



UNFCU VISA[®] credit cards

PREMIUM TRAVEL BENEFITS



Agenda

- **Benefits unique to the Elite credit card:** no foreign transaction fees, VISA Trip Cancellation/Trip Interruption Insurance, concierge services, Priority Pass™ Select VIP airport lounge access
- **Benefits available with all UNFCU VISA credit cards:** global rewards program, emergency assistance services, auto rental benefits, security benefits, mobile payment options
- **Pre-trip travel tips:** VISA Pre-Trip Assistance, UNFCU's Travel Centre

UNFCU VISA Elite card

PREMIUM BENEFITS FOR THE MOBILE LIFESTYLE



UNFCU VISA Elite credit card

UNIQUE BENEFITS FOR THE MOBILE LIFESTYLE



- Low APR
- Low annual fee
- Premium travel benefits:
 - No foreign transaction fees
 - VISA Trip Cancellation/Trip Interruption Insurance
 - VISA concierge services
 - VIP airport lounge benefits through Priority Pass Select



No foreign transaction fees

SHOP AROUND THE WORLD IN ANY CURRENCY

Elite cardholders are not charged a foreign transaction fee

- This is a fee imposed by VISA for all transactions conducted in non-US dollars or conducted outside the US, even if in US dollars
- UNFCU pays this fee to VISA on behalf of Elite cardholders

VISA Trip Cancellation/Trip Interruption Insurance

ELITE CARDHOLDERS ARE COVERED UP TO USD 5,000

- Elite cardholders are automatically covered when they purchase their travel ticket with their Elite credit card
- Covered members and their immediate family will be reimbursed up to USD 5,000* by VISA if their trip is cancelled or interrupted due to:
 - Death, accidental bodily injury, disease, or physical illness**; or
 - Default of the common carrier (e.g. airline, cruise line, train service, etc.) resulting from financial insolvency

* Payment will not exceed either 1) the actual non-refundable amount paid by the Elite cardholder for the common carrier fares; or 2) USD 5,000. The Elite cardholder will relinquish to VISA any unused vouchers, tickets, coupons, or travel privileges for which he/she was reimbursed by VISA.

** Causes must be verified by a physician and must prevent the Elite cardholder or immediate family member from traveling on the covered trip.



Concierge services for Elite cardholders

- The range of services include:
 - Restaurant recommendations and reservations
 - Sports and entertainment ticketing
 - Travel information/assistance
 - Visa/passport information
 - Gift arrangements
- The cost of goods or services purchased are the cardholder's responsibility

Priority Pass™ Select program





Priority Pass Select program

ACCESS VIP AIRPORT LOUNGES AROUND THE GLOBE

- Elite cardholders are eligible to enroll in this program for free
- Once enrolled, Elite cardholders will receive five free visits annually
- Visits can be used at any participating lounges
- Elite cardholders can purchase additional visits for USD 27.00 per person per visit



Priority Pass Select lounges

GREAT FOR WORK OR TO UNWIND AND RELAX

Complimentary services and amenities typically include:

- WiFi
- Non-alcoholic and alcoholic beverages
- Food and snacks
- Newspapers/magazines
- TVs
- Rest pods
- Conference rooms for business meetings

Priority Pass Select lounge locations

EXPLORE VIP AIRPORT LOUNGES AROUND THE WORLD

- **To locate a lounge:** Download the Priority Pass app via the iTunes App Store, BlackBerry World, or from Google Play, or visit www.prioritypass.com/select
- **Popular lounge locations include:**
 - New York JFK International
 - Bangkok Suvarnabhumi International
 - London Heathrow International
 - Tokyo Narita International
 - Kigali International
 - Kuala Lumpur International
 - Los Angeles LAX International

Priority Pass Select enrollment

ENROLL FOR FREE TO GET THE MOST OUT OF YOUR ELITE CARD

- New Elite cardholders automatically receive an invitation code via email from UNFCU
- If you need a new invitation code, contact us: unfcu.org/contact
- Once you have your invitation code, visit prioritypass.com/unfcuelite and complete the enrollment forms
- After you submit your information, you will receive your Priority Pass Select card from Priority Pass
- You must use your Priority Pass Select card to access the lounges
- To learn more, visit www.prioritypass.com/select

