



# Guide to Benefits

## World Mastercard



### Effective 6/1/26

Your Guide to Benefits describes the benefits in effect as of 6/1/26. Benefit information in this guide replaces any prior benefit information you may have received. Please read and retain for your records. Your eligibility is determined by your financial institution. To file a claim or for more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard: 800.627.8372, or en Español: 800.633.4466.

"Card" refers to World Mastercard® card and "Cardholder" refers to a Mastercard® cardholder.

View these benefits online anytime at [adelfibanking.com/MCBenefits](http://adelfibanking.com/MCBenefits)

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## Key Terms

Throughout this document, you and your refer to the **Cardholder**. We, us, and our refer to New Hampshire Insurance Company, an AIG company, New York, NY.

**Account Holder** means a person to whom an Eligible Account is issued and who holds the Eligible Account under his or her name.

**Administrator** means Sedgwick Claims Management Services, Inc. You may contact the Administrator if you have questions regarding this coverage or would like to make a claim. The Administrator may be reached by phone at **1-800-Mastercard**.

**Authorized User** means a person who is recorded as an authorized user of an Eligible Account by the Account Holder and who is authorized by the Account Holder to make payments to the Eligible Account.

**Cardholder** means the Account Holder or Authorized User of an Eligible Account in good standing.

**Covered Card** means the Mastercard® card linked to your Eligible Account.

**Eligible Account** means the account associated with the Cardholder's U.S. issued credit card, debit card, checking account, line of credit, loan, certificate of deposit or other account that is eligible for coverage under the Group Policy.

**Eligible Cellular Wireless Telephones** means the cellular telephones associated with the primary line and additional or supplemental lines on the Eligible Person's monthly billing statement from a cellular provider for the billing cycle preceding the month in which the theft or damage occurred. Eligible Person means a Cardholder who charges his or her monthly bill for an Eligible Cellular Wireless Telephone to his or her Covered Card. No person or entity other than the Eligible Person(s) described shall have any legal or equitable right, remedy or claim for the insurance proceeds arising out of this coverage.

**Evidence of Coverage (EOC)** means the summary of benefits set forth below which describe the terms, conditions, limitations and exclusions of the coverage provided to you at no additional charge under the Group Policy. Representations or promises made by anyone that are not contained in the Group Policy are not part of your coverage. In the event the EOC, Key Terms, or Legal Disclosures of this Guide to Benefits conflict with the provisions of the Group Policy, the terms of the Group Policy govern your coverage.

**Group Policy** means the Cellular Protection Insurance Policy entered between New Hampshire Insurance Company, an AIG Company, and Mastercard Insurance Master Trust, which is the subject of this Guide to Benefits.

**Mysteriously Disappear** means the vanishing of an item in an unexplained manner where there is absence of evidence of a wrongful act by a person or persons.

**Stolen** means taken by force and/or under duress or a loss which involves the disappearance of an Eligible Cellular Wireless Telephone from a known place under circumstances that would indicate the probability of theft and for which a police report was filed within forty-eight hours of the theft.

## Account and Billing Information

**Important:** Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional services not described in this Guide. Your financial institution's phone number should be available on your monthly billing statement or on the back of your card.

**Reminder:** Please refer to the **Legal Disclosure** section.

## Auto Rental Loss Damage Waiver

As an eligible Cardholder you are eligible to receive reimbursement for repair or replacement of the Rented Automobile\*\*\* as a result of Damage or Loss\*\* to the Rented Automobile up to \$50,000. Reimbursement will be on an Actual Cash Value\*\*\*\* basis, for loss for which the Insured is responsible, when the loss occurs Worldwide. This coverage applies provided the entire rental fee for the Rented Automobile has been charged or debited to your Account; and, provided you have rejected, at the time of rental, any waiver of liability for Damage or Loss available from the Rental Agency\*\*\*\*\*.

\*Insured means Cardholders, Cardmembers and Accountholders of the Policyholder. Cardholder means an individual who has been issued an Account card by the Policyholder. Cardmember means any authorized primary or additional card user who has been issued an Account card by the Policyholder. Accountholder means any individual who has an open and active Account with the Policyholder.

\*\*Damage or Loss means direct and accidental loss to a Rented Automobile.

\*\*\*Rented Automobile means a four-wheeled private passenger type motor vehicle or a mini-van manufactured and designed to transport a maximum of seven passengers and used exclusively to carry passengers. A Rented Automobile must be designed for travel on public roads and rented from a licensed rental company. Off-road, antique or limited edition vehicles are excluded, as are trucks, recreational vehicles, campers, pick-up trucks and mini-buses.

\*\*\*\*Actual Cash Value means the cost to repair or replace the Damage or Loss to the Rented Automobile at the time of loss, less depreciation.

\*\*\*\*\*Rental Agency means a commercial automobile rental company licensed under the laws of the applicable jurisdiction.

## Auto Rental Loss Damage Waiver (continued)

### Eligibility:

This Damage or Loss reimbursement is provided to you, as an Insured, automatically when the entire rental fee for the Rented Automobile is charged or debited to your eligible card. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the rental fee is charged or debited to your Account.

### The Cost:

This coverage is provided at no additional cost to eligible Insureds under the master policy issued to PSCU by Federal Insurance Company (the Company).

### Amount of Insurance:

The Company's liability will be for a maximum reimbursement of \$50,000. From the amount of reimbursement due the Insured, the amount of any valid and collectible insurance will be deducted. In no event will the Company be liable beyond the amounts actually paid by the Insured.

