



Explore your benefits and get more out of life

Your Delta Community Visa Signature® Card
Guide to Benefits



Your Guide to Benefit describes the benefit in effect as of 01/01/2022. 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.

TRAVEL AND EMERGENCY ASSISTANCE SERVICES

Emergencies can escalate quickly when You are traveling away from home. Something that is relatively straight forward when You are not traveling, like replacing prescription medication, can be a difficult task when You are dealing with local laws or language barriers.

Travel and Emergency Assistance Services are made available to help You in case of an emergency while You are traveling away from home. The Benefit Administrator can connect You with the appropriate local emergency and assistance resources available, 24 hours a day, 365 days a year.

Please note that due to occasional issues such as distance, location, or time, neither the Benefit Administrator nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services.

What are Travel and Emergency Assistance Services and how do I use these services when I need them?

Travel and Emergency Assistance Services are made available to You, if You are a cardholder of an eligible card issued in the United States. Your spouse and children (dependents under 22 years old) are also eligible to use these services.

Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided.

To use the services, simply call the toll-free, 24-hour Benefit Administrator line at 1-800-992-6029. If You are outside the United States, call collect at 1-804-673-1675.

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

- **Emergency Message Service** – can record and relay emergency messages for travelers or their immediate family members. The Benefit Administrator will use reasonable efforts to relay emergency messages in accordance with benefit guidelines and limitations, but cannot take responsibility for the failure to transmit any message successfully. All costs are Your responsibility.
- **Medical Referral Assistance** – provides medical referral, monitoring, and follow-up. The Benefit Administrator can give You names of local English-speaking doctors, dentists, and hospitals; assign a doctor to consult by phone with local medical personnel, if necessary, to monitor Your condition; keep in contact with Your family, and provide continuing liaison; and help You arrange medical payments from Your personal account. All costs are Your responsibility.
- **Legal Referral Assistance** – can arrange contact with English-speaking attorneys and U.S. embassies and consulates if You're detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from Your personal account. The Benefit Administrator can also follow up to make sure bail has been properly handled. All costs are Your responsibility.
- **Emergency Transportation Assistance** – can help You make all the necessary arrangements for emergency transportation home or to the nearest medical facility. This includes arranging to bring Your Young children home and helping You stay in contact with family members or employers during the emergency. In the case of a death, the Benefit Administrator can make arrangements to repatriate the remains. All costs are Your responsibility.
- **Emergency Ticket Replacement** – helps You through Your carrier's lost ticket reimbursement process and assists in the delivery of a replacement ticket to You, should You lose Your ticket. All costs are Your responsibility.
- **Lost Luggage Locator Service** – can help You through the Common Carrier's claim procedures or can arrange shipment of replacement items if an airline or Common Carrier loses Your checked luggage. You are responsible for the cost of any replacement items shipped to You.
- **Emergency Translation Services** – provides telephone assistance in all major languages and helps find local interpreters, if available, when You need more extensive assistance. All costs are Your responsibility.
- **Prescription Assistance and Valuable Document Delivery Arrangements** – can help You fill or replace prescriptions, subject to local laws, and can arrange pickup and delivery of Your prescriptions filled for You at local pharmacies. It can also help transport critical documents that You may have left at Your home or elsewhere. All costs are Your responsibility.
- **Pre-Trip Assistance** – can give You information on Your destination before You leave such as ATM locations, currency exchange rates, weather reports, health precautions, necessary immunizations, and required passport visas.

Definitions:

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

You or Your means an eligible person whose name is embossed on an eligible U.S. issued card, and You reside in the United States.

Additional Provisions for Travel and Emergency Assistance Services:

This benefit is provided to eligible cardholders at no additional cost. The terms and conditions contained in this Guide to Benefits may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefits mailings, statement inserts, statement messages or electronic notification. The benefits described in this Guide to

Benefits will not apply to cardholders whose accounts have been suspended or cancelled.

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-992-6029, or call collect outside the U.S. at 1-804-673-1675.

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

Roadside Dispatch will ask you where you are, what the problem is and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location, Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the nonemergency police number in your area and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their 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 Roadside Dispatch toll-free when you need them.

Note: Customers must pay the service provider for mileage over 5 miles. A secondary unit being 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.