Applying for an Elite card





Applying for an Elite credit card

To apply for an Elite credit card:

- Apply online: unfcu.org/apply
- Visit a branch or representative office: unfcu.org/contact
- Call us at +1 347-686-6000 or use one of our toll-free international telephone numbers: unfcu.org/tollfree

Upgrading to the Elite credit card

To upgrade to an Elite card from a UNFCU Azure or UNA-USA credit card:

- If you'd like to increase your current credit limit:
 - Apply online and select the 'Visa Upgrade' option: unfcu.org/apply
 - Visit a branch or representative office: unfcu.org/contact
 - Call us at +1 347-686-6000 or use one of our toll-free international telephone numbers: unfcu.org/tollfree
- To upgrade with your current credit limit or for any other changes, contact us: unfcu.org/contact

Benefits you can rely on with all UNFCU VISA credit cards



UNFCU VISA Azure and UNA-USA credit cards



AZURE

- No annual fee
- Low APR



UNA-USA

- Portion of revenues supports United Nations Association of the United States of America – an organization dedicated to UN advocacy
- No annual fee
- Low APR

Global rewards program



Earning rewards program points

EARN ONE POINT FOR EVERY ONE USD YOU SPEND USING YOUR CARD

- Earn **one reward point** for every one USD you spend using your UNFCU VISA card
- With the Elite credit card, earn **two reward points** for every one USD you spend on groceries or restaurant meals (including online food delivery services)
- Details about your points can be found through Internet Banking and on your monthly VISA billing statement
- To learn more, visit www.unfcu.org/credit-card-rewards

Redeeming your rewards program points

USE YOUR REWARD POINTS AROUND THE WORLD

Redeem points for:

- Local currency gift cards
- Travel options
- Merchandise
- Services
- Cash back - each time you accumulate 10,000 points, you can redeem your points for a USD 100 statement credit

To redeem your points:

- Login to Internet Banking or
- Call 1-800-759-0936 within the US and Canada, or collect at +1 952-653-0763 from all other locations

Emergency assistance services



VISA Travel and Emergency Assistance Services

GET ASSISTANCE AND REFERRALS IF THE NEED ARISES

- **Medical referral assistance:** Medical referral, monitoring, and follow-up
- **Emergency translation service:** Telephone assistance in major languages, and help to find local interpreters
- **Prescription assistance:** Assistance for getting prescriptions filled, replaced, and/or delivered, subject to local laws
- **Valuable document delivery arrangements:** Arrangements can be made to help transport critical documents which you may have left at home or elsewhere
- **VISA lost luggage locator:** Navigate your carrier's claim procedures; arrange shipment of replacement items; or schedule a cash advance with UNFCU

VISA Travel and Emergency Assistance availability

CONTACT VISA 24 HOURS A DAY, 365 DAYS A YEAR

- **Who is eligible?** You (the UNFCU VISA credit cardholder), your spouse, and your dependent children under the age of 22
- **How to get these services:**
 - In the US, call the Benefit Administrator at 1-800-VISA-911
 - Outside of the US, call collect at +1 303-967-1096
- **Is there a charge for these services?**
 - There is no fee for the assistance and referral services provided
 - You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided

VISA Lost Luggage Reimbursement

- When you pay for your travel ticket* with your UNFCU VISA credit card, you can be reimbursed for your checked luggage and its contents if they are lost by your carrier
- This reimbursement is supplemental to and in excess of any valid and collectible insurance and/or possible reimbursement from any other source
- The reimbursement limit for the Elite card is USD 3,000; for the other UNFCU VISA credit cards it is USD 1,250

* The reimbursement is limited to travel by a common carrier (e.g. airline, cruise line, train service, etc.) 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.