### Exclusions:

This Coverage does not apply to loss resulting from the following:

- ▶ Any dishonest, fraudulent or criminal act of the Insured.
- ▶ Forgery by the Insured.
- ▶ Loss due to war or confiscation by authorities.
- ▶ Loss due to nuclear reaction or radioactive contamination.
- ▶ The Insured being intoxicated, as defined by the laws of the jurisdiction where the loss occurred, or under the influence of any narcotic unless prescribed by a physician.
- ▶ Intentional damage to the Rented Automobile by the Insured.
- ▶ Damage which is due and confined to wear and tear, freezing, mechanical or electrical breakdown or failure, unless such damage results from a theft covered by the plan.
- ▶ Damage to tires unless damaged by fire, malicious mischief or vandalism, or stolen or unless the loss is coincident with a covered loss.
- ▶ Use of the Rented Automobile to carry passengers and property for hire.
- ▶ Use of the Rented Automobile in tests, races or contests.
- ▶ Use of the Rented Automobile by a person other than the one authorized to operate the Rented Automobile by the terms of the Rental Agreement.
- ▶ The Rented Automobile being operated or located in any territory prohibited by the terms of the Rental Agreement.
- ▶ Loss of use of the Rented Automobile.

## Cards that Give to Missions & Ministries

Every time you use your Adelfi Credit Union credit card to make a purchase, you generate a donation to missions and ministries. Since the credit card program began in 1994, the Credit Union has donated over \$4.5 million to international and local mission projects, Christian camps, disaster relief, scholarships and more. Visit [adelfibanking.com/cards](http://adelfibanking.com/cards) for details.

## Checked & Carry-on Baggage Coverage

### The Plan:

As an eligible cardholder you are eligible to receive reimbursement for amounts paid for direct physical loss or damage to Checked and/or Carry-On Baggage\*\* and personal property contained therein up to \$3,000. Reimbursement will be on an Actual Cash Value \*\*\*\* basis at the time of loss. This coverage applies provided the entire cost of the Common Carrier\*\*\* passage fare is charged or debited to your eligible card account.

\*Insured means Cardholders, Cardmembers and Accountholders of the Policyholder. Cardholder means an individual who has been issued an Account card by the Policyholder. Cardmember means any authorized primary or additional card user who has been issued an Account card by the Policyholder. Accountholder means an individual who has an open and active Account with the Policyholder.

\*\*Checked Baggage means suitcases or other containers specifically designated for carrying personal property, for which a claim check has been issued to the \*Insured by a Common Carrier. Carry-On Baggage means suitcases or other containers specifically designated for carrying personal property, which are carried on board a Common Carrier by the Insured.

\*\*\*Common Carrier means any land, water, or air conveyance operated under a license for the transportation of passengers for hire.

\*\*\*\*Actual Cash Value means the cost to replace the lost or damaged personal property at the time of loss, less depreciation.

### Eligibility:

This Common Carrier Baggage reimbursement is provided to you, as an Insured, automatically when the entire cost of the Common Carrier passage fare is charged or debited to your eligible Account. It is not necessary for you to notify the Insurance Company or Plan Administrator at the time the passage fee is charged or debited to your Account.

### The Cost:

This coverage is provided at no additional cost to eligible Insureds under the master policy issued to PSCU by Federal Insurance Company (the Company).

## Checked & Carry-On Baggage Coverage (continued)

### Amount of Insurance:

The Company's liability will be for a maximum reimbursement of \$3,000 per Insured, of which no more than \$250 will be for all jewelry and fur. Payment will be on an Actual Cash Value basis at the time of loss. Coverage under this plan will be excess over any amount due solely from the Common Carrier.

### Definitions:

- ▶ **Account** means Credit Card accounts or Debit Card accounts.
- ▶ **Cardholder** means an individual who is named on the Account card.
- ▶ **Covered Purchase** means personal property, including gift items, not otherwise excluded that is purchased in full by the Insured Person using the Credit Card or Debit Card issued by Policyholder. Covered Purchase does not include charges for shipping, handling, transportation and delivery.
- ▶ **Due Diligence** means the effort that would be made by a reasonable and prudent person to protect the Covered Purchase from theft or damage.
- ▶ **Fine Art** means paintings, etchings, pictures, tapestries, other bona fide works of art including but not limited to statues, rare books and manuscripts, porcelains, rare glass, and items of historical value or artistic merit.
- ▶ **Insured Person** means a person, qualifying as a Class member 1) who elects insurance; or 2) for whom insurance is elected, 3) and on whose behalf premium is paid.
- ▶ **Natural Disaster** means an event, including but not limited to wind storm, rain, snow, sleet, hail, lightning, dust or sand storm, earthquake, tornado, flood, volcanic eruption, wildfire or other similar event that: 1) is due to natural causes; and 2) results in severe damage such that the area in which loss occurs is declared a disaster area by a competent governmental authority having jurisdiction.
- ▶ **Proof of Loss** means: a) a copy of the Account statement showing the purchase of the Covered Purchase; b) a copy of the initial claim report submitted to the Administrator; c) a copy of the police report; d) proof of submission of the loss to, and the results of any settlement by, the vendor; e) proof of submission of the loss to, and the results of any settlement or denial by, the Insured Person's personal insurance carrier.
- ▶ **War** means: 1) hostilities following a formal declaration of war by a governmental authority; 2) in the absence of a formal declaration of War by a governmental authority armed, open and continuous hostilities between two countries; or 3) armed, open and continuous hostilities between two factions, each in control of territory, or claiming jurisdiction over the geographic area of hostility.
- ▶ **We, Us, and Our** means Federal Insurance Company.

### Exclusions:

Insurance under this Policy does not apply to Covered Purchases of: 1) professional advice; 2) boats; 3) motorized vehicles (including but not limited to airplanes, automobiles, mopeds, motorcycles and other motor vehicles) or their motors, equipment and accessories (including communication devices intended solely for the use in the vehicle); 4) land or buildings (including but not limited to homes and dwellings); 5) travelers' checks, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent (including gift cards and gift certificates); 6) perfumes, plants or animals; 7) consumables and perishables; 8) antique items or collectibles; 9) computer software or programs; 10) i) items purchased for resale, ii) items purchased for professional or commercial use with a non-business cards; 11) medical equipment; 12) used, rebuilt, refurbished or remanufactured goods; 13) shipping, handling, or transportation charges for the cost of delivery of any Covered Purchase; 14) articles in a pair or set, coverage will be limited to no more than the value of any particular part or parts unless the articles are unusable individually and cannot be replaced individually, regardless of any special value the article may have had as part of a set or collection; 15) more than one part or parts of a pair or set of jewelry or Fine Art.