*Any vehicle with wheels is covered under the program as long as it can be classified as "Light Duty". "Light Duty" vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered "Medium Duty" or "Heavy Duty" and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Delta Community 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 Delta Community Credit Union provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

VISA LUXURY HOTEL COLLECTION

Visa Luxury Hotel Collection provides premium hotel benefits at properties worldwide. Visa Signature cardholders may receive 7 benefits at Visa Luxury Hotel Collection hotels worldwide:

- Best available rate guarantee
- Automatic room upgrade upon arrival, when available
- Complimentary in-room Wi-Fi, when available
- Complimentary breakfast for two
- \$25 USD food or beverage credit
- VIP guest status
- Late check-out upon request, when available

Disclosures:

- Some restrictions and limitations may apply. In cases where one of the benefits is not available at a hotel, the hotel may provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substantial benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property.

- During COVID-19 (until further notice), we are unable to match rates through our Best Available Rate Guarantee.

There may be restrictions or closures of hotel facilities, including food and beverage, spa and others. Such restrictions or closures may inhibit the hotel's ability to fulfill some of the Visa Signature benefits as stated. For more information please visit <https://www2.visasignaturehotels.com/coronavirus-information/>.

SHIPT

Shipt is a membership-based online marketplace, enabling same-day delivery of grocery and household essentials in as little as one hour. Shipt provides delivery services in over 5,000 U.S. cities and delivers from over 120 retailers, including Target, CVS and many more.

- Shipt membership offers free delivery on orders over \$35 and dedicated 24/7/365 customer care support.
- Visa Signature cardholders receive:
 - New members – 3 months complimentary membership and then 9 months of membership at 50% off.
 - Existing members – Complimentary 6-month extension of membership.

Terms and Conditions:

- Shipt's Offer Terms for U.S. Visa Signature Consumer Credit Cardholders Offer valid from 9/17/2021 through 12/31/2024 ("Term"). Cardholders enrolling during the Term with a qualifying Visa Signature card ("Card") receive a free Shipt membership for 3 months and then 50% discount on the monthly Shipt membership for 9 months, which (i) includes waived delivery fees on orders over \$35 ("Offer") and (ii) is only redeemable through Shipt web application at shipt.com or the Shipt mobile app. Your membership will begin on the date that you enroll your eligible Visa consumer credit card to your Shipt account. Existing Shipt members that enroll in the Offer start their free membership at the expiration of their current paid membership, and are eligible for a 6 month membership extension. Cancellation of an existing Shipt membership will result in Offer ineligibility. Enrolled cardholders must use the Card as the default payment method to redeem, have Offer remain effective and have Offer apply, or may be subject to additional fees. Eligibility for Offer is limited to one per person per Shipt account and per eligible Visa card. Payment through third-party payment accounts or online or mobile digital wallets (like Apple Pay and Google Pay) or memberships purchased through third parties are excluded from this offer. Once enrolled in the Offer, cardholders are subject to the Shipt Terms of Service, Privacy Policy (<https://www.shipt.com/terms-of-service/>) and Shipt Promotion Terms and Conditions (<https://www.shipt.com/promotional-credit-terms/>). You can cancel your membership at any time at shipt.com. Unless you cancel your Shipt membership prior to the expiration of your free period, your Shipt membership will auto-renew for a new subscription at then current membership rates. Orders with alcohol may incur a \$7 alcohol delivery fee. Charges for items purchased, taxes, tips and retailer-charged fees (such as, where applicable, bag fees) and additional fees may still apply. Offer valid only where Shipt service is available. Current value of the Shipt monthly membership can be found at shipt.com. No cash value. Non-transferable. Offer is subject to modification or cancellation at any time. Your continued use of the Services after a modification of the Offer becomes effective will constitute your acceptance of the change. The listed merchant(s) are not considered sponsors or co-sponsors of this program. All trademarks are the property of their respective owner(s).

SKILLSHARE

Skillshare is an online learning community offering more than 30,000 inspiring classes to over 13 million members across 150+ countries. Skillshare classes allow members to explore new skills, deepen existing passions and get lost in creativity. Courses range from creativity, lifestyle, personal development, photography, productivity, leadership and management, and more.