Auto rental benefits



VISA Auto Rental Collision Damage Waiver (CDW)

BE REIMBURSED FOR UP TO THE ACTUAL CASH VALUE OF MOST RENTAL VEHICLES

When you rent your car with a UNFCU VISA credit card, you are covered for*:

- Physical damage and/or theft of the rental vehicle
- Valid loss-of-use charges imposed and substantiated by the auto rental company
- Reasonable and customary towing charges

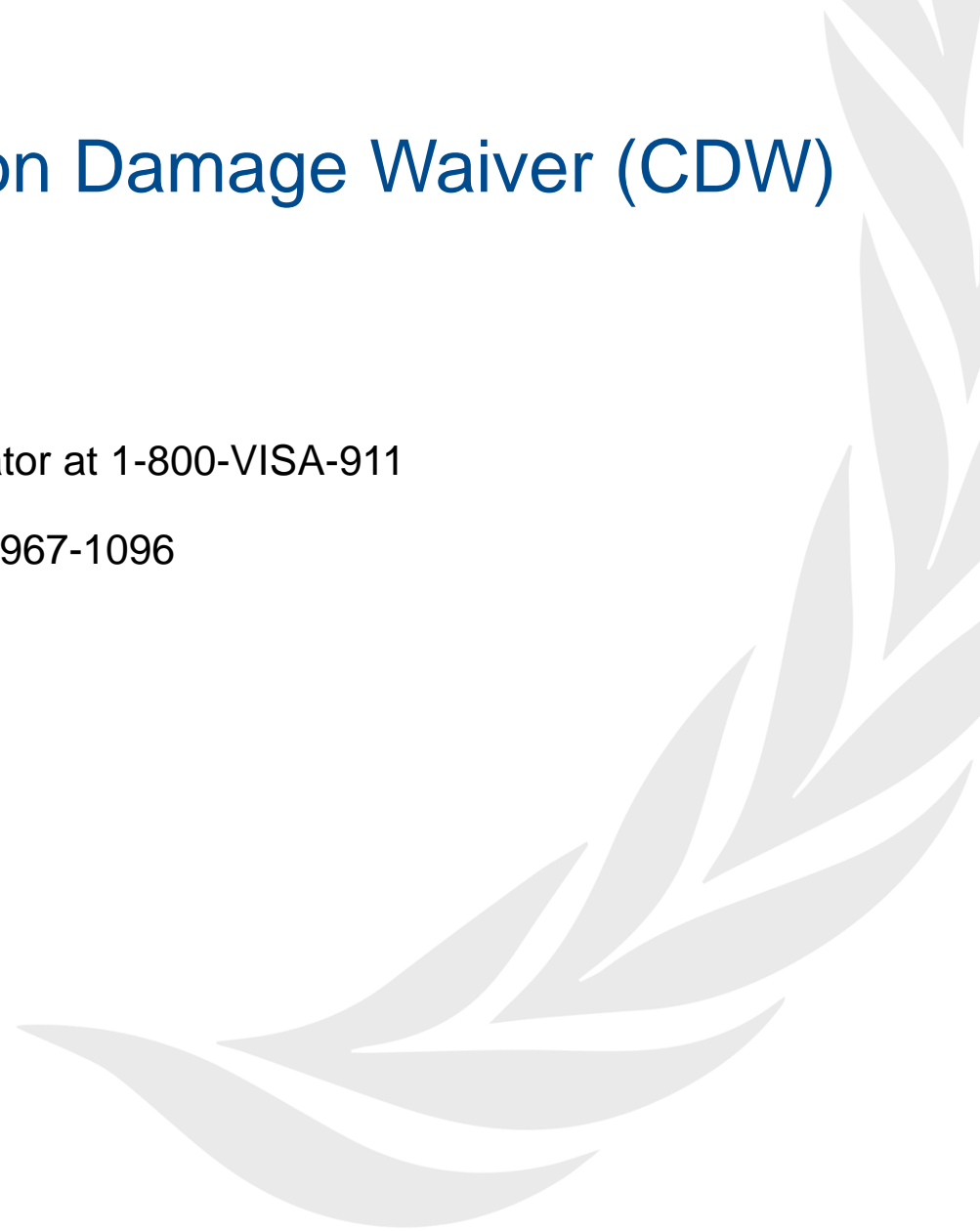
*NOTE: Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Excluded worldwide are expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles. Please contact the Benefit Administrator at 1-800-VISA-911 in the US or at +1 303-967-1096 outside of the US to inquire about a specific vehicle. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.