This insurance does not apply to loss or damage of a) Covered Purchase caused directly or indirectly by: 1) Theft of i) personal property from vehicles, ii) personal property when the Insured Person fails to exercise Due Diligence and iii) personal property stolen from public places when the Insured Person fails to exercise Due Diligence; Theft must be reported to the police or an appropriate authority within 36 hours; 2) Loss of i) personal property with no evidence of a wrongful act; ii) baggage and/or its contents unless carried by the Insured Person by hand or under the Insured Person's personal supervision or a traveling companion previously known to the Insured Person; iii) property by the United States Postal Service (USPS) or any other delivery service; 3) Any fraudulent or illegal activity of the Insured Person; 4) Wear and tear or gradual deterioration; 5) Moths, vermin, inherent vice; 6) Product defects or items covered by a manufacturer's recall; 7) Damage sustained due to any process or while actually being worked upon and resulting there from; 8) Confiscation by any government, public authority or customs official; 9) Natural Disaster; 10) Failure of the Insured Person to exercise Due Diligence to avoid or diminish loss or damage; 11) Power surge or power loss; 12) any hazardous, pathogenic or poisonous, biological, chemical, nuclear or radioactive material, gas, matter or contamination; 13) War.

### How to file a claim:

The Insured Person must send the Administrator written notice of a claim, including Insured Person's name and Policy number within 45 days after a covered loss occurs. The Insured Person must: a) protect the Covered Purchase from further loss or damage; b) report any loss to the appropriate official representatives such as the police and the Administrator within 45 days from the date of theft or damage; c) complete the claim form and return along with legible copies of the Account statement showing the purchase of the Covered Purchase and original purchase receipt; d) provide a photograph of any damaged Covered Purchase, a copy of the repair bill or a statement indicating that the item cannot be repaired along with evidence that the Covered Purchase has actually been replaced or repaired, if applicable; e) provide a fire or police report, if applicable; f) proof of submission of the loss to, and the results of any

settlement by the vendor; g) proof of submission of the loss to, and the results of any settlement or denial by the Insured Person's personal insurance carrier; h) provide documentation of any other personal insurance or a statement that no other insurance exists; i) provide a third party statement regarding circumstances of the theft or damage; j) submit Proof of Loss to the Administrator l) cooperate with the Administrator in the investigation, settlement or handling of any claims; m) permit the Administrator to question the Insured Person under oath whenever Our investigation deems it necessary. All statements taken will be signed by the Insured Person; and n) authorize the Administrator to obtain records, reports or any other documentation requested necessary to Our investigation or to verify the claim.

**Claim Forms:** When the Administrator is told of a claim, the Administrator will give the Insured Person forms for filing Proof of Loss. If these forms are not given to the Insured Person within 15 days the Insured Person will meet Proof of Loss requirements by giving the Administrator a written description of the covered loss.

**Claim Proof of Loss:** Complete Proof of Loss must be given to the Administrator within 90 days after a covered loss.

**Claim Payment:** Reimbursement for covered losses will be paid to the Insured Person within 60 days after the Administrator receives Proof of Loss.

**Effective Date:** This plan is effective the date you first become an eligible cardholder and will cease on the date the master policy terminates (in which case you will be notified by the Policyholder), or on the date you no longer qualify as an eligible Insured, or on the expiration date of the applicable coverage period for the Insured, whichever occurs first.

The coverage period will not exceed thirty-one (31) consecutive days, or forty-five (45) consecutive days if the Insured is an employee of an organization which has provided an Account card to the Insured for business use.

**Misrepresentation and Fraud:** Coverage of the Insured will be void if, at any time, the Insured has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured herein, or in case of any fraud or false swearing by the Insured relating thereto.

Coverage for an Insured will be void if, whether before or after a loss, the Policyholder or its subscribing organization(s) has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the interest of the Insured therein, or in case of any fraud or false swearing by the Policyholder or its subscribing organization(s) relating hereto.

## CURewards

By using your AdelFi Credit Union credit card, you've earned the chance to give yourself the best. Through the CURewards program, we are rewarding valued members of our credit union family with premium merchandise and exciting travel opportunities—just one more great benefit of your credit union membership!

### Earning points is easy

Simply enjoy the privilege and convenience of your AdelFi Credit Union credit card. For every dollar you charge, you earn a point toward a valuable reward. Plus, earn double points for donations to churches and most ministries. You can take home a reward for as few as 3,250 points. Or you can save your points toward a higher level. The more points you earn, the greater your reward.

### Choose from over 500 rewards

From exotic travel destinations to high-end electronics, quality housewares to the latest fitness equipment, there's a reward just for you. To see a full selection and descriptions of the merchandises and travel opportunities, visit [www.CURewards.com](http://www.CURewards.com).

### Claiming your reward

The CURewards program is hassle-free! To redeem your points for merchandise, visit [www.CURewards.com](http://www.CURewards.com). To claim a travel reward, simply call toll-free at **1.844.910.1081**.

## Mastercard Airport Concierge™

### Your passport to the finer side of air travel.

Enjoy a 15% savings on Airport Meet and Greet services. Arrange for a personal, dedicated Meet and Greet agent to escort you through the airport on departure, arrival or any connecting flights at over 700 destinations worldwide 24 hours a day, 7 days a week, 365 days a year. There are also certain airports where you can be expedited through the security and/or the immigration process. To reserve Mastercard Airport Concierge services visit [mastercard.com/airportconcierge](http://mastercard.com/airportconcierge) or consult your Travel Advisor.

## Mastercard Global Service™

Mastercard Global Service™ provides worldwide, 24-hour assistance with **Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.**

Call Mastercard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin

## Mastercard Global Service™ (continued)

Islands, and Puerto Rico) and Canada, call 1-800-307-7309.

