$50,000.00) per year. You will receive no more than the purchase price as recorded on the Crystal Visa Infinite Card receipt. Where a protected item is part of a pair or 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 insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security

This protection provides benefits only to you, the eligible Crystal Visa Infinite Cardholder, and to whomever receives the eligible gifts you purchase with your eligible Crystal Visa Infinite Card.

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 cardholder and policyholder agrees that any 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 by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage or theft.

After the Benefit Administrator has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit for Crystal Visa Infinite Cardholders, and if they do, they will

notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VPSECALLPER 10K (04/14)

PPS-I

Return Protection

What is this benefit?

Return Protection is coverage that will reimburse you for the cost of an eligible item of personal property within ninety (90) days of the date it was purchased entirely with your eligible Crystal Visa Infinite Card if you are not satisfied with it and the retailer won't allow it to be returned.

Who is eligible for this benefit?

You are eligible for this benefit if you are a valid cardholder of an eligible Crystal Visa Infinite Card issued in the United States.

What is covered?

Eligible items of personal property purchased entirely with your eligible Crystal Visa Infinite Card are covered for reimbursement up to three hundred dollars (\$300.00) per item at an annual maximum of one thousand dollars (\$1,000.00) per account. Eligible items are automatically covered when purchased with your card—they do not need to be registered to qualify for coverage.

What types of items are not covered?

- Animals and living plants
- Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle
- Cash, bullion, travelers checks, tickets, credit or debit cards, and any other negotiable instruments
- Computer software
- Damaged/non-working items
- Formal attire including, but not limited to, cocktail dresses, tuxedos, gowns, and formal accessories
- Items purchased for resale, professional, or commercial use
- Items purchased outside of the United States
- Items that have been altered
- Jewelry, art objects, rare or precious coins or stamps, antiques, and collectible items
- Medical equipment
- Perishables, consumables and limited-life items including, but not limited to, rechargeable batteries

- Real estate and items which 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
- Seasonal items including, but not limited to, holiday decorations

What if the store offers a guarantee?

This benefit is designed to cover you if the store will not allow you to return the item for a refund, exchange or credit.

Please Note: If you file a claim within the first 30 days of purchase, you may be asked to submit proof of the store's return policy.

Filing a Return Protection Claim

How do I file a claim?

1. If you're not satisfied with a purchase made with your Crystal Visa Infinite Card and the item cannot be returned, **call the Benefit Administrator at 1-888-221-3289, within ninety (90) days** of the date of purchase. The customer service representative will ask you for some preliminary information about your claim and send you a claim form.
2. **Within thirty (30) days of the date of your call**, return the completed claim form with your original itemized sales receipt and original Crystal Visa Infinite Card receipt showing that the entire purchase was made with your card to:

Card Benefit Services
P.O. Box 2894
Great Falls, MT 59403

3. A customer service representative will contact you after receiving your claim paperwork. If additional documents are requested, you will have an additional sixty (60) days to fulfill that request. After the claim paperwork is complete, you will be given instructions for shipping the item with its original packaging and any applicable manuals and warranties to Card Benefit Services at your expense.

Please Note: The item must be received in like-new/good working condition for your claim to be approved.

For faster filing, or to learn more about Return Protection, visit www.cardbenefitservices.com.

How will I be reimbursed?

After your claim is approved and the item has been received, the Benefit Administrator will issue a refund for the purchase price of the item, up to a maximum of three hundred dollars (\$300.00) per eligible item, one thousand dollars (\$1,000.00) annual maximum per account, less any applicable shipping and handling fees.

Additional Provisions for Return Protection

The Return Protection benefit is supplemental to, and excess of, any valid and collectible avenue of recovery available to you, the eligible Crystal Visa Infinite Cardholder. The Benefit Administrator will refund the excess amount once all other coverage has been exhausted up to the limit of liability.

This benefit is available only to you, the eligible Crystal Visa Infinite Cardholder.

If you make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim and your benefit may be canceled. Each cardholder 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 misrepresentations of material fact.

After the Benefit Administrator has paid your claim, all rights and remedies against any party in respect of this loss 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

This benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and they do, they will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VRETPRO – 2013 (04/14)

RP-I

Roadside Dispatch

For roadside assistance, call 1-800-VISA-TOW
(1-800-847-2869)

What is Roadside Dispatch?

Roadside Dispatch® is a pay-per-use roadside assistance program provided expressly for Crystal Visa Infinite Cardholders. The program provides you with security and convenience wherever your travels take you.

No membership required 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 included¹
- 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)
- Winching² (within 100 feet of paved or county maintained road only)

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 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 pre-negotiated. All fees are conveniently billed to your Crystal Visa Infinite Card.

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 when you need us.

1-800-VISA-TOW

It's that easy!

¹ Any 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. Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee.

² *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 City National Bank 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 City National Bank 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.

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Travel Accident Insurance

Principal Sum: One million dollars (\$1,000,000.00)

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

This Description of Coverage is provided to all eligible Crystal Visa Infinite Cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a Crystal Visa Infinite Cardholder, you are covered beginning on May 8, 2015 or the date your credit card is issued, whichever is later.

You and your dependents¹ become covered automatically when the entire Common Carrier fare is charged to your covered Crystal Visa Infinite Card account ("Covered Persons"). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

Benefits

Subject to the terms and conditions, if a Covered Person's accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

Life.....	100%
Both hands or both feet.....	100%
Sight of both eyes.....	100%
One hand and one foot.....	100%
Speech and hearing.....	100%

One hand or one foot and the sight of one eye	100%
One hand or one foot	50%
Sight of one eye	50%
Speech or hearing	50%
Thumb and index finger on the same hand.....	25%

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

Injury means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

Covered Trip means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to your Crystal Visa Infinite Card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

Exclusion: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

Notice of Claim: Written Notice of Claim, including your name and reference to Crystal Visa, should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

The Cost: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the policy, issued to the financial institution trust. Any difference between the policy and this description will be settled according to the provisions of the policy.

Questions: Answers to specific questions can be obtained by writing to the Plan Administrator:

cbsi Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Plan Underwritten by:

Virginia Surety Company, Inc.
175 West Jackson Blvd., 11th Floor
Chicago, IL 60604

State Amendments:

For Illinois Residents Only the following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

¹Your spouse, unmarried dependent child(ren), under age nineteen (19) [twenty-five (25) if a full-time student]. No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

Additional Provisions for Travel Accident Insurance

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as "Company"). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least thirty (30) days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your Crystal Visa Infinite Card privileges have been suspended or canceled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or canceled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the accountholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

FORM #VTAI – 2013 (Stand 04/14)

TAI-I

Travel and Emergency Assistance Services

What is this benefit?

This benefit offers services designed to help you in case of an emergency while traveling. The Benefit Administrator can connect you with the appropriate local emergency and assistance resources available when you are away from home 24 hours a day, 365 days a year. (Please keep in mind that, due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or

results of any medical, legal, transportation, or other services.)

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Crystal Visa Infinite Card issued in the United States. Your spouse and children [provided children are dependents under twenty-two (22) years old] may all benefit from these special services.

How do I use these services when I need them?

Simply call the toll-free, 24-hour Benefit Administrator line at **1-800-546-9806**. If you are outside the United States, call collect at **1-804-673-7481**.

Is there a charge for these services?

No. Travel and Emergency Assistance Services are available to eligible Crystal Visa Infinite Cardholders at no additional charge.

Please Note: 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.

What are the specific services and how can they help me?

- **Emergency Message Service** can record and relay emergency messages for travelers, their immediate family members, or business associates. **Please Note: The Benefit Administrator 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 local 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 Crystal Visa Infinite Card account or personal account. **Please Note: All costs are your responsibility.**
- **Legal Referral Assistance** can arrange contact with English-speaking attorneys and U.S. embassies and consulates if you're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Crystal Visa Infinite Card account or personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. **Please 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 includes arranging to bring your young children home and helping you stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. **Please Note: All costs are your responsibility.**

- **Emergency Ticket Replacement** helps you through your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to you should you lose your ticket. **Please 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 your issuing bank. **Please Note: 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. **Please Note: All costs are your responsibility.**
- **Prescription Assistance and Valuable Document Delivery Arrangements** can help you fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of prescriptions filled for you at local pharmacies. It can also help transport critical documents that you may have left at your home or elsewhere. **Please Note: All costs are your responsibility.**
- **Pre-Trip Assistance** can give you information on your destination before you leave—such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Additional Provisions For Travel And Emergency Assistance Services

The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages.

FORM #VTEAS – 2013 (Stand 04/14)

TEAS-I

Trip Cancellation/Trip Interruption

In the event of the Insured Person's Trip Cancellation or Trip Interruption, we will pay up to the Trip Cancellation/Trip

Interruption Benefit Amount of five thousand dollars (\$5,000.00).

Payment will not exceed either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) five thousand dollars (\$5,000.00).

The Insured Person will relinquish to us any unused vouchers, tickets, coupons, or travel privileges for which we have reimbursed the Insured Person.

The Trip Cancellation or Trip Interruption of the Insured Person must be caused by or result from:

1. Death, Accidental Bodily Injury, disease, or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or
2. Default of the Common Carrier resulting from Financial Insolvency.

The death, Accidental Bodily Injury, disease, or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip.

Additional Benefits:

Additional Scheduled Air Accidental Death & Dismemberment Insurance: As a Crystal Visa Infinite Cardholder, You, Your spouse (or Domestic Partner), and unmarried Dependent Children will be automatically insured up to the Benefit Amount of one thousand dollars (\$1,000.00) provided the entire cost of the passenger fare(s), less redeemable certificates, vouchers, or coupons, has been charged to Your eligible Crystal Visa Infinite Card account. You are insured against Accidental Loss of life, limb, sight, speech, or hearing while: 1) riding as a passenger in or entering, exiting, or being struck by a scheduled aircraft or a conveyance operated by a military transport service; or 2) riding as a passenger in, entering, or exiting any conveyance licensed to carry the public for a fee and while traveling to or from the airport: a) immediately preceding the departure of a scheduled aircraft on which the Insured Person has purchased passage; and b) immediately following the arrival of a scheduled aircraft on which the Insured Person was a passenger; or 3) at the airport, at the beginning or end of the flight.

The entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers or coupons, must be charged to the Insured Person's account issued by the Policyholder. This charge must occur during the policy period. If the purchase of the Scheduled Airline passenger fare is not made prior to the Insured Person's arrival at the airport, coverage begins at the time the entire cost of the Scheduled Airline passenger fare, less redeemable certificates, vouchers, or coupons, is charged to the Insured Person's account issued by the Policyholder.

Eligibility: This travel insurance plan is provided to Crystal Visa Infinite Cardholders automatically when the entire cost

of the passenger fare(s) is charged to the eligible Crystal Visa Infinite Card account while the insurance is effective. It is not necessary for You to notify Your financial institution, the Plan Administrator, or Federal Insurance Company (the "Company") when tickets are purchased.

The Cost: This travel insurance plan is provided at no additional cost to eligible Crystal Visa Infinite Cardholders. Your financial institution pays the cardholder's premium as a benefit of card membership.

Beneficiary: The Loss of Life benefit will be paid to the Beneficiary designated by You. 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, e) Your estate. All other indemnities will be paid to You.

The Benefits: The full Benefit Amount of one thousand dollars (\$1,000.00) is payable for Accidental Loss of Life, two or more Members, sight of both eyes, speech and hearing or any combination thereof. Fifty percent (50%) of the Benefit Amount is payable for Accidental Loss of one Member, sight of one eye, speech or hearing. Twenty-five percent (25%) of the Benefit Amount is payable for the Accidental loss of the thumb and index finger of the same hand.

Definitions

Accident or Accidental means a sudden, unforeseen, and unexpected event which: 1) happens by chance; 2) arises from a source external to the Insured Person; 3) is independent of illness, disease, or other bodily malfunction or medical or surgical treatment thereof; 4) occurs while the Insured Person is insured under this policy which is in force; and 5) is the direct cause of Loss.

Accidental Bodily Injury means Bodily Injury, which: 1) is Accidental; 2) is the direct cause of a Loss; and 3) occurs while the Insured Person is insured under this policy, which is in force. Accidental Bodily Injury does not include conditions caused by repetitive motion injuries or cumulative trauma not a result of an Accident, including, but not limited to: 1) Osgood-Schlatter's disease; 2) bursitis; 3) chondromalacia; 4) shin splints; 5) stress fractures; 6) tendinitis; and 7) carpal tunnel syndrome.

Benefit Amount means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Crystal Visa Infinite Card account. The loss must occur within one year of the Accident. The Company will pay the single largest applicable Benefit Amount. In the event of multiple Accidental deaths per account arising from any one Accident, the Company's liability for all such Losses will be subject to a maximum limit of insurance equal to two times the Benefit Amount for loss of life. Benefits will be proportionately divided among the Insured Persons up to the maximum limit of insurance.

Covered Trip means a trip, for which Common Carrier costs (other than taxi) are charged to the Insured Person's eligible Crystal Visa Infinite Card account for travel on a Common Carrier when the entire cost of the passenger fare for such transportation, less redeemable certificates, vouchers, or coupons, has been charged to an Insured's Person's eligible Crystal Visa Infinite Card account issued by the Policyholder, occurring while the insurance is in force.

Dependent Child or Children means those Children, including adopted Children and those Children placed for adoption, who are primarily dependent upon the Insured Person for maintenance and support, and who are: 1) under the age of nineteen (19), and reside with the Insured Person; 2) beyond the age of nineteen (19), permanently mentally or physically challenged, and incapable of self-support; or 3) under the age of twenty-five (25) and classified as full-time students at an institution of higher learning.

Domestic Partner means a person designated in writing at enrollment by the primary Insured Person, who is at least eighteen (18) years of age, and who during the past twelve (12) months: 1) has been in a committed relationship with the primary Insured Person; and 2) has been the primary Insured Person's sole spousal equivalent; and 3) has resided in the same household as the primary Insured Person; and 4) has been jointly responsible with the primary Insured Person for each other's financial obligation, and who intends to continue the relationship indefinitely.

Immediate Family Member means spouse, Dependent Child or Children, or other relatives residing with the Insured Person.

Insured's Location of Permanent Residence means the city where the Insured Person has established his/her fixed and permanent principal home.

Insured Person means a person, qualifying as an eligible cardholder: 1) who elects insurance; or 2) for whom insurance is elected; or 3) and on whose behalf premium is paid.

Loss means, with respect to a hand, complete severance through or above the knuckle joints of at least four (4) fingers on the same hand or at least three (3) fingers and the thumb on the same hand; with respect to a foot, complete severance through or above the ankle joint. The Company will consider it a loss of hand or foot even if the fingers, thumb, or foot is later reattached.

Member means hand or foot.

Pre-existing Condition means Accidental Bodily Injury, disease, or illness of the Insured Person or Immediate Family Member of the Insured Person which occurs or manifests itself during the sixty (60) day period immediately prior to the purchase date of a Scheduled Airline passenger fare(s). Disease or illness has manifested itself when either:

1) medical care or treatment has been given; or 2) there exists symptoms which would cause a reasonably prudent person to seek medical diagnosis, care or treatment. The taking of prescription drugs or medication for controlled (continued) condition throughout this sixty (60) day period will not be considered to be a manifestation of illness or disease.

Scheduled Airline means an Airline which is either: 1) of United States registry and certified by the United States Government to carry passengers on a regularly scheduled basis; or 2) of foreign registry and approved by the United States government and the appropriate foreign authority.

Trip Cancellation means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Covered Trip on or before the Covered Trip departure.

Trip Interruption means the Insured Person's Covered Trip is interrupted either on the way to the Covered Trip point of departure or after the Covered Trip departure.

You or Yours means eligible cardholder.

Exclusions: This insurance does not cover Loss resulting from: 1) Your emotional trauma, mental, 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; 2) suicide, attempted suicide, or intentionally self-inflicted injuries; or 3) declared or undeclared war, but war does not include acts of terrorism.

This insurance also does not apply to an Accident occurring while You are in, entering, or exiting any aircraft while acting or training as a pilot or crew member, but this exclusion does not apply if You temporarily perform pilot or crew functions in a life threatening emergency.

The following Exclusions are added to Financial Services Common Carrier Trip Cancellation/Trip Interruption Only. This insurance does not apply to Loss caused by or resulting from: 1) a Pre-existing Condition; or 2) Accidental Bodily Injuries arising from participation in interscholastic or professional sports events, racing or speed contests, or uncertified scuba diving; or 3) cosmetic surgery, unless such cosmetic surgery is rendered necessary as a result of a Loss covered under this policy; or 4) the Insured Person or an Immediate Family Member being under the influence of drugs (except those prescribed and used as directed by a Physician) or alcohol; or 5) the Insured Person or an Immediate Family Member: a) traveling against the advice of a Physician; or b) traveling while on a waiting list for specified medical treatment; or c) traveling for the purpose of obtaining medical treatment; or d) traveling in the third trimester (seventh month or after) of pregnancy; or 6) suicide, attempted suicide, or intentionally self-inflicted

injuries; or 7) declared or undeclared war, but war does not include acts of terrorism.

Claim Notice: Written claim notice must be given to the Company within twenty (20) days after the occurrence of any Loss covered by this policy or as soon as reasonably possible. Failure to give notice within twenty (20) days will not invalidate or reduce any otherwise valid claim, if notice is given as soon as reasonably possible.

Claim Forms: When the Company receives notice of a claim, the Company will send You forms for giving proof of Loss to us within fifteen (15) days. If You do not receive the forms, You should send the Company a written description of the Loss.

Effective Date: This insurance is effective the date the insurance became effective for Your Crystal Visa Infinite Card or on the date You became a Crystal Visa Infinite Cardholder, whichever is latest; and will cease on the date the master policy 6478-07-74 is terminated or on the date Your Crystal Visa Infinite Card ceases to be in good standing, whichever occurs first.

Questions: Answers to specific questions can be obtained by writing to the **Plan Administrator**. To make a claim please contact the **Plan Administrator**:

cbsi Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Plan Underwritten By:

Federal Insurance Company
a member insurer of the
Chubb Group of Insurance Companies
15 Mountain View Road, P.O. Box 1615
Warren, NJ 07061-1615

As a handy reference guide, please read this and keep it in a safe place with Your other insurance documents. This description of coverage is not a contract of insurance but is simply an informative statement of the principal provisions of the insurance while in effect. Complete provisions pertaining to this plan of insurance are contained in the master policy, on file with the Policyholder: BNY Midwest Trust Company as trustee of the Chubb Financial Institution Group Insurance Trust for the account of participating financial institutions of Visa. If this plan does not conform to Your state statutes, it will be amended to comply with such laws. If a statement in this description of coverage and any provision in the policy differ, the policy will govern.

Policy # 6478-07-74

FORM #VTRCAN – 2013 (04/14

TC-I

Trip Delay Reimbursement

What is this benefit?

When terms and conditions are met, Trip Delay Reimbursement is one-time per ticket/trip coverage that will

reimburse you for reasonable additional expenses incurred when a trip you've purchased entirely with your eligible Crystal Visa Infinite Card is delayed for more than six (6) hours or requires an overnight stay. The benefit covers up to a maximum of five hundred dollars (\$500.00) per ticket.

Who is eligible for this benefit?

You, your spouse, and your dependent children under twenty-two (22) years of age are automatically covered when you charge your trip's entire Common Carrier fare to your eligible Crystal Visa Infinite Card. (A "Common Carrier" is any land, water, or air conveyance operating for hire under a valid license for the transportation of passengers and for which a ticket must be purchased prior to commencing travel. "Common Carrier" does not include taxis, limousine services, commuter rail or commuter bus lines, or rental vehicles.)

What is covered?