VISA Auto Rental Collision Damage Waiver (CDW)

For additional information:

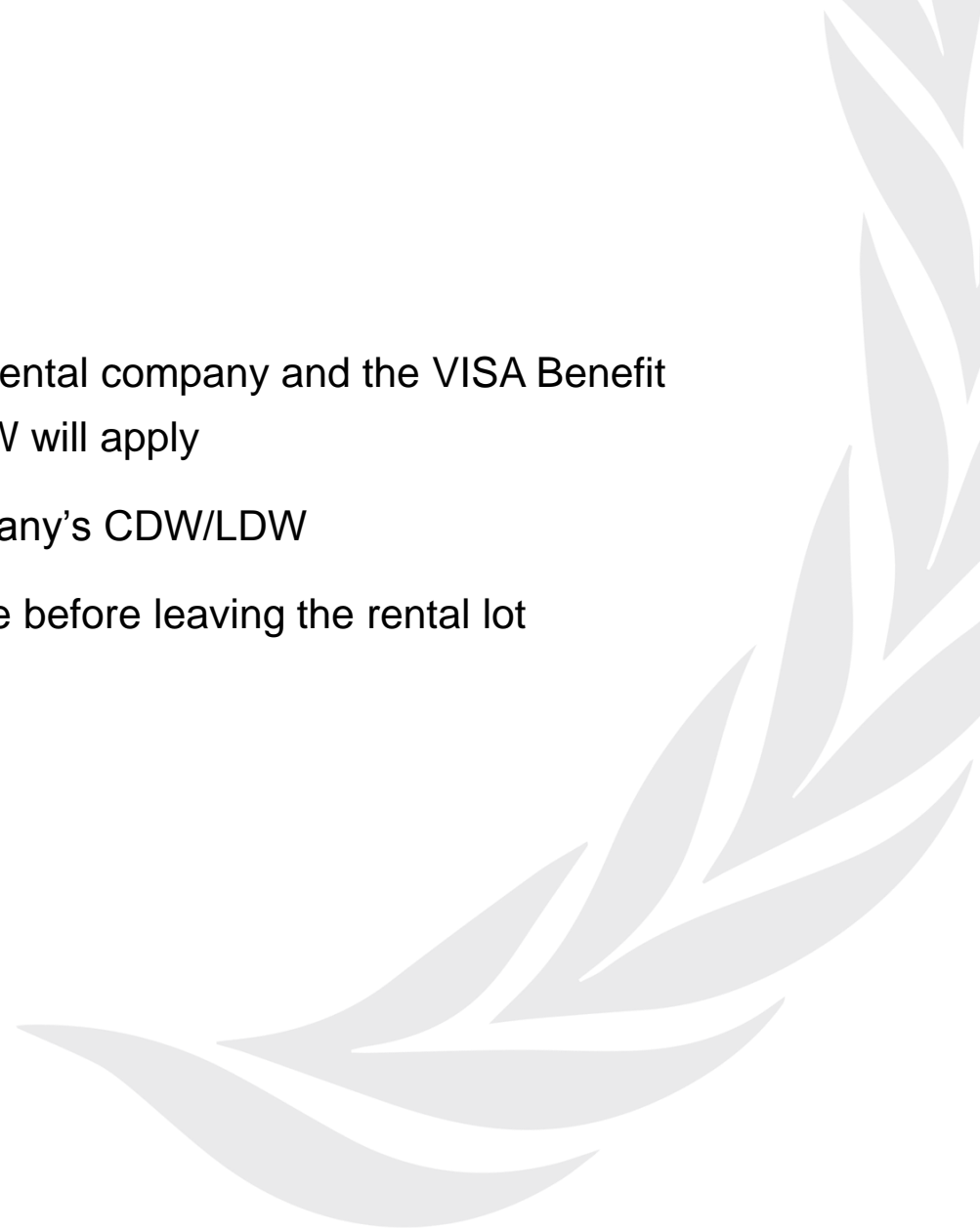
- In the US, contact the Benefit Administrator at 1-800-VISA-911
- Outside of the US, call collect at +1 303-967-1096
- Visit www.visa.com/eclaims