When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide. Some of the key toll-free Mastercard Global Service telephone numbers are:

Australia – 1-800-120-113	Mexico – 001-800-307-7309
Austria – 0800-070-6138	Netherlands – 0800-022-5821
France – 0-800-90-1387	Poland – 0-0800-111-1211
Germany – 0800-071-3542	Portugal – 800-8-11-272
Hungary – 06800-12517	Spain – 900-822-756
Ireland – 1-800-55-7378	United Kingdom – 0800-96-4767
Italy – 800-870-866	Virgin Islands – 1-800-307-7309

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our website at [www.mastercard.com](http://www.mastercard.com) or call the United States collect at 1-636-722-7111.

### Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and 1-800-Mastercard for card benefits. When traveling outside the U.S., call Mastercard Global Service to access your card issuer for account information or to access any of your card benefits.

### ATM Locations:

Call 1-877-FINDATM (1-877-346-3286) to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our website at [www.mastercard.com](http://www.mastercard.com) to use our ATM locator.

You can get cash at over two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

## Mastercard ID Theft Protection™

### Program Description:

**Mastercard ID Theft Protection (IDT)** provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft. This product offering will alert you about possible identity theft by monitoring the surface, dark and deep web, searching for compromised credentials and potentially damaging use of your registered personal information in order to detect fraud at its inception.

### Eligibility:

All Mastercard consumer credit **cardholders** in the US are eligible for this coverage.

### Access:

Simply contact **1-800-Mastercard** if you believe you have been a victim of Identity Theft.

### Services Provided:

Services provided are on a 24-hour basis, 365 days a year. In order to receive the following services you must enroll at: <https://mastercardus.idprotectiononline.com/>. The services include:

**Online Monitoring Dashboard (requires activation):** The online monitoring dashboard is the primary user interface for cardholders. It serves as a repository of all the personally identifiable information (PII) data the cardholder wants to monitor, tracks and displays cardholders' risk score, and provides access to identity protection tips. It is also the platform for cardholders to respond to identity monitoring alerts.

**Monthly Risk Alert / Newsletter:** Cardholders will receive a monthly newsletter with information on the cardholder's risk score, and articles pertaining to good identity protection practices.

**Identity Monitoring:** IDT searches the internet to detect compromised credentials and potentially damaging use of your personal information, and alerts you via email so that you can take immediate action. This platform utilizes automated monitoring and human threat intelligence from cyber operations agents monitoring threat actors and their tactics on the deep and dark web where personal data is bought and sold. Data elements that can be monitored are:

- ▶ Email addresses
- ▶ Debit/credit cards/prepaid cards
- ▶ Bank accounts
- ▶ Web logins; username and password
- ▶ Medical insurance cards
- ▶ Drivers' license
- ▶ Loyaltycards
- ▶ Affinity cards
- ▶ Passport number
- ▶ Vehicle insurance cards
- ▶ Social Security number

To take advantage of this service, the cardholder must enter the personal information they wish to monitor on the dashboard.

**Resolution Services:** You will have access to a team of identity theft resolution specialists, available 24 hours a day, 365 days a year to help resolve your identity theft incident and prevent further damage. The resolution specialists are native speakers of

## Mastercard ID Theft Protection™ (continued)

English, French and Spanish, and are based out of Bethesda, Maryland. Cardholders are given the option to sign limited power of attorney (LPOA) to the specialist, to allow them to conduct resolution activities on the cardholders' behalf, including contacting police, credit agencies, and other authorities, translating information, and closing and replacing breached accounts.

**Lost Wallet Assistance:** Cardholders will be provided assistance with notifying the appropriate issuing authorities to cancel and replace stolen or missing items, such as their debit/credit cards, driver's license, Social Security card, and passport.

**Single Bureau Credit Monitoring:** Cardholders' **TransUnion** credit file will be monitored for changes that could indicate fraud such as new credit inquiries, an address change or new credit account(s) opened in their name. An alert notification via email will be sent anytime a hard inquiry is made on the cardholders' TransUnion credit file so they can take immediate action to minimize damage. To take advantage of this service, the cardholder must enter their Social Security number on the dashboard and pass credit authentication.

**Financial Account Takeover:** IDT monitors cardholder's high-risk transactions with more than 300 of the nation's largest companies to uncover and thwart account takeover attempts. Monitored transactions include:

- ▶ Debit/credit cards/prepaid cards
- ▶ Bankaccounts
- ▶ Brokerage accounts
- ▶ Healthcare portals
- ▶ Workplace intranets
- ▶ Otherservices (e.g. peer-to-peer fund transfers)

To take advantage of this service, the cardholder must enter the accounts they wish to protect on the dashboard.

**URL and Domain Monitoring:** URL and Domain monitoring allows Cardholder to enter up to 10 domain or URL names related to cardholder's business. This service will monitor the domain and URL names for any compromised email addresses associated with the domain or URL names and if compromised email addresses are found in a data breach, this service will alert the registered cardholder via email and provide information regarding the specific email address that was breached along with information about the date found and source (provided that this information is available).

For more information regarding the services stated above and additional information, please visit <https://mastercardus.idprotectiononline.com/>.

### Charges:

There is no charge for these services, they are provided by your financial institution.

### Services NOT Provided:

- ▶ When it is determined you have committed any dishonest, criminal, malicious or fraudulent act.
- ▶ When your financial institution or card issuer which provides this service, has investigated the event and deemed you are responsible the charge or event.
- ▶ When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

### Program Provisions for Mastercard ID Theft Protection:

This service applies only to you, the named Mastercard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program. The provider, Generali Global Assistance, relies on the truth of statement made in the affidavit or declaration from each cardholder. This service is provided to eligible Mastercard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program Guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. Mastercard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible Mastercard cardholders, you will be notified within 30-120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-Mastercard.