- Visa Signature cardholders receive:
 - Three months free trial membership
 - 20% off Skillshare annual membership
- Skillshare membership offers:
 - Unlimited access to thousands of classes
 - A creative community that provides tips and project feedback
 - Expert teachers who share their experience, wisdom and tools
 - Web, mobile and offline options

Terms and Conditions:

- Visa Signature cardholders ("Eligible Cardholders") can redeem the offer at <https://skl.sh/visa/> from 9/20/21 through 3/19/24. Eligible Cardholders that enroll their Visa Signature card ("Card") and are new to Skillshare (e.g., have not previously had a paid membership or trial membership) receive the following "Offer": a 3 month free trial of a Skillshare Membership, which, unless

terminated by Eligible Cardholder prior to conclusion of the free trial, will auto convert to a paid membership at a discount of 20% off of the then-current annual Skillshare Membership ("Special Membership Fee"). Limit one (1) Skillshare Membership per person/email address and Card. If membership is not cancelled prior to the annual renewal date, the Card on file will be charged the Special Membership Fee and will continue to be charged every year until you cancel. If payment method is changed to a non-Visa card, Special Membership Fee will no longer apply at next billing date. Eligible Cardholder can cancel at any time at <https://www.skillshare.com/settings/payments>, but all amounts paid are non-refundable, unless you contact Skillshare within seven (7) days following the billing date; there are no credits for partially used periods. Once enrolled in the Offer, Eligible Cardholder's use of the Skillshare service is subject to the Skillshare Terms of Service (available at <https://www.skillshare.com/terms>), including the cancellation policy. Offer has no cash value and cannot be transferred or assigned. Offer cannot be combined with any other offer, unless otherwise specified. Skillshare reserves the right to modify or cancel Offer for any reason at any time. Offer void where prohibited and subject to all applicable federal, state and local laws. Personal information you provide in connection with this Offer will be used in accordance with Skillshare's Privacy Policy, available at <https://www.skillshare.com/privacy>.

SOFAR SOUNDS

Every Sofar Sounds show is an experience in discovery and community. Audience members are welcomed into intimate and unexpected venues where they can join other music lovers to enjoy performances by surprise artists. Each concert features a range of music styles, from folk to reggae, spoken word to jazz. It's a great way to discover new music.

- Visa Signature® cardholders receive:
 - Access to the exclusive ticket presale window 7 days before select Sofar Sounds shows are made available to the general public.
 - One free ticket per show during the Visa presale period with a ticket purchase of one or more tickets.
- Plus, they'll enjoy these basic benefits:
 - Access to curated, intimate live music shows in select cities around the world – the venue and the artists are a surprise.
 - Free virtual performances in the Sofar Sounds Listening Room – optional donations can be given to support the featured artists.

Terms and Conditions:

- From 09/14/2021 through 05/16/2024 ("Offer Term"), cardholders that successfully validate their qualifying Visa Signature and Visa Infinite® consumer Credit Cards issued in all 50 U.S. states and D.C. ("Eligible Cardholders") can redeem the Offer (defined below) at <https://www.SofarSounds.com/VisaOffer>. During the Offer Term, Eligible Cardholders can redeem the following "Offer": (i) access to an exclusive ticket presale window for select Sofar Sounds shows (identified with the Visa designation) 7 days before the select Sofar Sounds shows are made available to the general public; and (ii) 1 additional free ticket per show during the presale period with a ticket purchase of one or more tickets. Tickets purchased per Eligible Cardholder per show will be limited to the maximum number of tickets that may be secured per show (which may vary per show), including the free ticket. Standard booking fees will not be applied to free tickets. Purchases after the presale period will not be eligible for the additional free ticket. Free ticket offer cannot be combined with any other offer or discount. All tickets are available on a first come, first served basis and subject to event capacity limits. The validated card must be used for the ticket purchase. Sofar Sounds shall not be obligated to honor the Offer for any cardholder that is unable to validate their card as an eligible card.
- Offer is subject to modification or cancellation without notice. Offer is non-refundable, non-transferable and cannot be resold. Offer is subject to all applicable federal, state and local laws and regulations. Void where prohibited. All purchasers are subject to Sofar Sounds Terms and Conditions (https://www.sofarsounds.com/terms_and_conditions) and Privacy Policy (https://www.SofarSounds.com/Privacy_Policy).

AUDI ON DEMAND®

Drive away with a rental from Audi on demand. Save up to 15% (with a guaranteed minimum discount of 10%) on qualified rentals with your Visa Signature® card.

- Audi on demand is how Audi does car rental. Cardholders can:
 - Rent vehicles equipped with free in-car WiFi, GPS and SiriusXM Satellite Radio.
 - Access rental with contactless, app-based booking and contactless delivery and pick up.
 - Plus, with the Fair Fuel Plan, renters only pay for the gas they use at the local pump rate plus a fill-up fee.