Your reasonable additional expenses, such as meals and lodging, may be reimbursed as long as:

- The entire fare was purchased with an eligible Crystal Visa Infinite Card
- Your trip was delayed for more than six (6) hours or required an overnight stay due to Covered Hazards ("Covered Hazards" include: equipment failure, inclement weather, strike, and hijacking/skyjacking)
- Your trip is for a period of round-trip travel to a destination other than your city of residence and the departure and return dates of your trip do not exceed three hundred and sixty-five (365) days

This benefit is supplemental coverage, which means that reasonable expenses during the delay not otherwise covered by your Common Carrier, another party or your primary personal insurance policy, may be reimbursed up to five hundred dollars (\$500.00) per ticket.

What is not covered?

The following are not covered under this benefit:

- Any delay due to a Covered Hazard which was made public or made known to you prior to your departure
- Any pre-paid expenses related to your trip, such as preferred seating, etc.

Filing a Trip Delay Reimbursement Claim

How do I file a claim?

1. **Call the Benefit Administrator at 1-800-546-9806, or call collect outside the U.S. at 1-804-673-7481 within thirty (30) days of the date of the trip delay.** The Benefit Administrator will ask you for some preliminary claim information and send you a claim form.
2. Return the completed claim form and requested documentation within ninety (90) days of the date of your trip delay to:

Card Benefit Services
P.O. Box 72034
Richmond, VA 23255

Please Note: Failure to contact the Benefit Administrator or return the completed claim form and documentation within the time periods indicated above may result in the denial of your claim.

For faster filing, or to learn more about Trip Delay, visit www.eclaimsline.com

What documents do I need to submit with my claim?

- Your completed and signed claim form
- Your eligible Crystal Visa Infinite Card receipt showing the full travel fare charged to the card
- A copy of the Common Carrier ticket
- A statement from the Common Carrier explaining the reason for the delay
- Copies of receipts for your claimed expenses

Additional Provisions for Trip Delay Reimbursement

Trip Delay Reimbursement is supplemental to, and excess of, any valid and collectible avenue or recovery available to you, the eligible Crystal Visa Infinite Cardholder. The Benefit Administrator will reimburse the excess amount once all other coverage has been exhausted up to the limit of liability. You shall do all things reasonable to avoid or diminish any loss covered 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, 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.

Once you report an occurrence, a claim file will be opened and shall remain open for ninety (90) days from the date of the trip delay. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within ninety (90) days of the occurrence.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of the claim 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving

Proof of Loss. Further, no legal action may be brought against the Provider unless all of the terms of the Guide to Benefits have been complied with fully.

This benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

Termination dates vary by financial institutions. Your financial institution can cancel or non-renew the benefit, and if so, you will be notified at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider") is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VTRIP 6-500 – 2013 (04/14)

TD-I

Warranty Manager Service

What is this benefit?

Warranty Manager Service provides you with valuable features to help manage, use and even extend the warranties of eligible items purchased with your Crystal Visa Infinite Card. You can access these features with a simple toll-free call. Services include **Warranty Registration** and **Extended Warranty Protection**.

Who is eligible for this benefit?

You are eligible if you are a valid cardholder of an eligible Crystal Visa Infinite Card issued in the United States.

Why should I use Warranty Registration to register my purchases?

You'll have peace of mind knowing that your purchases' warranty information is registered and on file. Although Warranty Registration is not required for Extended Warranty Protection benefits, you are encouraged to take advantage of this valuable service. When arranging for a repair or replacement, instead of searching for critical documents, you can just pick up the phone and call the Benefit Administrator.

How do I register my purchases?

To register an eligible purchase call **1-888-221-3289**. The Benefit Administrator will provide the address to which you can send in the item's sales receipt and warranty information so this key information can be kept on file for you.

How does Extended Warranty Protection work?

Extended Warranty Protection extends the time period of the original manufacturer's written U.S. repair warranty by one

(1) additional year on eligible warranties of three (3) years or less for items purchased entirely with your eligible Crystal Visa Infinite Card.

This benefit is limited to no more than the original price of the purchased item (as shown on your Crystal Visa Infinite Card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim and fifty thousand dollars (\$50,000.00) per cardholder.

What about purchases made outside of the U.S.?

Purchases made outside of the U.S. are covered as long as you purchased the item entirely with your eligible Crystal Visa Infinite Card and the eligible item has a valid original manufacturer's written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty.

What types of purchases are not covered?

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
- Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
- Items purchased for resale, professional, or commercial use
- Real estate and items which 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
- Computer software
- Medical equipment
- Used or pre-owned items

Should I keep copies of receipts or any other records?

Not if you've already registered your purchase. If you have not registered your purchase, however, you should keep copies of your Crystal Visa Infinite Card receipt, your store receipt, the original manufacturer's written U.S. warranty, and any other applicable warranty in the event that you need to file a claim, as these documents will be required to verify your claim.

Filing an Extended Warranty Protection Claim

How do I file a claim?

Call the Benefit Administrator at **1-888-221-3289**, immediately after the failure of a covered item.

Please Note: If you do not notify the Benefit Administrator within sixty (60) days after the product failure, your claim may be denied.

The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form.

Gift recipients of eligible items are also covered by the claim process. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, or to learn more about the Warranty Manager Service benefit, visit www.cardbenefitservices.com.

What documents do I need to submit with my claim?

Complete and sign the claim form sent to you by the Benefit Administrator and submit it **within ninety (90) days** of the product failure along with the following documents:

- Your Crystal Visa Infinite Card receipt
- The itemized store receipt
- A copy of the original manufacturer's written U.S. warranty and any other applicable warranty
- A description and serial number of the item, and any other documentation deemed necessary to substantiate your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- The original repair order

Please Note: All claims must be fully substantiated.

How will I be reimbursed?

If you have substantiated your claim and met the terms and conditions of the benefit, the item will be replaced or repaired at the **Benefit Administrator's discretion**, but for no more than the original purchase price of the covered item as recorded on your Crystal Visa Infinite Card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

What about repairs?

Extended Warranty Protection will pay the repair facility directly, or you may go to an authorized repair facility and file a claim for reimbursement. **Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered.**

In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under the benefit.

Do I have to file with my insurance company?

No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is supplemental to, and excess of, that coverage.

Additional Provisions for Warranty Manager Service

This benefit applies only to you, the eligible Crystal Visa Infinite Cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Crystal Visa Infinite Card.

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 benefit 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.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure.

After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of 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 the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of this Guide to Benefits have been complied with fully.

The benefit is provided to eligible Crystal Visa Infinite Cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, or statement messages. The benefit described in this Guide to Benefits will not apply to Crystal Visa Infinite Cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. 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 is a description of the benefit provided to you as a Crystal Visa Infinite Cardholder. Indemnity Insurance Company of North America ("Provider")

is the underwriter of this benefit and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.

FORM #VWMGR 10K-50K-3YR2013 (04/14)

WM-I

TRAVEL AND LIFESTYLE BENEFITS

FOR MORE INFORMATION ABOUT THE TRAVEL & LIFESTYLE BENEFITS DESCRIBED IN THIS GUIDE, REFER TO THE CRYSTAL VISA INFINITE BENEFIT PORTAL AT [MYVISAINFINITE.COM/CNB](https://myvisainfinite.com/cnb), OR CALL CRYSTAL CARD CONCIERGE TOLL FREE AT 800-595-8950. TRAVEL & LIFESTYLE BENEFITS, FEATURES AND OFFERS ARE SUBJECT TO CHANGE AND CANCELLATION; REFER TO THE VISA INFINITE BENEFIT PORTAL FOR THE MOST CURRENT INFORMATION.

Airline Incidental Fees Statement Credit

What is the Airline Incidental Fees Statement Credit benefit and how does it work?

Under the Airline Incidental Fees Statement Credit benefit, each cardholder under the Crystal Visa Infinite Card account ("Account") may receive a discount up to \$250 per calendar year for Qualifying Airline Purchases (as defined below) charged to the cardholder's Crystal Visa Infinite Card ("Cardholder Card").

The discount will be in the form of a statement credit to the Account and will appear on the billing statement as "Travel Fee Rebate" under the transactions for the Cardholder Card. To receive the statement credit, both the Cardholder Card and the Account must be open and in good standing (i.e., not in default) on the date the statement credit is posted to the Cardholder Card. Please allow 6 to 8 weeks after a Qualifying Airline Purchase is charged for a statement credit to be posted to the Account. Until such time as the statement credit has posted to the Account, the Crystal Visa Infinite Account holder is responsible for the payment of the Qualifying Airline Purchase that has been charged to Cardholder Card and appears on the billing statement.

Qualifying Airline Purchases are defined as incidental airline fee transactions made at eligible **US-Domestic Airline Carriers** (each an "Eligible Airline") on domestic itineraries and include: ticket change/cancellation fees, checked baggage fees, in-flight entertainment, onboard food and beverage charges, airport lounge membership fees and day passes, onboard wireless charges (excluding Gogo Wireless), and TSA Pre[®] membership application fee¹ transactions, and may vary depending on the airline. Airline ticket purchases, seat fees (including upgrade and preferred seat charges), standby fees, carry-on and checked pet fees, mileage point purchases, mileage points,

transfer fees, gift cards, duty free purchases, award tickets and fees incurred with airline alliance partners do not qualify as Qualifying Airline Purchases. Airport lounge fees not affiliated with airlines and transactions made with travel agencies are also not deemed to be Qualifying Airline Purchases. All incidental airline fees must be separate charges from airline ticket charges and must be made with an Eligible Airline.

To qualify as a Qualifying Airline Purchase, the transaction must:

1. Be completed using the full 16-digit City National Bank Crystal Visa Infinite Card number of the Cardholder Card;
2. Post to the Account during the calendar year; and
3. Be identified as a Qualifying Airline Purchase, based on the information available on Visa's proprietary network (VisaNet). The Eligible Airline must submit the incidental airline fee transaction under the appropriate merchant code, industry code, or required service or product identifier for the transaction to be identified as a Qualifying Airline Purchase transaction. City National Bank and Visa rely on the airlines to submit the correct information on airline transactions, so please call (800) 998-6205 if a statement credit has not posted to the Account within 6 to 8 weeks from the date the Qualifying Airline Purchase was charged to the Cardholder Card.