## Mastercard Travel & Lifestyle Services

As a World Mastercard® **cardholder**, you have access to Mastercard® Travel & Lifestyle Services, a suite of benefits, amenities and upgrades, preferential treatment and premium travel offers from best-in-class travel companies across hotels, air travel, tours, cruises, car rentals and more\*. Get the most from all your travels whether you are planning a last-minute getaway or your dream family vacation. As a Mastercard® cardholder, you have access to a lifestyle manager that will help you plan your vacation - complimentary, at your convenience, 24 hours a day, 7 days a week. Plus, take advantage of the Mastercard Lowest Hotel Rate Guarantee\*\* and Mastercard Hotel Stay Guarantee\*\*\* which deliver value and peace of mind.

\* Travel & Lifestyle Services are provided by Ten Lifestyle Group plc. No travel bookings are being made by Mastercard, nor is Mastercard acting as a travel agency or providing any travel consultation or advice, in connection with Mastercard Travel & Lifestyle Services.

\*\*Mastercard Lowest Hotel Rate Guarantee: If you book a qualifying 'prepaid hotel rate' or 'pay at local hotel rate' hotel stay through the Mastercard Travel & Lifestyle Services program either online or through an authorized program agent using your

## Mastercard Travel & Lifestyle Services (continued)

Mastercard and then find the same hotel room type, in the same hotel, for the same dates, the same number of children and adults, at a lower price online, before taxes and fees, we'll refund you the difference. To receive a refund you must submit a claim as described in the Terms & Conditions prior to your stay and at least seventy-two (72) hours before the date of your reservation check-in.

**\*\*\*M astercard Hotel Stay Guarantee:** The Mastercard Travel & Lifestyle Services Hotel Stay Guarantee is simple – if you book your three star or higher hotel stay through the Mastercard Travel & Lifestyle Services program and you encounter problems with the hotel, contact Ten Lifestyle Group plc, the designated travel agent for the Mastercard Travel & Lifestyle Services program at Toll Free (US) 1-800-336-6420 during your stay and a Ten lifestyle manager will attempt to make it right for the remainder of your stay by working directly with the hotel to try to resolve your issue or will make efforts to find you comparable accommodations.

Certain terms, conditions and exclusions apply. Full details are available at <https://travel.mastercard.com/us/en-us/worldelite/product/terms>.

## ShopRunner

### Program Description:

ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited free two-day shipping and free return shipping on purchases at more than 140 online stores, including clothing, shoes, beauty, electronics, home, gifts and more. Retailers include Neiman Marcus, Lord & Taylor, American Eagle, Tory Burch, Calvin Klein, Kate Spade, 1-800-Flowers.com and many more.

### Eligibility:

To be eligible for a free ShopRunner membership, you must be a valid World Mastercard **cardholder** who holds a Mastercard issued by a U.S. financial institution.

### How to use the ShopRunner benefit:

- ▶ Create a ShopRunner account on the [www.shoprunner.com/mastercard](http://www.shoprunner.com/mastercard) website.
- ▶ Shop at the participating merchants from the merchant site, from the links on the ShopRunner site, or from the ShopRunner mobile app.
- ▶ Once you are logged into your account, the free shipping benefit is applied, provided the item is eligible for free shipping.
- ▶ ShopRunner members also enjoy free return shipping on their orders placed with ShopRunner.

### Terms and Conditions:

Full Terms & Conditions are found at [www.shoprunner.com/terms/sr/](http://www.shoprunner.com/terms/sr/)

- ▶ ShopRunner members are entitled to free two-day shipping on all eligible purchases as well as free returns.
- ▶ Shipping:
  - Eligible items will ship within 2 business days via shipping partners like UPS and FedEx. ShopRunner only ships to physical addresses in the United States, including, in most cases, Alaska, Hawaii and Puerto Rico, but in some cases, certain regions cannot be reached in two days. Any shipment to a PO Box, APO/FPO/DPO or international address is excluded from the ShopRunner program.
  - Items that are eligible for ShopRunner benefits will be designated on the Retailer's site. ShopRunner is only available for certain online purchases and certain products on a Retailer's site, and ShopRunner may not be available on all web browsers (e.g., mobile websites, smart phone mobile or tablet applications). Certain Retailers may require a minimum aggregate order value in order for an order to be eligible for ShopRunner benefits.
- ▶ **Returns:**
  - For returns of eligible items, ShopRunner members must follow the Retailer's return policies and instructions.
  - In the event that a merchant who participates in the ShopRunner service offers free return shipping, the cardholder will return the ShopRunner eligible item through the merchant's standard process.
  - For returns of eligible items purchased via the ShopRunner service, for which the merchant does not offer free return shipping, ShopRunner will provide cardholder with a postage-paid return label that can be used to return items back to the merchant. To obtain your ShopRunner pre-paid return label simply sign in to the My Account section on [www.shoprunner.com](http://www.shoprunner.com). Next to each ShopRunner eligible order there is a link to generate a pre-paid return label. Print the label, affix it to your return packaging and follow the rest of the Retailer's return instructions.

## Trip Cancellation/Trip Interruption

In the event of the Insured Person's Common Carrier Trip Cancellation or Trip Interruption, We will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$1,500. In no event will We pay more than either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit Amount.

In the event of the Insured Person's Common Carrier Trip Cancellation or Trip Interruption, We will pay up to the Trip Cancellation/Trip Interruption Benefit Amount of \$1,500. In no event will We pay more than either: 1) the actual Non-Refundable amount paid by the Insured Person for a Common Carrier passenger fare(s); or 2) the Trip Cancellation/Interruption Benefit Amount.

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 death, Accidental injury, disease or physical illness of the Insured Person or an Immediate Family Member of the Insured Person; or default of the Common Carrier resulting from Financial Insolvency. The death, Accidental injury, disease or physical illness must be verified by a Physician and must prevent the Insured Person from traveling on a Covered Trip. This benefit 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 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 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.

With respect to Financial Services Common Carrier Trip Cancellation/Trip Interruption, the Disease or Illness Exclusion does not apply.

