

GUIDE TO BENEFITS FOR YOUR NORTHERN CREDIT UNION VISA® CREDIT CARD

Your Guide to Benefit describes the benefits in effect as of March 18, 2021. 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. For questions about your account, balance, or rewards points please call the customer service number on Your Northern Credit Union Visa® card statement.

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CARDHOLDER INQUIRY SERVICE

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product or service information to all Visa® cardholders.

Benefit at a Glance

24-hour cardholder information and assistance by phone to all Visa® cardholders calling from anywhere in the world, provided by Visa® Global Customer Care Services. Toll-free numbers are supported 24 hours a day, seven days a week.

Cardholders calling from the United States or Canada can **call Visa® Global Customer Care Services at 1-800-847-2911 (within the U.S. or Canada). If You are outside the U.S. and Canada, You can call collect at 1-303-967-1096.**

How does the cardholder inquire service work?

Cardholder Inquiry Service provides customer phone support for general inquiries and provides product/service information for Visa® cardholders. Visa® Global Customer Care Services team provides information regarding general account or card benefit questions.

LOST OR STOLEN CARD REPORTING

Enjoy peace of mind knowing that if Your Visa® card is ever lost or stolen, assistance is only a phone call away.

Benefit at a glance

- **Call Visa® Global Customer Care Services at 1-800-847-2911 (within the U.S. or Canada) if Your card has been lost or stolen.**
- **For the hearing impaired, please call 1-800-TDD-1213 in the US or Canada or 1-305-278-4285 or 1-512-865-2002 in all other countries.**
- Toll-free numbers are supported 24 hours a day, seven days a week.
- Peace of mind from Visa® Global Customer Care Services.

How does the Lost or Stolen Card Reporting work?

With the Visa® Lost/Stolen Card Reporting service, reporting a lost or stolen card is simple. Just **call Visa® Global Customer Care Services at 1-800-847-2911**, or call one of our global toll-free numbers and a Visa® representative will work with You to notify the appropriate parties and replace Your card.

EMERGENCY CARD REPLACEMENT AND EMERGENCY CASH DISBURSEMENT

Have a lost, stolen or damaged card? Need

emergency cash? Visa® will block Your card (if the card number is known) and connect You with Northern Credit Union. Following credit union approval, cardholders can also get an emergency card replacement within one to three business days*.

*Some restrictions/limitations apply

Alternatively, Visa® can arrange for cash to be available at a location near You usually within hours of Your credit union's approval.

How does the Emergency Card Replacement and Emergency Cash Disbursement Benefit work?

Cardholders in the U.S. and Canada can call Visa® Global Customer Care Services at 1-800-847-2911. If You are outside the U.S. and Canada, You can call collect using local operator 1-303-967-1096

ROADSIDE DISPATCH

For roadside assistance, call 1-800-847-2869

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides You with security and convenience wherever Your travels take You. **No membership or pre-enrollment is required. No annual dues. No limit on usage.**

For a set price per service call, the program provides:

- **Standard Towing** – up to five (5) miles included
- **Tire Changing** – must have good, inflated spare
- **Jump Starting**
- **Lockout Service** – (no key replacement)
- **Fuel Delivery** – up to 5 gallons (plus cost of fuel)
- **Standard Winching**

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 call 911. If You are not able to dial 911, we will call the non-emergency police number in Your area, and we will remain on the phone with You at Your request until police arrive). You have the convenience of one toll-free phone and You may save money because our rates are pre-negotiated.

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 1-800-847-2869 when You need us.**

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however callers will be notified of pricing prior to any service dispatch. This program may be

discontinued at any time without prior notice. Program void where prohibited.

1Any 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.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa® nor Northern Credit Union 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 Northern Credit Union provide any assurances as to the ability of the Service Provider to make 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. © 2018 Visa®. All Rights Reserved.

NORTONLIFELOCK ID NAVIGATOR

Identity theft continues to evolve, and so do NortonLifeLock™ solutions.

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly.

The dark web is continuously patrolled for information that may belong to you, and you are notified if it is found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.¹ And, if your wallet is stolen, you will receive guidance to help cancel or replace credit cards, insurance identification, and other key documents

Should you become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue. As a Visa Cardholder, you will also have access to special discounts on other NortonLifeLock™ products.

How do I confirm eligibility?

To confirm eligibility, visit www.cardbenefitidprotect.com. Once verified, you will be redirected to the offer page on Norton.com

where ID Navigator enrollment is available.

Existing NortonLifeLock™ ID Theft Protection Members

Contact NortonLifeLock (1-866-228-2261) to discuss your needs if you are interested in ID Navigator Powered by NortonLifeLock.

Smart tools to help against the evolving threat of identity theft. How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:

- **Dark Web Monitoring** continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.
- **Data Breach Notifications** send notifications on large-scale breaches so you can act quickly should a breach affect your personal information.
- **Stolen Wallet Assist** A stolen wallet can mean a lost identity. If your wallet is stolen, you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cxcards, and insurance cards.
- **One-Bureau Credit Monitoring Alerts**¹ help you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.
- **Credit, Bank & Utility Account Freezes** provide instructions and links so you can quickly freeze credit, bank, and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.
- **Restoration Assist US-based Identity Restoration Specialists** available Monday to Friday, 6am - 5pm PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa Cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes features such as the LifeLock Million Dollar Protection™ Package.
- **US-based Member Services & Support** available Monday to Friday, 6am – 6pm PST, and Saturday, 7am – 1pm PST.

No one can prevent all identity theft.

¹Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax®; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met, you will not receive credit features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Below you will find answers about the benefit:

How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?

Your personal data is stored and managed by an advanced secure cloud database that is encrypted and protected with multiple layers of security measures.

How can I be sure the personal data I enter for Dark Web

Monitoring is not used or sold by NortonLifeLock employees?

Any personal data you provide is encrypted. Only a few selected employees, who undergo training on how to handle personal data, can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock™ Global Privacy Statement for additional details.

Can NortonLifeLock remove my personal data from the dark web?

Unfortunately, no. The content on the dark web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

How does NortonLifeLock help if I receive a Dark Web Monitoring notification?

Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to support.norton.com.

How does NortonLifeLock help if my personal data was leaked in a data breach?

Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at support.norton.com.

How do I enroll? What information will I need to provide?

Visa cardholders should visit www.cardbenefitidprotect.com and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on Norton.com where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

What are some common triggers for dark web, credit, and data breach notifications?

Your personal information being detected on the dark web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers.

I received an alert. What do I do next?

Each alert will include information about next steps. Specifics vary by alert type.