Auto rental tips

- Before you travel, confirm with the auto rental company and the VISA Benefit Administrator that VISA Auto Rental CDW will apply
- If it applies, decline the auto rental company's CDW/LDW
- Check the rental vehicle for prior damage before leaving the rental lot



UNFCU VISA card security





Built-in security

ENJOY PEACE OF MIND

Free fraud protection:

- UNFCU monitors your card transactions and detects usage that differs from your ordinary spending patterns
- If potential fraud is detected, we will contact you

Be protected against unauthorized card charges:

- Read your credit card statements as soon as you receive them to make sure there are not any incorrect or unauthorized charges
- If there is a discrepancy, call us and report it immediately to limit your liability for unauthorized charges to your card

Chip and PIN* security

FOR EXTRA LAYERS OF SECURITY

- An embedded chip makes your card extremely difficult to counterfeit or copy
- UNFCU was the 1st financial institution to introduce chip and PIN cards in the US in 2010
- Chip and PIN cards are the norm in 130+ countries
- Each UNFCU credit cardholder receives a four-digit PIN to use with their card (similar to how a PIN is used with a debit card)
- UNFCU credit cards also offer the option to use chip with signature for maximum usage
- Learn more about chip & PIN cards at www.unfcu.org/chipandpin

*Often referred to as 'EMV' = Europay, MasterCard, and VISA

Mobile payments

IF YOU'RE TRAVELING IN THE US, USE MOBILE PAYMENTS FOR EXTRA SECURITY

- Apple Pay™, Android Pay™, and Samsung Pay* are currently available in the US
- With mobile payments, your card information is never directly shared with merchants. Instead of your card number:
 - **Apple Pay** uses unique encrypted account numbers
 - **Android Pay** uses unique virtual account numbers
 - **Samsung Pay** uses unique digital identifiers

* Apple is a trademark of Apple Inc., registered in the US and other countries. Apple Pay is a trademark of Apple Inc. Android and Android Pay are trademarks of Google Inc. Samsung and Samsung Pay are trademarks or registered trademarks of Samsung Electronics Co., Ltd. Samsung Pay is available on select Samsung devices.

Applying for an Azure or UNA-USA credit card



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- Call us at +1 347-686-6000 or use one of our toll-free international telephone numbers: unfcu.org/tollfree

Pre-trip travel tips





Take advantage of VISA Pre-Trip Assistance

USE THIS SERVICE FOR INFORMATION ABOUT YOUR DESTINATION

- Use pre-trip assistance to receive information such as:
 - Currency exchange rates
 - Health precautions
 - Immunizations
 - Required passport visas
- In the US, contact a VISA Benefit Administrator at 1-800-VISA-911
- Outside of the US, call collect at +1 303-967-1096



Use UNFCU's Travel Centre

PROVIDE US WITH YOUR TRAVEL ITINERARY AT LEAST ONE DAY BEFORE YOUR TRIP

- This will reduce the likelihood that your credit card account is blocked due to card activity outside your home area
- How to notify UNFCU about your travel plans:
 - Log into Internet Banking
 - Click 'Credit Card Activity'
 - Select 'Travel Centre'
 - Complete the requested information
 - Click 'Submit'

Make copies of your information

MAKE TWO PHOTOCOPIES OF YOUR TRAVEL DOCUMENTS IN CASE OF EMERGENCY OR IF YOUR DOCUMENTS ARE LOST OR STOLEN

- Leave one copy with a friend or relative at home
- Carry the other copy with you stored separately from the originals
- Documents to make copies of:
 - Passport ID page
 - Foreign visa (if applicable)
 - Itinerary
 - Hotel confirmation
 - Airline ticket
 - Driver's license
 - Your UNFCU VISA credit card and any other cards brought on the trip

Contact us





Contact us

Email: email@unfcu.com

Call:

- All regions: +1 347-686-6000 or +1 212-963-8747
- For toll-free international numbers: visit www.unfcu.org/tollfree

Visit: www.unfcu.org/contact