This benefit cannot be combined with any other City National Bank promotional reward offers. The maximum statement credit amount for each Cardholder Card under the Account per calendar year is \$250.

City National Bank and Visa reserve the right to modify or cancel this benefit at any time and without notice. Qualifying Airline Purchases made prior to the cancellation of this offer and charged to the Cardholder Card will receive the statement credit as stated above. This benefit may be subject to taxation or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Cardholder.

¹TSA Pre✓ is a U.S. Government program operated by U.S. Department of Homeland Security ("DHS") through the Transportation Security Administration ("TSA") service. It is an expedited security screening program available for select travelers who are traveling domestically within the United States and for international travel when departing from a U.S. airport that participates in the program. The airline also must be participating in the program. Selection for TSA Pre✓ expedited screening is made on a per flight basis and is not guaranteed. Eligible Crystal Visa Infinite Cardholders can apply for membership in the TSA Pre✓ program and must pay the application fee (currently \$85) with their Crystal Visa Infinite Card to receive the statement credit. Acceptance into the TSA Pre✓ program is at the sole discretion of the TSA. Neither City National Bank nor Visa has any control over the TSA Pre✓ program including,

without limitation, application, approval process or enrollment and no liability with regards to the TSA Pre✓ program. For complete details on the TSA Pre✓ program, including full terms and conditions, go to www.tsa.gov. The TSA Pre✓® trademark is used with the permission of the U.S. Department of Homeland Security.

Airline Lounge Club Membership Fee Statement Credit

What is the Airline Lounge Club Membership Fee Statement Credit benefit and how does it work?

As a Crystal Visa Infinite Card account holder, you will receive a statement credit to your Crystal Visa Infinite Card account of up to \$550 per calendar year for a Qualifying Airline Lounge Club Membership Fee (as defined below) charged to your Crystal Visa Infinite Card account, subject to the terms and conditions below. Each Crystal Visa Infinite Card account is eligible for only one (1) Airline Lounge Club Membership Fee Statement Credit per calendar year, regardless of the number of cardholders on the Crystal Visa Infinite Card account.

If the Total Spend (as defined below) on your Crystal Visa Infinite Card account is \$50,000 or greater in either the current calendar year or the prior calendar year, you may claim and request a Qualifying Airline Lounge Club Membership Fee Statement Credit of up to \$550.

If at the time you purchase an airline lounge club membership that is also eligible for a statement credit under the Airline Incidental Fees Statement Credit benefit as described in this Guide to Benefits ("Eligible Airline Membership"), the Airline Incidental Fees Statement Credit will be applied first. Any amount that is not credited to you as part of the Airline Incidental Fees Statement Credit benefit remains available to you as part of the Airline Lounge Club Membership Fee Statement Credit benefit. For example, if you purchase an Eligible Airline Membership for \$900, and you have \$150 of Airline Incidental Fees Statement Credit available, the \$150 will be applied to the Airline Incidental Fees Statement Credit first. Of the remaining \$750 of your \$900 Eligible Airline Membership purchase, you can submit a claim for a Qualifying Airline Lounge Club Membership Fee Statement Credit up to the \$550 available under this benefit.

The statement credit will not exceed the amount of the Qualifying Airline Lounge Club Membership Fee posted to your Crystal Visa Infinite Card account. All or any part of the Total Spend used to qualify for and receive the statement credit cannot be reused to qualify for another Qualifying Airline Lounge Club Membership Fee Statement Credit. Any unused portion of the \$550 Qualifying Airline Lounge Club Membership Fee Statement Credit cannot be carried over to the next calendar year.

A "Qualifying Airline Lounge Club Membership Fee" is defined as the annual fee charged by any airline for a Crystal Visa Infinite cardholder's membership in that airline's lounge club, and does not include any other amounts charged for use or services obtained at that airline lounge club, including day passes. Airport lounge club fees not affiliated with an airline and any transactions made with travel agencies are not deemed to be a Qualifying Airline Lounge Club Membership Fee.

To qualify as a Qualifying Airline Lounge Club Membership Fee, the transaction must:

1. Be completed using the full 16-digit City National Bank Crystal Visa Infinite Card number of a cardholder under your Crystal Visa Infinite Card account;
2. Be for an annual membership to an airline lounge club in the name of the cardholder under your Crystal Visa Infinite Card account;
3. Post to your Crystal Visa Infinite Card account during the same calendar year in which your claim and request for the Qualifying Airline Lounge Club Membership Fee Statement Credit is received by City National Bank. For example, if you purchase an airline lounge club membership using your Crystal Visa Infinite Card on December 21, and the transaction posts to your account on December 26, we must receive your claim and request for the Airline Lounge Club Membership Fee Statement Credit by December 31 of the same year in which the transaction posts to your Crystal Visa Infinite Card account. City National Bank does not control when a merchant posts a transaction. Please call Customer Service at (800) 998-6205 if you have any questions regarding the posting of a transaction to your Crystal Visa Infinite Card account; and
4. Be identifiable to, and verifiable by, City National Bank as a Qualifying Airline Lounge Club Membership Fee. City National Bank does not determine whether airlines correctly bill and identify the transaction as an airline lounge club membership fee.

"Total Spend" means the aggregate amount of the net purchases (purchases less returns and credits) on your Crystal Visa Infinite Card account for all cardholders, and excludes cash advances, PIN-based and ATM transactions, and any interest, fees and charges posted to the account.

To claim and request a Qualifying Airline Lounge Club Membership Fee Statement Credit, please call Customer Service at (800) 998-6205. When making your request, you must supply all of the following information: (a) the name of the airline lounge membership program, (b) the airline lounge membership number, (c) the fee paid for the annual airline lounge membership, and (d) the date the annual fee posted to your Crystal Visa Infinite Card account. We will contact you if we need additional information. Please allow 4 to 6 weeks after your request is verified by City National

Bank for the statement credit to be posted to your Account. The statement credit will appear as "Lounge Membership Credit" on your account.

You may claim and receive the Qualifying Airline Lounge Club Membership Fee Statement Credit only once for each calendar year in which you qualify for this benefit. If you do not claim the benefit in a calendar year, it will not carry over into subsequent calendar years.

In addition, your Account must be open and in good standing at the time you are to receive the Qualifying Airline Lounge Club Membership Fee Statement Credit in order for it to be posted to your Crystal Visa Infinite Card account.

The Qualifying Airline Lounge Club Membership Fee Statement Credit benefit cannot be combined with any other City National Bank promotional reward benefits. City National Bank reserves the right to modify or cancel this benefit at any time and without notice. Any Qualifying Airline Lounge Club Membership Fee Statement Credit claimed under this benefit prior to the date of cancellation of this benefit by City National Bank will receive the Qualifying Airline Lounge Club Membership Fee Statement Credit subject to the terms and conditions stated above. The Qualifying Airline Lounge Club Membership Fee Statement Credit may be subject to taxation or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Card account holder.

The Broadway League

What is The Broadway League benefit?

As a Crystal Visa Infinite Card account holder, you have the opportunity to purchase House Seats or Premium Seats, as outlined below, available through The Broadway League ("League") for theatre shows on "Broadway" in New York City and shows on tour across North America. In addition to purchasing tickets, additional benefits may include backstage tours and "meet and greets" with performers for ticket holders. All ticket purchases and additional benefits are subject to availability.¹

How does it work?

To inquire about available shows or a specific show you are interested in obtaining tickets for, contact Crystal Card Concierge at (800) 595-8950. Crystal Card Concierge will contact the League for ticket availability and the price of the tickets. All tickets must be purchased through Crystal Card Concierge using your Crystal Visa Infinite Card. Upon confirmation of the ticket purchase price (including any applicable fees) for the show performance you have requested, and any other benefits you request, if you accept, Crystal Card Concierge will obtain from you and provide to the League, your Crystal Visa Infinite Card information in order for the League to process the purchase request. By initiating a purchase, as a Crystal Visa Infinite Cardholder you agree this information may be provided to the League.

Your purchase will be confirmed within seven (7) business days or less. Crystal Card Concierge will provide email confirmation of the purchase of the tickets and related transactions to you.

What is available for purchase?

House Seats

- House Seats are reserved by theatre management from among what are considered the best seats in the house (often in the first 15 rows orchestra section, Front Mezzanine or Loge, depending on the configuration of the theatre) for use by theatre industry professionals. House Seats may only be available at select locations. Exact seat locations cannot be confirmed until the day of the performance.
- Not available to the general public (prior to release).
- Regular box-office prices, with no additional fees.
- Up to four (4) tickets may be ordered at any one time.
- Tickets must be requested at least four (4) days in advance of the desired show and no earlier than the 30 days prior to the desired performance date. Some shows may accept House Seats requests on the first day of the month prior to the desired performance date. For example, for a show performance on April 5th, a House Seat request may be placed on March 1st, but no later than April 1st. Please check with your Crystal Card Concierge representative to determine the specific lead time needed for your show of choice.
- Tickets are subject to availability.
- Ticket purchase will be confirmed by the League to Crystal Card Concierge from one to seven (1-7) business days depending on the date of the request and the show. The Crystal Visa Infinite Card may not be charged until 48 hours prior to the desired show date.
- Tickets will be held for pick up at Will Call at the theatre box office and should be picked up at least 30 minutes before show time on the day of the performance.

Premium Seats

- Premium Seats are within the best seats in the house (again often in the first 15 rows orchestra section, Front Mezzanine or Loge, depending on the configuration of the theatre). Premium Seat locations are subject to availability and will be provided with purchase confirmation only.
- Available for purchase by the general public as soon as tickets go on sale for the show until sold out.
- Will be priced higher than House Seats because they are not reserved by theatre management.
- Up to four (4) tickets may be ordered at any one time.
- Tickets are subject to availability.
- Ticket purchase will be confirmed to Crystal Card Concierge from one to seven (1-7) business days depending on the date of the request and the show.

