



PROSPER WITH...

Purchase Security and Extended Protection Benefits



Your VISA Card Guide
To Benefits

**GREATER CINCINNATI
CREDIT UNION**



PROSPER WITH US!

This Guide to Benefit describes the benefit in effect as of 3/1/09. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

For questions about your balance, call the customer service number on your Visa statement.

The Visa Purchase Security and Extended Protection Benefit automatically protect many of the new retail purchases of that you make with your eligible Visa card. The Benefits - available at no additional charge - protect your eligible purchases in two ways:

What is this protection?

Purchase Security

Within the first ninety (90) days of purchase, Purchase Security will at the Benefit Administrator's option replace, repair or fully reimburse you for eligible items of personal property purchased entirely with your eligible Visa card up to a maximum of \$10,000 per claim and \$50,000 in the event of loss, theft, damage or fire*.

Extended Protection

Extended Protection extends the time period of the original manufacturer's written U.S. warranty up to one full year on warranties of three (3) years or less up to a maximum of \$10,000 per claim.

Who is eligible for this protection?

To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card.

What items are covered by Purchase Security?

Purchase Security protects eligible items of personal property you purchase entirely with your eligible U.S. issued Visa card.

What items are not covered by Purchase Security?

- Animals and living plants.
- Antiques and collectible items.
- Boats, aircraft, automobiles, and any other motorized vehicle and their motors, equipment, or accessories including trailers and other items that can be towed by or attached to any motorized vehicle.
- Broken items, unless damage is the result of a covered occurrence.
- Computer Software.
- Items 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.)
- 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 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, consumables,
- Real estate and items which are intended to become part of real estate.
- Travelers checks, cash, tickets and any other negotiable instruments.

What items are covered by Extended Protection?

Extended Protection extends the free repair period under the original manufacturer's written U.S. repair warranty up to a maximum of one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card.

What items are not covered by Extended Protection?

- 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.
- Computer software.
- Medical equipment.

Are gifts covered?

Yes, as long as you purchased the gift with your eligible Visa card and it meets the terms and conditions of the applicable benefit.

What about purchases made outside the U.S.?

Purchase Security

Yes, as long as you purchased the item with your eligible Visa card and it meets the terms and conditions of the benefit.

Extended Protection

Yes, as long as you purchased the item with your eligible Visa card and the eligible item has a valid original manufacturer's written U.S. repair warranty, store purchased dealer warranty, or assembler warranty of three (3) years or less.

Do I need to register my purchases?

No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?

Purchase Security

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

Extended Protection

Yes. If you want to file a claim, you will need copies of your Visa card receipt, your store receipt, and the original manufacturer's written U.S. warranty and any other applicable warranty.

How do I file a claim?

Purchase Security and Extended Protection

Call the Benefit Administrator at 1-800-848-1943 for within sixty (60) days of loss or damage. **Please note if you do not give such notice within sixty (60) days after the loss or damage your claim may be denied.** The representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed and returned with all 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 of the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It's easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Purchase Security and Extended Protection benefits, go to the Visa Purchase Security and Extended Protection Service Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?

Purchase Security

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A police report (made within 48 hours of the occurrence in the case of theft), fire, insurance claim, or loss report, or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Any other documentation deemed necessary to substantiate your claim.
- Documentation (if available) of any other settlement of the loss.

All claims must be fully substantiated as to the time, place, cause and amount of damage or theft. In most cases you will be asked to send in, at your expense, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

Extended Protection

- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A copy of the original manufacturer's 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.

All claims must be fully substantiated.

How will I be reimbursed?

Purchase Security

Depending on the nature and circumstances of the incident, The Provider, at its sole option, may choose to discharge your claim in either of two ways:

1. The damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. The lost or stolen item may be replaced. You will usually be notified of the decision within fifteen (15) days following receipt of the required proof of theft/ damage/loss documentation.
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 Visa card receipt less shipping and handling up to a maximum of \$10,000 per claim, and \$50,000 per cardholder.* Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Provider's payment, replacement, or repair made in good faith will discharge the Provider to the extent of the claim.

Extended Protection

Once your claim has been verified, the item will be repaired or replaced at the sole option of the Provider, but for no more than the original purchase price of the covered items as recorded on your eligible Visa card receipt less shipping and handling up to a maximum of \$10,000 per claim and \$50,000 per cardholder.

Extended Protection will pay the facility directly for the repairs, if possible, 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 Provider's payment, replacement, or repair made in good faith will fulfill the Provider's obligation under the Benefit.

Do I have to file with my insurance company?

Purchase Security

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

Extended Protection

No, however, if you have purchased or received a service contract or extended warranty, Extended Protection is secondary to that coverage.

* 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 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 \$10,000 per claim occurrence, and \$50,000 per cardholder. You will receive no more than the purchase price as recorded on the Visa 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 and Extended Protection: These benefits apply only to you the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa card.**

You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by these Benefits. The Provider will not unreasonably apply this provision 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.

The Provider, relies on the truth of statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material act 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, theft or product failure.

After the Provider 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 Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies - including the execution of all documents - and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms Guide to Benefit and policy have been complied with fully.

The Purchase Security and Extended Protection Benefits are benefits provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America (Provider). Coverage is subject to the terms and conditions outlined and includes certain restrictions, limitations and exclusions. This Guide to Benefits not a policy of Insurance. In the event of any conflict between this Description and the Policy, the Policy will govern. The Policy is on file at the offices of Visa U.S.A.

The benefits described in this Guide to Benefits will not apply to Visa cardholders whose accounts have been suspended or canceled.

These benefits are provided to eligible Visa cardholders at no additional cost. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts or statement messages.

Termination dates vary by financial institutions. Visa/ and/or your Financial Institution can cancel or non-renew the benefits for Visa cardholders, and if we do, we will notify you at least 30 days in advance. If the Provider non-renews or cancels any benefits provided to Visa cardholders, you will be notified within 30-120 days before the expiration of the policy. In the event a substantially similar benefit takes effect without interruption, no such notice is necessary. The benefit will still apply on transactions made prior to the date of such cancellation or non-renewal provided all other terms and conditions of benefit are met.

FORM #VPSEPAL10,000/3 (03/06)



GREATER CINCINNATI CREDIT UNION

PROSPER WITH US!

CONVENIENTLY LOCATED TO SERVE YOU

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www.gccu.org



Your deposits are insured
to \$250,000 per account.

By member's choice, this institution is not federally insured.