### Definitions:

- ▶ **Financial Insolvency** means the inability of an entity to provide travel services because it ceases operations either following the filing of a petition for bankruptcy or as the result of a denial of credit or the inability to meet financial obligations.
- ▶ **Traveling Companion** means an individual who has made advanced arrangements with you to travel together for all or part of the covered trip.
- ▶ **Trip Cancellation** means the cancellation of Common Carrier travel arrangements when the Insured Person is prevented from traveling on a Common Carrier Covered Trip on or before the departure of the Covered Trip.
- ▶ **Trip Interruption** means the interruption of the Insured Person's Covered Trip either on the way to the point of departure or after departure of the Covered Trip.
- ▶ **Accident or Accidental** means a sudden, unforeseen and unexpected event happening by chance.
- ▶ **Accidental Bodily Injury** means bodily injury which is accidental, the direct cause of a loss, is independent of disease, illness or other cause and occurs while you are insured under this policy, which is in force.
- ▶ **Account** means credit card accounts, debit card accounts, central bill accounts, checking accounts and savings accounts as set forth in the policy.
- ▶ **Accountholder** means the effort that would be made by a reasonable and prudent person to protect the Covered Purchase from theft or damage.
- ▶ **Cardholder** means any individual who is named on the account card issued by the policyholder.
- ▶ **Common Carrier** means any motorized land, water or air conveyance organized and licensed for the transportation of passengers for hire and operated by an employee or an individual under contract.
- ▶ **Common Carrier Covered Trip** means travel on a common carrier when the full fare for transportation has been charged to your account issued by the policyholder.
- ▶ **Credit Card** means a payment medium that takes the form of a credit card, credit plate, charge plate, courtesy card or other identification card or device issued to you. You may use the credit card to purchase, hire, rent or lease property or services. Credit Card does not include a debit card.
- ▶ **Debit Card** means a payment medium that takes the form of a card, plate or other identification card or device issued to you as an owner of a deposit account maintained by the issuer. You may use the debit card to purchase, hire, rent or lease property or services. Debit Card does not include credit card.
- ▶ **Dependent Child** means the primary insured person's unmarried child, dependent on the primary insured person for maintenance and support, under the age of 25, or classified as an incapacitated dependent child.
- ▶ **Domestic Partner** means a person designated by the primary insured person who is registered as a domestic partner or legal equivalent under the laws of the governing jurisdiction or who is at least 18 years of age and competent to enter into a contract; is not related to the primary insured person by blood; has exclusively lived with the primary insured person for at least 12 consecutive months; is not legally married or separated and has with the primary insured person at least 2 of the following financial arrangements: a joint mortgage or lease, a joint bank account, joint title to or ownership of a motor vehicle or status as a joint lessee on a motor vehicle lease or a joint credit card account with a financial institution. Neither

## Trip Cancellation/Trip Interruption (continued)

the primary insured person nor domestic partner can be married to, nor in a civil union with, anyone else.

- ▶ **Immediate Family Member** means the insured person's spouse or domestic partner; children including adopted children or step-children; legal guardians or wards; siblings or siblings-in-law; parents or parents-in-law; grandparents or grandchildren; aunts or uncles; nieces and nephews.
- ▶ **Injury** means bodily injury which is accidental; is the direct source of a loss; is independent of illness, disease or other cause and occurs while you are insured under this policy which is in force.
- ▶ **Loss** means accidental loss of foot, loss of hand, loss of hearing, loss of life, loss of sight, loss of sight of one eye, loss of speech, loss of thumb and index finger. Loss must occur within one year after the accident.
- ▶ **Loss of Foot** means the complete severance of a foot through or above the ankle joint.
- ▶ **Loss of Hand** means a complete severance, as determined by a physician, of at least 4 fingers at or above the metacarpal phalangeal joint on the same hand or at least 3 fingers and the thumb on the same hand.
- ▶ **Loss of Hearing** means permanent, irrecoverable and total deafness, as determined by a physician, with an auditory threshold of more than 90 decibels in each ear. The deafness cannot be corrected by any aid or device.
- ▶ **Loss of Property** means Baggage Delay.
- ▶ **Loss of Sight** means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a physician.
- ▶ **Loss of Sight of One Eye** means permanent loss of vision of one eye. Remaining vision in that eye must be no better than 20/200 using a corrective aid or device as determined by a physician.
- ▶ **Loss of Speech** means the permanent, irrecoverable and total loss of the capability of speech without the aid of mechanical devices, as determined by a physician.
- ▶ **Loss of Thumb and Index Finger** means complete severance, through the metacarpal phalangeal joints, of the thumb and index finger of the same hand, as determined by a physician.
- ▶ **Physician** means a licensed practitioner of the healing arts acting within the scope of his or her license to the extent provided by the laws of the jurisdiction in which medical treatment is provided. Physician does not include you, an immediate family member, your employer or business partner or the policyholder.
- ▶ **Policyholder** means PSCU.
- ▶ **Pre-Existing Condition** means illness, disease or Accidental injury of the Insured Person, Traveling Companion, Immediate Family Member of the Insured Person or Immediate Family Member of the Traveling Companion, for which medical advice, diagnosis, care or treatment was recommended or received within the sixty (60) day period immediately prior to the deposit date or booking date of a Common Carrier Covered Trip. The taking of prescription drugs or medication for a controlled condition throughout this sixty (60) day period will not be considered to be a treatment of illness or disease.
- ▶ **Proof of Loss** means written evidence acceptable to us that an accident, accident bodily injury or loss has occurred.
- ▶ **Specialized Aviation Activity** means use of a properly certified aircraft for flight on a rocket propelled or rocket launched aircraft. Specialized Aviation Activity shall include any flight which requires a special permit or waiver from a governmental authority having jurisdiction over civil aviation, whether or not such permit or waiver is granted.
- ▶ **Spouse** means your husband or wife who is recognized as such by the laws of the jurisdiction in which the primary insured person resides.
- ▶ **We, Us, and Our** means Federal Insurance Company.