- Tickets will be held for pick up at Will Call at the theatre box office and should be picked up at least 30 minutes before show time on the day of the performance.
- No additional fees for tickets beyond the ticket cost.

¹ The Broadway League Benefit described above is subject to change and cancellation at any time. The Broadway League services are generally available Monday through Thursday from 9:30 a.m. through 5:30 p.m. Eastern Time (9:30 a.m. through 5:00 p.m. on Fridays) except for holidays recognized by the League or other hours for when the League's offices may be closed.

Crystal Card Concierge*

Crystal Card Concierge* provides 24x7x365 assistance. This wide range of services includes, but is not limited, to:

- Providing support for servicing and fulfillment of your Crystal Visa Infinite Card travel & lifestyle benefits
- Travel assistance, including visa and passport information
- Global hotel information, suggestions and reservations
- Destination mapping and information services for major cities and countries
- Car rentals and limousine service suggestions and reservations
- Restaurant information, suggestions and reservations
- Health club information, suggestions and reservations
- Sport, golf and entertainment information, suggestions, reservations and ticketing
- Assistance with planning and reserving meeting venues
- Flower delivery, specialty item or gift research and shopping
- Assistance with planning special occasions

The primary cardholder on the Crystal Visa Infinite Card account** may authorize at any one time up to two (2) individuals who are not cardholders on the account to contact Crystal Card Concierge on the cardholders' behalf to obtain services. Such authorization and the names of the authorized individuals must be provided to City National Bank in writing. All authorized individuals must be at least 18 years of age.

To learn more about Crystal Card Concierge* services, contact us at 800-595-8950 (U.S. and Canada) or 00-800-2797-825-1 (outside the U.S. and Canada).

* *Certain restrictions and limitations apply. The cost of any goods or services purchased through Crystal Card Concierge on the cardholder's behalf are the cardholder's responsibility and will be billed directly to the cardholder's Crystal Visa Infinite Card. Crystal Card Concierge services are provided under contract to City National Bank by Ten Lifestyle Management, a worldwide provider of concierge services.*

*** The primary cardholder on the Crystal Visa Infinite Card account is generally the individual whose name appears first on the account in City National Bank's records. To confirm if you are the primary cardholder on the account, please review your Crystal Visa Infinite Card statement or contact our Customer Service at 1-800-773-7100.*

Crystal Card Experiences

Crystal Card Experiences offers exclusive once-in-a-lifetime experiences not usually available to the general public. Receive special invites from City National Bank to theatre, music, sports and more. A limited quantity of tickets will be available on a first come, first served basis.

Global Entry Application Fee Statement Credit

What is the Global Entry Application Fee Statement Credit program?

Apply for Global Entry, a U.S. Customs and Border Protection program, using your Crystal Visa Infinite Card to pay your application fee (currently \$100) and receive a \$100 statement credit.

Global Entry is a U.S. Customs and Border Protection program that allows expedited clearance for pre-screened, low-risk travelers upon arrival in the United States by using automated kiosks located at select airports.

For more information about Global Entry and the application process, visit globalentry.gov.

Terms and Conditions

- You must be an eligible U.S. Crystal Visa Infinite Cardholder to participate in this offer.
- You must use the U.S. Crystal Visa Infinite Card to complete the Global Entry application and pay a \$100 application fee with your Crystal Visa Infinite Card.
- Global Entry is a U.S. Government program, operated by U.S. Customs and Border Protection (CBP). Visa and City National Bank have no control over the program including, but not limited to, application, approval process or enrollment, fees charged by CBP, and no liability with regards to the Global Entry program. For complete details on the Global Entry program, including full terms and conditions, go to ttp.cbp.dhs.gov.
- \$100 statement credit will be processed after the Global Entry program application fee is charged to an eligible Crystal Visa Infinite Card. Holders of eligible Crystal Visa Infinite Cards are entitled to one (1) \$100 statement credit per card every 4 years in connection with the Global Entry program application fee. Please allow 6 to 8 weeks after the Global Entry program application fee is charged to an eligible Crystal Visa Infinite Card for a statement

credit to be posted to the Crystal Visa Infinite Card account.

- Cardholders are responsible for payment of all charges until the statement credit posts to the account.
- Visa and City National Bank reserve the right to modify or cancel this offer at any time and without notice.
- This benefit may be subject to taxation and/or Form 1099 reporting. Taxes, if any, are the responsibility of the Crystal Visa Infinite Cardholder.

Gogo Inflight Wi-Fi Benefit

How does this benefit work?

Your Crystal Visa Infinite Card unlocks access on 12 flight segments per year with complimentary Gogo Inflight Wi-Fi Internet access. Each Gogo Inflight Wi-Fi Pass is good for Internet access for one device on one flight segment on any participating airlines' Gogo-equipped aircraft between destinations within the United States and Canada, where network coverage is available. Here's how it works:

1. Visit myvisainfinite.com/cnb to register your Crystal Visa Infinite Card and receive 12 Gogo Inflight Wi-Fi Passes at no charge.
2. Use your complimentary Inflight Wi-Fi Passes when you log in to Gogo from any Wi-Fi enabled device on Gogo equipped planes
3. Stay connected with in-flight Internet access, available on more than 7,500 Gogo equipped flights per day. You can connect from any Wi-Fi enabled device on participating airline partners between destinations within the United States and Canada where network coverage is available.

Terms and Conditions

- You must be an eligible U.S. Crystal Visa Infinite Cardholder and register your card at myvisainfinite.com/cnb to take advantage of the Gogo Inflight Wi-Fi Benefit.
- Eligibility for this benefit is determined by City National Bank. Provided you meet the City National Bank's eligibility requirements (i.e., the Crystal Visa Infinite Card account must be open and in good standing), your 12 complimentary Inflight Wi-Fi Passes will be available to you at no additional cost after you complete the online registration.
- Each Gogo Inflight Wi-Fi Pass provides for complimentary inflight Wi-Fi internet access for one device at a time on one flight segment on any Gogo-equipped aircraft between destinations within the United States and Canada where network coverage is available.
- Participating airlines are listed at <https://promotions.gogoair.com/promotion/static/visa/participating-airlines.html>. Please note that these participating airlines are subject to change at any time without notice.

Check the linked page regularly for the most up-to-date list of airlines on which the Inflight Wi-Fi Passes are valid.

- Registration for this benefit is not available in flight — you must complete registration prior to your flight to access your Inflight Wi-Fi Passes.
- If you have an existing subscription with Gogo, you will have to suspend or cancel the subscription before you can credit your Gogo account with the 12 Inflight Wi-Fi Passes. To suspend or cancel your subscription simply:
 - Chat with Gogo via Live Help; or
 - Email Gogo at CustomerCare@gogoair.com; or
 - Call Gogo at 877-350-0038.
- Each Gogo Inflight Wi-Fi Pass may be redeemed on any Wi-Fi-enabled laptop, tablet, or smartphone for inflight Wi-Fi internet access on one (1) flight segment (a segment is defined as a takeoff and a landing).
- Gogo Inflight Wi-Fi Passes are valid for 12 months from the date that you register your card for the Gogo Inflight Wi-Fi Benefit. Any unused Inflight Wi-Fi Passes at the end of the 12 month period will expire.
- At the end of your initial 12 month period, provided the Gogo Inflight Wi-Fi Benefit is still being offered, and you continue to meet City National Bank's eligibility requirements (i.e., the Crystal Visa Infinite Card account must be open and in good standing), you will receive an email inviting you to re-register for the benefit at myvisainfinite.com/cnb to receive another 12 Gogo Inflight Wi-Fi Passes.
- The use of the passes within this benefit is subject to Gogo's Terms of Use and Privacy Policy.
- Visa and/or City National Bank reserve the right to modify or cancel this benefit at any time and without notice.
- This benefit is non-transferable.
- The Gogo Inflight Wi-Fi Benefit is provided by Gogo, LLC and none of Visa or its issuers is responsible for any claims or damages arising from use of the Gogo services.

GroundLink

What is the GroundLink benefit and how do I use it?

GroundLink offers the industry's only ON TIME EVERY TIME[®] guarantee. As a Crystal Visa Infinite Cardholder, you'll receive a 15% savings on every chauffeured ride worldwide plus a one-time \$30 promotional credit toward a future GroundLink reservation. Booking is flexible and convenient through the GroundLink app, website or call center. Enroll today. Call (888) 397-0404 or book online at www.groundlink.com/visa-infinite.

Terms and Conditions

The Crystal Visa Infinite GroundLink benefit is a 15% discount off the best rate for reservations booked with an eligible Crystal Visa Infinite Card (discount not applicable to

taxes and fees, such as tolls, parking and wait time). Upon card validation, Crystal Visa Infinite Cardholders also get one (1) \$30 promotional credit that can be applied toward a future GroundLink reservation booked with that card. Limit one (1) \$30 promotional credit per Crystal Visa Infinite Card. Users must have registered for a GroundLink account with an eligible Crystal Visa Infinite Card stored in their GroundLink profile. The eligible Crystal Visa Infinite Card must be used as payment for the ride to qualify for the discount or use the \$30 promotional credit. Benefits and promotional codes are non-transferable and cannot be combined with any other benefit or discount. You are not responsible for paying the driver a tip when exiting. In certain markets such as the New York City metropolitan, D.C. and Chicago areas (markets subject to change), you are charged a 15% standard gratuity on the base fare before the 15% Crystal Visa Infinite discount is applied, and which you will see as an individual line item at GroundLink check out when paying for the transaction with your eligible Crystal Visa Infinite Card. For rides outside of these markets, the tip percentage is already included in the base fare and is determined and distributed to the drivers by the company for which they work. Any additional gratuity can be added at your discretion. Applicable taxes will be added and shown as a line item at GroundLink check out when paying for the transaction with your eligible Crystal Visa Infinite Card. Taxes are calculated based on local jurisdictions. Your 15% discount is available for GroundLink reservations so long as you use your qualifying Crystal Visa Infinite card to pay, and for so long as City National Bank and Visa continue to make the benefit available. City National Bank and Visa reserve the right to modify or cancel this benefit at any time and without notice. The GroundLink service is provided by GroundLink Holdings, LLC. Neither City National Bank nor Visa is responsible for any claims or damages arising from use of the GroundLink service. This benefit is subject to GroundLink's Privacy Policy (www.groundlink.com/privacy-policy), Cancellation Policy (www.groundlink.com/cancellation-policy), Wait Time Policy (www.groundlink.com/cancellation-policy) and Tolls Policy (www.groundlink.com/tolls). Additional GroundLink Frequently Asked Questions can be found at: www.groundlink.com/visa-program-frequently-asked-questions. GroundLink, City National Bank and Visa reserve the right to cancel any reservation associated with your name, email address or account, and close any associated accounts should any booking show signs of fraud, abuse, gaming, misuse or suspicious activity.