Terms and Conditions:

- Offer valid for U.S.-issued Visa Signature cards. Cardholders must validate card eligibility and register at www.audiondemand.com/partners/vsignature to receive the up to 15% (with a guaranteed minimum discount of 10%) discount on qualifying rentals from Audi on demand. To reserve within the Audi on demand app, Cardholder must validate card eligibility and create an Audi on demand account with card on file added. No blackout dates. Offer not valid with any other offer and may not be used for rentals of over 30 days in length unless stated otherwise. Discount applies to base rental rate before surcharges and taxes. Your validated U.S.-issued Visa Signature card must be used for the booking. A change to a different card will not receive the discount. Discount must be applied at the time of booking and may not be added before or after the time of rental.
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TROON® GOLF

Troon Rewards® is a loyalty program through which members can use discounts on merchandise and golf fees at over 95 resorts and daily-fee courses worldwide. All Visa Signature cardholders receive a complimentary Troon Rewards Silver Status (or an upgrade to Gold for existing members) for a 10% discount on golf fees, merchandise and instruction.

Terms and Conditions:

- U.S.-issued Visa Signature cardholders are entitled to receive complimentary Silver status in the Troon Rewards program. Existing Troon Rewards members who have already attained Silver status or higher will be upgraded to the next membership level. An eligible U.S.-issued Visa Signature Credit Card is required for tee time reservations. At the Silver, Gold and Platinum membership levels, the cardholder will be entitled to a 10%, 15% or 20% discount respectively on golf fees reserved on the Visa Signature Troon website or on merchandise purchases made at the golf properties when using their Visa Signature Credit Card. Troon, Visa or its issuers or any of its concierge providers are not responsible for any claims or damages arising from this offer. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein. Troon and Visa reserve the right to modify or cancel this offer at any time without notice.
- Limitation of Liability: Participant agrees to comply with all applicable venue regulations with respect to the offer. In redeeming this offer, participant, on behalf of himself/herself and his/her immediate family members (spouse, parents, children and siblings and their spouses) and individuals living in the same households of such participants, whether or not related, agrees to release and hold harmless officers, directors, employees, agents and assigns of Delta Community Credit Union, Troon, Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Qualfon Inc. and their respective parents, subsidiaries, successors, affiliates and related companies; client financial institutions; prize suppliers; and advertising, promotion and marketing agencies, including International Merchandising Company LLC (collectively, the "Released Parties",) from any and all liability or damage of any kind (including personal injury) resulting from or arising from participation in the event or acceptance, possession, use, misuse or nonuse of the offer (including any travel or travel-related activity thereto).

SONOMA COUNTY VINTNERS

Cardholders can enjoy the following special perks at select Sonoma County Vintners Wineries with their Visa Signature Credit Card:

- Purchase 1 standard tasting using a Visa Signature Credit Card and receive 1 complimentary tasting of equal or lesser value.
- Preferred pricing on non-wine purchases over \$50, where applicable.
- Savings on wine purchased same day in the Tasting Room.
- Savings on Reserve tasting or special wine and food pairings.

Disclosure:

- Certain restrictions and limitations apply. Benefits vary at select Sonoma County wineries and are subject to change at any time. Go to visa.com/signature for full details.

VISA SIGNATURE CONCIERGE SERVICE

Cardholders can contact a Visa Signature Concierge expert for help researching and booking travel, making dining reservations, finding event tickets, and even helping with shopping.

Disclosure:

- Delta Community Credit Union cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

ID NAVIGATOR POWERED BY NORTONLIFELOCK

Visa cardholders have access to ID Navigator Powered by NortonLifeLock. This benefit includes:

- 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: Sends 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 cards, insurance cards and more.
- One-Bureau Credit Monitoring Alerts¹: Helps 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: Provides 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: U.S.-based Identity Restoration Specialists are available Monday to Friday 6 a.m. – 5 p.m. 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 additional Restoration features such as the LifeLock Million Dollar Protection™ Package.
- U.S.-Based Member Services & Support: Available Monday to Friday 6 a.m. – 6 p.m. PST; and Saturday 7 a.m. – 1 p.m. PST.

Disclosures:

- No one can prevent all identity theft.
- ¹ Two 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.
- Phone alerts are made during normal local business hours.