### Exclusions:

This insurance does not apply to any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property; or 2) there is any other legal prohibition against providing insurance for any Accident, Accidental Bodily Injury, Loss, Covered Loss or Loss of Property. Additionally, this insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, the Insured Person 1) entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency; 2) the Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment or diagnosis thereof. This exclusion does not apply to the Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria; 3) participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority; 4) traveling or flying on any aircraft engaged in Specialized Aviation Activities; 5) suicide, attempted suicide or intentionally self-inflicted injury; or 6) a declared or undeclared War.

## Trip Delay

We will reimburse the Insured Person's Trip Delay during a Common Carrier Covered Trip if the Trip Delay is due to a Covered Loss, mechanical delay, an unpublished and unannounced strike, civil commotion, hijack or Natural Disaster. We will reimburse the Insured Person a maximum of \$300.00 per day, per Insured Person, for a maximum of three (3) days for the cost of food and temporary lodging until travel by the Insured Person becomes possible. The Trip Delay benefit is excess over any other insurance or indemnity (including any reimbursements by the Common Carrier) available to the Insured Person. Coverage is limited to one (1) delay per Insured Person during a Common Carrier Covered Trip. Covered Loss means: 1) Accidental Bodily Injury or Loss of Life or Sickness of either the Insured Person, Traveling Companion or an Immediate Family Member of the Insured Person or Traveling Companion; or 2) inclement weather, which prevents a reasonable and prudent person from traveling or continuing on a Covered Trip. Trip Delay means delay of the Insured Person's Covered Trip for at least twelve 12 hours.

### Claim Notice:

Written claim notice must be given to the Company within 20 days after the occurrence of any loss covered by this policy or as soon as reasonably possible. Failure to give notice within 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 15 days. If you do not receive the forms, you should send the Company a written description of the loss.

As a handy reference guide, please read this document and keep it in a safe place with your other insurance documents. This Summary of Coverage is not a contract of Insurance but is simply an informative statement to eligible Insureds 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 PSCU herein referred to as the Policyholder. If a statement in this Summary of Coverage and any provision in the policy differ, the policy (# 99068515) will govern.

### FOR QUESTIONS REGARDING TRIP DELAY BENEFITS, PLEASE CONTACT THE PLAN ADMINISTRATOR:

Direct Marketing Group  
9931 South 136th street  
Suite 100  
Omaha, NE 68138  
**800-337-2632**

### For claims related matters ONLY, please contact the Claims Administrator:

Broadspire, a Crawford Company  
PO Box 792190  
San Antonio, TX 78279  
Phone# **844-245-2503**  
Fax# 855-830-3728

### PLAN UNDERWRITTEN BY

Federal Insurance Company a member of the  
CHUBB GROUP OF INSURANCE COMPANIES  
15 Mountain View Road, P.O. Box 1615  
Warren, New Jersey 07061-1651  
Policy # 9906-85-15

## Worldwide Travel Accident and Baggage Delay Insurance

### The Plan:

As an eligible Cardholder of AdelFi Credit Union, you, your spouse or Domestic Partner and your Dependent Children will be automatically insured up to the benefit amount associated with your card against accidental loss of life, limb, sight, speech or hearing occurring on a Common Carrier Covered Trip while 1) riding as a passenger in, entering or exiting any Common Carrier on which the Insured Person has purchased passage; or 2) riding as a passenger in, entering or exiting any Conveyance licensed to carry the public for hire or any Courtesy Transportation provided without a specific charge and while traveling to or from the airport, terminal or station: a) immediately preceding the departure of the scheduled Common Carrier on which the Insured Person has purchased passage; or b) immediately following the arrival of the scheduled Common Carrier on which the Insured Person was a passenger; or 3) at the airport, terminal or station at the beginning or end of the Common Carrier Covered Trip. If the purchase of the Common Carrier passenger fare is not made prior to the Insured Person's arrival at the airport, terminal or station, coverage will begin at the time the cost of the Common Carrier passenger fare is charged to the Insured Person's Account.

Eligible Cards	Benefit Amount
World MasterCard Card	\$1,000,000

## Worldwide Travel Accident and Baggage Delay Insurance (continued)

### Eligibility:

This insurance plan is provided to eligible Cardholders of Adelfi Credit Union, automatically when the entire cost of the passenger fare(s) are charged to an eligible Card account while the insurance is effective. It is not necessary for you to notify your financial institution, the administrator or the Company when tickets are purchased.

### The Cost:

This insurance plan is provided at no additional cost to eligible cardholders. Your financial institution pays the full cost of the insurance.

### 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 is payable for accidental loss of life; loss of speech and loss of hearing; loss of speech and one of loss of hand, foot or sight of one eye; loss of hearing and one of loss of hand, foot or sight of one eye; loss of both hands, both feet, loss of sight or any combination thereof that occurs as the result of an accident. 50% of the Principal Sum is payable for accidental loss of hand, foot or sight of one eye (any one of each); loss of speech or loss of hearing. 25% of the Principal Sum is payable of loss of thumb and index finger of the same hand. "Loss" means, with respect to a hand, complete severance through or above the knuckle joints of at least 4 fingers 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 they are later reattached. "Benefit Amount" means the Loss amount at the time the entire cost of the passenger fare is charged to an eligible Card account. The loss must occur within one year of the accident. The Company will pay the single largest applicable Benefit Amount.

### Account Aggregate Limit of Insurance:

If more than one Insured Person insured under the same Account suffers a loss in the same accident, Federal Insurance Company (the Company) will not pay more than three (3) times the applicable benefit amount (the aggregate limit of insurance). If an accident results in benefit amounts becoming payable, which when totaled, exceed three times the applicable benefit amount, then the aggregate limit of insurance will be divided proportionally among the Insured Persons, based on each applicable benefit amount.