Priority Pass Select Membership

What is the Priority Pass Select membership and how do I receive the benefit?

Through the Priority Pass Select program, up to two (2) of the Crystal Visa Infinite Cardholders and their accompanying

guests have access to over 1,200 airport VIP lounges in more than 120 countries and 400 airports worldwide currently participating in the Priority Pass Select program, regardless of their choice of airline, class of ticket or membership in an airline lounge program.¹

City National Bank will enroll up to two (2) of the Crystal Visa Infinite Cardholders as members in the Priority Pass Select program, and each such enrolled cardholder is hereinafter referred to as a "Member".²

Each Member will receive a Priority Pass Select membership card for lounge access and a listing of the participating lounges. Priority Pass Select membership will be for an initial period of one year and will be renewed each year by City National Bank, without charge of a membership fee, provided the Crystal Visa Infinite Card account is open and in good standing.³ Changes to cardholders enrolled as a Member in the Priority Pass Select program may only occur on an annual basis during the anniversary month in which the Crystal Visa Infinite Card account was opened. If the Crystal Visa Infinite Card account is closed for any reason, all memberships for that account in the Priority Pass Select program will be cancelled, and each Member cardholder shall destroy the cardholder's Priority Pass Select membership card, or return the membership card, cut in two, to City National Bank – Attn: Enterprise Cards – Operations, 350 S. Grand Avenue, 12th Floor, Los Angeles, CA 90071.

What benefits do Crystal Visa Infinite Cardholders receive with their Priority Pass Select membership?

Priority Pass Select offers Members the following benefits:

- Access for Members and their accompanying guests to over 1,200 participating airport VIP lounges across 120 countries and over 400 airports worldwide, regardless of the class of travel or airline.¹
- Relaxing ambience — for both Members and guests.
- Complimentary refreshments and snacks at many lounges.
- High-speed internet service, meeting rooms and other amenities at many lounges.
- Notwithstanding the Conditions of Use (as referenced below), City National Bank will also cover the access charge for visits by each Member and their accompanying guests.

Please review the Conditions of Use in the Lounge Listing accompanying your Priority Pass Select membership card, or at www.prioritypass.com. By using the Member's Priority Pass Select membership card, the Member agrees to the Conditions of Use, as such Conditions of Use may be amended from time to time by Priority Pass, except as such Conditions of Use are modified by the terms and conditions described herein.

¹ Priority Pass Select is an independent airport lounge access program and is neither owned nor otherwise

affiliated with City National Bank or Visa. The Priority Pass Select membership benefit is subject to change and cancellation at any time. Membership in the Priority Pass Select program is not transferable and is only valid up to the date of membership expiration and when the Priority Pass Select membership card has been signed by the Member. All participating lounges are owned and operated by third party organizations, and none of Priority Pass Select, City National Bank or Visa are or will be liable for any loss to a Member or any accompanying guests, arising from the provision or non-provision of any of the benefits, services and facilities. Lounge benefits, services and facilities differ by location and some may only be available at an additional charge. Certain lounges may restrict access due to space constraints and may have limits on the number of guests who can enter with a Member. Members must adhere to all rules of participating lounges. See participating lounge rules in the lounge listing sent to you with the Priority Pass Select membership card or visit www.prioritypass.com. For access to a participating airport lounge, the Member must present his or her Priority Pass Select membership card and a boarding pass or valid flight ticket (depending on the lounge) for the same day of travel. Note: Presentation of a Crystal Visa Infinite Card will not gain the Member access into a lounge. In some cases, a Member must be 21 years of age to enter a participating lounge without a parent or guardian, in which event personal identification also may be required.

² A maximum of two (2) memberships per Crystal Visa Infinite Card account is permitted in the Priority Pass Select program. The owner(s) of the Crystal Visa Infinite Card account as well as authorized users on the account are eligible for the two (2) available memberships. The owner(s) of the Crystal Visa Infinite Card account will determine to which cardholders the two (2) memberships will be provided.

³ To be in "good standing" the Crystal Visa Infinite Card account must not be (i) delinquent or otherwise in default, (ii) have been cancelled or closed by you or City National Bank, or (iii) otherwise not available as a source for funding. The Crystal Visa Infinite Card account owner(s) may change the cardholders enrolled in the Priority Pass Select program on an annual basis by contacting their Relationship Manager.

Troon Rewards and Troon Privé

What are the Troon Rewards and Troon Privé benefits and how do I use them?

Troon Rewards

Save on golf tee times, merchandise and instruction with your Crystal Visa Infinite Card. Your Card entitles you to automatic Silver Status and 10% off when you sign up for Troon Rewards. Existing Troon Rewards members who

have already attained Silver Status or higher will be automatically upgraded to the next membership level. At the Silver, Gold, and Platinum membership levels, the Crystal Visa Infinite Cardholder will be entitled to a 10%, 15% and 20% discount respectively on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases made at the golf properties when using their Crystal Visa Infinite Card. Certain restrictions apply. Visit troongolfrewards.com/visainfinite to sign up and book tee times today. To change or cancel a golf tee time reservation, please contact the golf property directly.

Troon Privé

Crystal Visa Infinite Cardholders are invited to reserve tee times at participating Troon Privé private golf clubs at a rate of \$99 (plus tax where applicable) per player per round. Crystal Visa Infinite Cardholders may bring up to three (3) guests at the same rate on each tee time they make and may play each Troon Privé course up to two (2) times per year. To request a round, please visit troongolfrewards.com/visainfinite. To change or cancel a reservation, please contact the Troon Privé property directly.

Troon Rewards Terms and Conditions

Crystal Visa Infinite Cardholders are entitled to receive complimentary Silver status in the Troon Rewards program. Existing Troon Rewards members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible Crystal Visa Infinite Card is required for tee time reservations. At the Silver, Gold, and Platinum membership levels, the Cardholder will be entitled to a 10%, 15% and 20% discount, respectively, on golf fees reserved on the Visa Infinite Troon website or on merchandise purchases made at the golf properties when using their Crystal Visa Infinite Card. None of Troon, Visa, City National Bank and any of its concierge providers are responsible for any claims or damages arising from this benefit. By reserving through Troon, the Crystal Visa Infinite Cardholder consents to be bound by all of the above terms and conditions. Troon, City National Bank and Visa reserve the right to modify or cancel this benefit at any time without notice.

Troon Privé Terms and Conditions

Crystal Visa Infinite Cardholders are invited to reserve tee times at participating Troon Privé private clubs at a rate of \$99 (plus tax where applicable) per player per round. Cardholders may bring up to three (3) guests at the same rate on each tee time they make and may play each Troon Privé course up to two (2) times per year at the \$99 per player per round rate. Crystal Visa Infinite Cardholders may request a round by using the form provided at www.troongolfrewards.com/visainfinite. Restrictions on course availability may apply. An eligible Crystal Visa Infinite Card is required for tee time reservations. None of Troon, City National Bank, Visa and any of its concierge providers

are responsible for any claims nor damages arising from this benefit. By reserving through Troon, the Crystal Visa Infinite Cardholder consents to be bound by all the above terms and conditions. Troon, City National Bank and Visa reserve the right to modify or cancel this benefit at any time without notice.

Troon Rewards and Troon Privé Limitations of Liability

The Crystal Visa Infinite Cardholder and all guests of the cardholder agree to comply with all applicable venue regulations with respect to the above benefits. In redeeming these benefits, the Crystal Visa Infinite Cardholder and each guest of the cardholder, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents and assigns of City National Bank, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates, and related companies, client financial institutions, prize suppliers, and advertising, promotion and marketing agencies, including International Merchandising Company LLC, (collectively, the "Released Parties") from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the benefits (including any travel or travel-related activity thereto).

Visa Infinite Car Rental Privileges

What is the Visa Infinite Car Rental Privileges benefit?

Crystal Visa Infinite Card account holders enjoy privileges such as special discounts and upgrades, dedicated service and VIP amenities, as well as reward program benefits, when they enroll in reward programs from Avis, National and Silvercar. Benefits are subject to each car rental company's terms and conditions, which are subject to change.

Learn more about Visa Infinite Car Rental Privileges at myvisainfinite.com/cnb.

Avis

Crystal Visa Infinite Cardholder benefits with Avis

Crystal Visa Infinite Cardholders can take advantage of enrollment in Avis Preferred, and save up to 30% on qualifying rentals when they use the Avis Worldwide Discount (AWD) number S107100 and pay with their Crystal Visa Infinite Card. Discount varies by rental date, location and vehicle type.

To reserve online, go to myvisainfinite.com/cnb. You may also call Crystal Card Concierge at 800-595-8950, or Avis Reservations at 1-800-633-3469, and provide the Avis AWD number S107100.

Terms and Conditions with Avis

Avis Terms and Conditions: Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional drive fee, one-way rental charge and optional terms such as Loss Damage Waiver (LDW) up to \$30 per day are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

Visa Terms & Conditions: Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

Crystal Visa Infinite Cardholder benefits with National Car Rental

Crystal Visa Infinite Cardholders save up to 25% on qualifying rentals of any size car at participating locations in the United States, Canada, Latin America and the Caribbean. In addition, receive complimentary Emerald Club Executive level membership.

To redeem this offer, book online at myvisainfinite.com/cnb. You may also call Crystal Card Concierge at 800-595-8950, or National at 800-227-7368 and mention code 5030849. Offer redemption is solely the responsibility of National Car Rental.

Terms and Conditions with National

National Terms and Conditions: Discount applies to base rate only at participating locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally authorized or imposed surcharges, license and concession recoupment fees, airport and airport facility fees, fuels, additional driver fee, one-way rental charge and optional items such as Loss Damage Waiver (LDW) up to \$30 per day are extra. In the U.S., check your insurance and/or credit card for rental vehicle coverage. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice. Blackout dates may apply.

Visa Terms & Conditions: Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

Silvercar

Crystal Visa Infinite Cardholder benefits with Silvercar

Crystal Visa Infinite Cardholders save up to 30% (with guaranteed discount of 10%) on rentals when they pay with their Crystal Visa Infinite Card. To redeem this offer, visit

silvercar.com/partners/vinfinite and create a Silvercar account using your Crystal Visa Infinite Card. Conditions apply. See Terms & Conditions with Silvercar for details.

Terms and Conditions with Silvercar

Silvercar Terms and Conditions: Offer valid for U.S.-issued Crystal Visa Infinite Credit Cards. You must validate card eligibility and register at silvercar.com/partners/vinfinite to receive a discount of up to 30% (with a guaranteed discount of 10%) on qualifying Silvercar rentals. To reserve within the Silvercar app, you must validate card eligibility and create a Silvercar account with your Crystal Visa Infinite card as the payment card on file. To receive the discount, your validated U.S.-issued Crystal Visa Infinite Card must be used for bookings. A booking or change to an existing booking using a non-U.S.-issued Crystal Visa Infinite Card for payment will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental. Discount applies to base rental rate before surcharges and taxes. No blackout dates. Offer not valid with any other offer unless stated otherwise.

Visa Terms and Conditions

Offer subject to change, and is based on the individual merchant's terms and conditions. Void where prohibited or restricted by law. Any taxes are the sole responsibility of the purchaser.

Visa Infinite Discount Air Benefit

What is this benefit?

Crystal Visa Infinite Cardholders fly for less when they book a qualifying airline itinerary with their Crystal Visa Infinite Card. The Crystal Visa Infinite Card saves you \$100 on the total cost of between 2 and 5 qualifying round-trip, domestic coach airline tickets purchased on the same itinerary. There's no limit on the number of times you can use this benefit. Choose from most major airlines and make reservations up to 11 months prior to departure. The eligible Crystal Visa Infinite Cardholder must be a passenger on the itinerary. Visit myvisainfinite.com/cnb for complete terms and conditions and to book travel.

What are the Terms and Conditions?

- Crystal® Visa Infinite® Cardholders are entitled to receive a \$100 discount on the purchase of 2 to 5 qualifying round-trip, domestic coach airline tickets on the same itinerary purchased through the Visa Infinite Discount Air website using their Crystal Visa Infinite Card. The \$100 discount is applied to the total cost of the itinerary, not per ticket.
- Tickets must be purchased in full using a U.S.-issued Crystal Visa Infinite Card. No other form of payment will be accepted. The Crystal Visa Infinite cardholder purchasing the tickets must be the primary traveler on the itinerary. Visa or Propp Corp ("Propco") may cancel any

booking or suspend the Visa Infinite Discount Air benefit if the Crystal Visa Infinite cardholder is not the primary traveler on the itinerary.

- Fare prices are not guaranteed and are subject to change until booking is confirmed and ticketed.
- This offer is valid only for round-trip travel between U.S. cities within the 50 states with participating airlines. Bookings are generally accepted within eleven (11) months of travel date and inventory is determined solely by the airlines.
- This \$100 discount is not retroactive and may not be applied to previously booked tickets.
- This \$100 discount may not be combined with or applied to other certificates, promotions or special offers, including but not limited to: upgrades, government fares, tour/travel packages, group, convention/company meeting fares, bereavement, companion fares, senior citizen discounts, corporate agreements, student fares, child fares, travel industry discounts, frequent flyer discounts or any unpublished programs. Standard taxes and fees will apply. Open tickets, open returns, open jaws, multi-leg, same-day travel and circle trips are not permitted. Stopovers are not allowed.
- Any changes to an itinerary, including but not limited to cancellations, must be made through Crystal Card® Concierge at 1-800-595-8950 from the U.S. or Canada, or 00-800-2797-8251 from outside North America.
- Tickets are non-transferable and non-refundable except where expressly permitted by the applicable airlines. Name changes are not permitted.
- Airline participation varies from market to market and seat inventory is based on availability.
- Propco administers and manages the Visa Infinite Discount Air Benefit.
- Visa or Propco may cancel or suspend the Visa Discount Air benefit and any travel reservations associated with the cardholder's name, email address or account and close any associated Visa Infinite Discount Air accounts at any time with immediate effect and without written notice, for any reason in Visa and Propco's sole discretion, including, without limitation, if Visa and Propco believe the cardholder has (i) breached or violated any of these terms and conditions, (ii) engaged in any fraudulent, suspicious or dishonest behavior, gaming, theft, staking of credits, misconduct or wrongdoing in connection with the Visa Infinite Discount Air benefit, or (iii) acted in an inappropriate, fraudulent or abusive manner. If the cardholder has conducted any fraudulent activity, Visa and Propco reserve the right to take any necessary legal action and the cardholder may be liable for monetary losses to Visa and Propco, including litigation costs and damages.

Modification and Cancellations:

Modification: To modify a booking, you are required to contact Crystal Card Concierge to cancel the booking and rebook with the modification. Tickets may be rebooked for a future date using the same passenger names based on applicable airline rules and availability, and subject to applicable airline fare rules, fees/penalties and fare differences.

- If tickets are canceled after purchase, you will receive a credit for the canceled tickets that is held by the airline.
- This credit is valid for one (1) year from the original date of purchase.
- At the time the credit is redeemed, the airline charges a change/cancellation fee per person plus any difference in airfare in accordance with applicable airline rules.
- To redeem that credit, contact Crystal Card Concierge.
- If the reservation/booking is not canceled prior to departure and the passengers do not travel, the tickets will be forfeited completely.

Cancellation: To cancel a booking, you are required to contact Crystal Card Concierge, as follows:

- Within 24 hours of ticket purchase for a full-refund by calling Crystal Card Concierge at 1-800-595-8950 from the U.S. or Canada, or 00-800-2797-8251 from outside North America. Crystal Card Concierge will contact the airline on your behalf and request a refund equal to the amount you paid for the tickets; or
- After 24 hours of ticket purchase (up to the scheduled time of departure) for a travel credit by calling Crystal Card Concierge at 1-800-595-8950 from the U.S. or Canada, or 00-800-2797-8251 from outside North America. Crystal Card Concierge will contact the airline on your behalf and request a credit. Travel credit will be for the amount paid for the tickets less any cancellation fees the airline may charge. Travel credits are generally valid for one (1) year from the original date of purchase. Please refer to the specific airline regarding their travel credit policies as they vary by airline and fare type purchased; or
- Due to a medical event by contacting Crystal Card Concierge at 1-800-595-8950 from the U.S. or Canada, or 00-800-2797-8251 from outside North America. In all cases, airlines will request documentation confirming the medical event. The respective airline policy will dictate whether a refund or waiver will be granted.

Cancellation due to a Medical Event

- When you contact Crystal Card Concierge to cancel any tickets due to a medical event, you must fax the requested documentation confirming the medical event to 1-818-878-9320.
- Propco will contact the airline on your behalf and will request a full refund and/or waiver of any change/cancellation fees per ticket.

- The respective airline policy will dictate whether a refund or waiver will be granted.
- If the airline issues a credit, the airline may impose a change/cancellation fee plus any difference in airfare per person at the time the credit is applied to future travel.
- If the airline issues a refund, a credit for the after-discount amount paid for canceled tickets less fees will be refunded and posted to your account within 30 days from the date of cancellation.
- Visa, City National Bank and Propco are not responsible for any changes made by a cardholder to a confirmed reservation, including upgrades. Visa, City National Bank and Propco will not replace or refund any of the value of items such as miles, points or currency used for such changes.

Redeeming Travel Credit

- To redeem travel credit, the cardholder must contact Crystal Card Concierge at 1-800-595-8950 from the U.S. or Canada, or 00-800-2797-8251 outside North America. At the time of redeeming travel credit, the airline may charge a change/cancellation fee per person plus any difference in airfare in accordance with applicable airline rules. Name changes are not permitted.

Additional Terms and Conditions

- Visa, City National Bank and Propco 1) are not responsible for any changes made by a cardholder to a confirmed reservation, including upgrades; and 2) will not replace or refund any portion of the value of miles, points, currency, etc. used for reservation changes or upgrades if the cardholder does not use the changed or upgraded ticket for any reason including, but not limited to, an airline schedule change, airline delay or cancellation or additional changes made by the cardholder, including cancellation of a confirmed reservation.
- Propco is the final authority on the interpretation of these terms and conditions. This program is void where prohibited by law. This discount offer may not be sold or resold. Any such sale will invalidate any redemption rights hereunder. This offer cannot be exchanged for cash or other consideration. No refunds will be provided for any unused portion of this offer. This offer has no cash value and is subject to applicable federal, state and local laws.
- Neither Propco nor Visa assumes any responsibility for any verbal or written representation made by any third party that varies the terms and conditions of this offer.
- Propco and its agents, and any other company or individual participating in the creation, distribution or redemption of this offer, act only as agents for the airlines and Propco, its agents, Visa and City National Bank do not, and will not assume any liability or responsibility for damage, expense, inconvenience, loss, injury, accidental death or damage to any persons or property whatsoever

on any aircraft or in transit to and from said aircraft, or for any cause whatsoever due to delays, cancellations, nature, mechanical breakdown, strikes, war, acts of God, arising from or in conjunction with services provided by a travel agent or other third party in connection with the travel provided and for any verbal or written representation made in conjunction with the travel booked by redeeming this offer. When issued, your electronic reservation constitutes the sole contract between the airline and the passengers. For information regarding airline liability limitations, baggage liability and other regulations of the Warsaw Convention, as modified by the Montreal Convention, and other regulations, please consult your air carrier.