### ADDITIONAL BENEFITS

#### Baggage Delay:

We will reimburse the Insured Person up to the Daily Benefit Amount of \$100 per day, in the event of a Baggage Delay. Baggage Delay means a delay or misdirection of the Insured Person's Baggage by a Common Carrier for more than four (4) hours from the time the Insured Person arrives at the destination on the Insured Person's ticket. Our payment is limited to expenses incurred for the emergency purchase of essential items needed by the Insured Person while on a Common Carrier Covered Trip and at a destination other than the Insured Person's primary residence. The Baggage Delay Daily Benefit Amount will be payable up to three (3) days.

Essential items not covered by Baggage Delay include, but are not limited to:

- ▶ contact lenses, eyeglasses or hearing aids;
- ▶ artificial teeth, dental bridges or prosthetic devices;
- ▶ tickets, documents, money, securities, checks, travelers checks and valuable papers;
- ▶ business samples;
- ▶ jewelry and watches; or
- ▶ cameras, video recorders and other electronic equipment.

The Baggage Delay Benefit Amount is excess over any other insurance (including homeowners) or indemnity (including any reimbursements by the airline, cruise line, railroad, station authority, occupancy provider) available to the Insured Person.

## Legal Disclosure

This Guide to Benefits is not, by itself, a policy or contract of insurance or other contract.

Benefits are provided to you, the **Cardholder**, at no additional charge.

The insurance benefits are provided under the **Group Policy** issued by New Hampshire Insurance Company, an AIG company. This Guide to Benefits is a summary of benefits provided to you. The attached Key Terms and **EOC** are governed by the Group Policy.

**Effective date of benefits:** This Guide to Benefits replaces all prior disclosures, program descriptions, advertising, and brochures by any party. The Policyholder and the insurer reserve the right to change the benefits and features of these programs at any time. Notice will be provided for any changes.

**Cancellation:** The Policyholder may cancel these benefits at any time or choose not to renew the insurance coverage for all **Cardholders**. If the Policyholder cancels these benefits, you will be notified in advance. If we terminate, cancel, or choose not to renew the coverage to the Policyholder, you will be notified as soon as is practicable. Insurance benefits will still apply for any eligible coverage that attaches prior to the date of such termination, cancellation, or non-renewal, subject to the terms and conditions of coverage.

## Legal Disclosure (continued)

**Benefits to you:** These benefits apply only to **Eligible Accounts** issued in the United States. The United States is defined as the fifty U.S. states and the District of Columbia. No person or entity other than you shall have any legal or equitable right, remedy, or claim for benefits, insurance proceeds and damages under or arising out of these programs. These benefits do not apply if your card privileges have been cancelled. However, insurance benefits will still apply for any benefit you were eligible for prior to the date that your Eligible Account is suspended or cancelled, subject to the terms and conditions of coverage.

**Transfer of rights or benefits:** The Group Policy is not assignable, but the benefits may be assigned.

**Intentional Misrepresentation and Fraud:** If any request for benefits made under the Group Policy is determined to be fraudulent, or if any fraudulent means or devices are used by you or anyone qualifying as an insured to obtain benefits under the Group Policy, all benefits will be forfeited. No coverage is provided if you or anyone qualifying as an insured does the following: (1) Conceals or misrepresents any fact upon which we rely, if the concealment or misrepresentation is material and is made with the intent to deceive; or (2) conceals or misrepresents any fact that contributes to the loss.

**Due Diligence:** You must exercise or perform all vigilant activity, attentiveness, and care that would be exercised or performed by a reasonable and prudent person in the same or similar circumstances to avoid, diminish, or reduce any loss or damage insured under the Group Policy.

**Subrogation:** If payment is made under these benefits, we are entitled to recover such amounts, to the extent of our payments, from other parties or persons. Any party or person who receives payment under these benefits must transfer to us his or her rights to recovery against any other party or person and must do everything necessary to secure these rights and must do nothing that would jeopardize them.

**Salvage:** If an item is not repairable, we may request that you send the item to us for salvage at your expense. Failure to remit the requested item for salvage to us may result in denial of the claim.

**Severability of Provisions:** If in the future any one or more of the provisions of this Guide to Benefits is, to any extent and for any reason, held to be invalid or unenforceable, then such provision(s) shall be deemed "severable" from the remaining provisions of the Guide. In that event, all other provisions of this Guide shall remain valid and enforceable.

Benefits listed in this Guide to Benefits are subject to the conditions, limitations, and exclusions described in each benefit section. **Receipt and/or possession of this Guide to Benefits does not guarantee coverage or coverage availability.**

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the Group Policy, the Group Policy shall control.

**Washington Residents:** For Washington residents only, Evidence of Coverage (EOC) means the section of this Guide to Benefits that describes the terms, conditions, and exclusions of your coverage. The EOC, Key Terms, and Legal Disclosures are in the entire agreement between you and us. Representations or promises made by anyone that are not contained in the EOC, Key Terms, or Legal Disclosures are not part of your coverage. In case of a conflict between this Guide to Benefits and the Group Policy, the Guide to Benefits shall control.



### Financial Solutions for Individuals

- Checking, Savings, Money Market, & Certificates
- Online/Mobile Banking
- Credit Cards that Give to Missions & Earn Rewards/Cash Back
- Home, Auto, and Personal Loans
- Equity Loans and Lines of Credit
- Investments and IRAs
- GreenPath Financial Wellness Program

### Financial Solutions for Ministries and Christian Owned Businesses

- Checking, Savings, Money Market, & Certificates
- Online Cash Management
- Remote Deposit Program
- Corporate Credit Cards
- ACH and Wire Services
- Merchant Banking (accepting credit cards)

#### Loans for:

- Purchase & Refinance
- Construction/Expansion



**adelfibanking.com**

800.347.2228

cardservices@adelfibanking.com

#### Corporate Office

255 N. Lone Hill Ave.

San Dimas, CA 91773

#### CO-OP Shared Branch

5,600+ Shared Branches nationwide

#### CO-OP ATM Network

30,000+ Free ATMs nationwide



Each account is insured up to \$250,000. By members' choice, this institution is not federally insured.