- Either the airline, or in some instances Travel Services, will appear as the merchant of record on your card statement for purchases made through Propco. None of Propco, Visa, City National Bank or any of their concierge providers are responsible for any claims or damages arising from this benefit or related travel.
- As a courtesy, Crystal Card Concierge is available to assist you with basic itinerary changes and cancellations prior to departure. In case of a travel emergency, such as airline flight cancellations and missed connections while you are traveling, please contact the airline directly for immediate support.
- By booking travel through Propco, the Crystal Visa Infinite cardholder and all travelers on the travel itinerary consent to be bound by all the terms and conditions, as stated herein.
- Visa reserves the right to modify or cancel this offer at any time and without notice.

Seller of Travel Registration Numbers

Propco, who acts only as an agent for the airlines, makes the travel arrangements for you on behalf of Visa. Its California Seller of Travel number is 2080494-40. Registration as a Seller of Travel in California does not constitute approval by the State of California. Its Florida Seller of Travel number is ST39796, its Iowa Seller of Travel number is 1241 and its Washington Seller of Travel number is 603 449 394. Propp Corp, 8750 W. Bryn Mawr Avenue, Suite 1020E, Chicago, IL 60631.

Disclosures Related to Tickets Booked:

Hazardous Materials

Federal law forbids the carriage of hazardous materials aboard aircraft in your luggage or on your person. A violation can result in five years' imprisonment and penalties of \$250,000 or more (49 U.S.C. 5124). Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Examples: Paints, lighter fluid, fireworks, tear gases, oxygen bottles, and radio-pharmaceuticals.

There are special exceptions for small quantities (up to 70 ounces total) of medicinal and toilet articles carried in your luggage and certain smoking materials carried on your person. For further information contact the airline directly.

Please go to <http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection-requirements> to learn about the use of insecticides in certain aircraft.

Overbooked Flights

Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which you have a confirmed reservation. If this occurs, the airline will make alternative arrangements for you.

Visa Infinite Hotel Privileges

What is the Visa Infinite Hotel Privileges benefit?

Enjoy special benefits from leading hotels, like VIP amenities from Relais & Châteaux, a prestigious association of approximately 500 luxury properties worldwide. Your benefits at Relais & Châteaux properties may include a VIP welcome and complimentary breakfast*.

Visit myvisainfinite.com/cnb or call Crystal Card Concierge for more details and to book your stay.

**Complimentary breakfast available at approximately 140 participating properties. Must book 72 hours in advance through Crystal Card Concierge. Limited to stays of up to 7 consecutive nights. See relaischateaux.com/us/p/visainfinite-us for a list of participating properties.*

Terms and Conditions

- You must be an eligible U.S. Crystal Visa Infinite Cardholder to participate in the Relais & Châteaux offers.
- Only hotel stays booked at least 72 hours in advance through Crystal Card Concierge and paid for on your Crystal Visa Infinite Card are eligible for the VIP welcome and complimentary breakfast.
- Complimentary breakfast is valid for a maximum stay of seven (7) consecutive nights and only available at select Relais & Châteaux properties, a list of which can be viewed at relaischateaux.com/visainfinite-us. This offer is only valid when booking Best Available Rate or Public Rate and is not combinable with other offers.
- These offers are non-transferable.
- Visa reserves the right to modify or cancel these offers at any time and without notice.

Visa Infinite Luxury Hotel Collection

What is the Visa Infinite Luxury Hotel Collection benefit?

The Visa Infinite Luxury Hotel Collection delivers a premium collection of benefits. Reserved for Visa Infinite cardholders (which include Crystal Visa Infinite Cardholders), this unique

set of benefits* is designed to help ensure guests have an unparalleled experience:

- Best available rate guarantee
- Automatic room upgrade upon arrival, when available
- Complimentary in-room Wi-Fi, when available
- Complimentary continental breakfast daily
- \$25 USD food or beverage credit
- VIP Guest status
- 3PM check-out upon request, when available
- Special amenity unique to each property, such as an additional dining credit or spa credit**

A selection of superior properties — including brands like Peninsula, Park Hyatt, and Shangri-La — comprise the Visa Infinite Luxury Hotel Collection. From boutique gems to world famous resorts, each hotel is evaluated annually to help ensure it continues to meet the highest standards.

** In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on the Visa Infinite Luxury Hotel Collection website or through Crystal Card Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the additional complimentary benefit. Please consult the terms and conditions for each property.*

***Benefits vary by property.*

Note: Crystal Visa Infinite Cardholders also have access to the Visa Signature Luxury Hotel Collection, which offers the first 2 benefits listed above at more than 900 properties worldwide when they book a stay on the Visa Signature Luxury Hotel Collection website.

How does this benefit work?

Card Eligibility

Only eligible Crystal Visa Infinite Cards may book hotels at [visainfinitehotels.com](https://www.visainfinitehotels.com) and receive special Visa premium card benefits.

Best Available Rate Guarantee

The best publicly available rates are guaranteed whenever you book with the Visa Infinite Luxury Hotel Collection.

If you find a lower room rate*** on another website within 24 hours of making a booking with us, we will match the rate.

***The lower rate found must:

- Have identical booking requirements and policies for payment and cancellation as your Visa Infinite Luxury Hotel Collection booking

- Be for the same hotel, room type, stay dates/length, and number of guests
- Be publicly viewable and verifiable on the other website
- Be for room only, exclusive of other benefits or perks

Full Terms & Conditions are below.

To make a claim, simply complete the Best Available Rate Guarantee online claim form within 24 hours of making your Visa Infinite Luxury Hotel Collection booking. Your claim will be reviewed and you will be contacted within 48 hours.

Please note: Hotel cancellation policies vary greatly. Many of our hotels are flexible and allow cancellation up to 24 hours in advance of your stay. The Visa Infinite Luxury Hotel Collection understands that sometimes travel plans change, and therefore does not charge additional change or cancel fees.

Best Available Rate Guarantee Terms and Conditions

The Visa Infinite Luxury Hotel Collection guarantees the best publicly available rates for all of our hotels, subject to the following terms and conditions:

Claim must include the lower rate and exact link (URL) where it can be confirmed.

The following rates do not qualify:

- Pre-paid, non-cancellable, and/or non-refundable rates
- Rates available on auction or flash sale websites like (but not limited to) Priceline or Hotwire
- Reward program rates, corporate/group rates, government rates and/or other rates not available to the general public
- Packaged rates that include the room with other travel and/or entertainment goods and services such as (but not limited to) airline tickets, car rentals, or show tickets

If the lower rate is verified, your nightly rate will be adjusted to reflect it.

The rate and/or benefits cannot be combined with hotel specific special offers or packaged promotions or other rates not publicly viewable.

The Visa Infinite Luxury Hotel Collection has the sole right to determine the validity of any claim.

The Visa Infinite Luxury Hotel Collection has the discretion to determine if a competing rate is genuinely available.

In the case of a dispute, the Visa Infinite Luxury Hotel Collection's decision is final.

The Visa Infinite Luxury Hotel Collection reserves the right to modify this Best Available Rate Guarantee at any time.

Automatic Room Upgrade Upon Arrival

Upon availability at check-in, you will be upgraded to the next highest room class for the duration of your stay.

Complimentary In-Room Wi-Fi

Upon check-in you will be provided with complimentary in-room Wi-Fi, if available, for the duration of your stay.

Complimentary Continental Breakfast Daily

For the length of your stay, you and one guest will receive complimentary continental breakfast daily. If the hotel does not offer continental breakfast, they will offer another dining or other benefit of equal value based on local market rate.

\$25 U.S. Dollars (USD) Food or Beverage Credit

During your hotel stay you will receive a \$25 USD credit at check-out. Limit of one \$25 USD credit per room, per stay. A stay is defined as consecutive nights spent at the same hotel, regardless of check-in/check-out activity. Any charges over and above the credit described above will be applied directly to your account to settle upon departure. Credit has no cash value and is not valid on room rate or third party services.

VIP Guest Status

As a guest through the Visa Infinite Luxury Hotel Collection, you will be recognized within the hotel as a VIP Guest. VIP Guest services and amenities differ by property.

3PM Checkout Upon Request

Late checkout is available upon request, upon availability by the hotel. At the time of check-in, or during the course of your stay, you may contact the front desk and request late checkout up to 3 PM.

Special Amenity Unique To Each Property

Enjoy an additional complimentary benefit available at a special collection of properties in the Visa Infinite Luxury Hotel Collection. Some properties may require a minimum night stay or require booking certain room categories. Please consult the terms and conditions for each property.

The complimentary benefit**** may be one of the following, but not inclusive, to:

- An additional \$75 Food & Beverage credit, on top of the existing \$25 Food & Beverage credit
 - A \$100 spa or golf credit
 - A \$100 credit towards room rate
- (All credits are USD.)

*****In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Infinite Luxury Hotel Collection website or through Crystal Card Concierge for benefits to apply. Some properties may require a minimum night stay or require booking certain room categories to receive the*

additional complimentary benefit. Please consult the terms and conditions for each property.

Visa Signature Perks

Your Crystal Visa Infinite Card also gives you access to Visa Signature benefits, such as^{*}:

Travel – Receive complimentary discounts and upgrades at top hotels, resorts, and cruise lines.

Entertainment – Enjoy access to discount movie tickets and entertainment perks and offers at [visa.com/signature](https://www.visa.com/signature).

Fine Wine & Food – Indulge your passion for everything gourmet with special dining and wine experiences. Attend dining events, enjoy complimentary wine tastings and discounts at over 60 Sonoma County wineries.

Sports – Get up close and personal at once-in-a-lifetime sporting events. Plus treat yourself to premier golf perks and game-day experiences.

^{*} Certain restrictions, limitations, and exclusions apply. For more details, go to myvisainfinite.com/cnb.

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