

Mastercard Benefits FAQs Effective October 1, 2019

Q: Why do I have different benefits on my card? What are the new benefits?

A: Instead of providing Extended Warranty, Price Protection, and Concierge, we are adding relevant benefits such as a \$5 discount on Postmates orders of \$25 or more (excl. taxes, tips, and delivery fees), and cellphone protection in case your cellphone is ever damaged or stolen. You also have access to the enhanced Mastercard ID Theft Protection™ benefit suite. If you would like to learn more about your World Mastercard benefits, please call Mastercard at 1-800-Mastercard: 1-800-627-8372

Q: Why does my card no longer have Extended Warranty?

A: We are striving to provide you the peace of mind and instead of Extended Warranty, we have enhanced the Mastercard ID Theft Protection™ benefit to provide enhanced, standard identity monitoring, white-glove resolution services, as well as one-bureau credit monitoring and financial account takeover to ensure you always have peace of mind. If you would like to learn more about the Mastercard ID Theft Protection, please call Mastercard at 1-800-Mastercard: 1-800-627-8372

Q: Why does my card no longer have Price Protection?

A: We are striving to provide you the peace of mind and instead of Price Protection, we have enhanced the Mastercard ID Theft Protection™ benefit to provide enhanced, standard identity monitoring, white-glove resolution services, as well as one-bureau credit monitoring and financial account takeover to ensure you always have peace of mind. If you would like to learn more about the Mastercard ID Theft Protection, please call Mastercard at 1-800-Mastercard: 1-800-627-8372

Q: Did Mastercard ID Theft Protection™ change? What are the new features?

A: Yes. The enhanced Mastercard ID Theft Protection™ provides more thorough identity monitoring covering your social security number, email addresses, debit cards, credit cards, bank accounts, usernames and passwords for web logins, and much more. You now also have access to a team of identity theft resolution specialists 24/7/365 to help resolve any identity theft incidents that may occur; as well as one-bureau credit monitoring and financial account takeover monitoring. Additionally, improved design and usability of the online monitoring dashboard will ensure ease of use. If you would like to learn more about the Mastercard ID Theft Protection, please call Mastercard at 1-800-Mastercard: 1-800-627-8372

Q: Does my card still provide Zero Liability protection?

A: Yes. When you use your Mastercard, have peace of mind knowing that we will not hold you responsible for "unauthorized transactions." As a Mastercard cardholder, Zero Liability applies to your purchases made in the store, over the telephone, online, or via a mobile device and ATM transactions. As a cardholder, you will not be held responsible for unauthorized transactions if:

1. You have used reasonable care in protecting your card from loss or theft; and
2. You promptly reported loss or theft to CCCU

Q: What happens if I want to file Extended Warranty or Price Protection claims after 10/1/19?

A: Your Mastercard no longer comes with Extended Warranty and Price Protection coverage effective October 1, 2019. Coverage will still apply to eligible purchases on your Mastercard that occur before October 1, 2019. Coverage will not apply to any purchases made to your Mastercard on or after October 1, 2019. For more information about your coverage, please see the Guide to Benefits or call Mastercard Assistance Center at 1-800-Mastercard.

Q: Why does my card no longer provide access to Concierge?

A: While we no longer provide Concierge services, we have enhanced the Mastercard ID Theft Protection™ benefit, and we have also added Cellular Wireless Telephone Protection that reimburses the actual cost (up to \$600 per claim, up to \$1,000 per year, \$50 deductible per claim) to replace or repair a stolen or damaged eligible cellular wireless telephone. Also, with your World Mastercard, you will now receive a \$5 discount on all Postmates orders of \$25 or more (excl. taxes, tips, and delivery fees). If you would like to learn more about the new World Mastercard benefits, please call Mastercard at 1-800-Mastercard: 1-800-627-8372.

ABOUT IDENTITY THEFT PROTECTION

Q: Where can I sign up for the ID Theft services?

A: If you are a US Mastercard cardholder, you can sign up for the service on <https://Mastercardus.idprotectiononline.com/>

Q: Who provides the services for my identity protection service?

A: Services are provided by Generali Global Assistance, Inc. (GGA), one of the largest providers of private-label identity protection services in the United States. GGA's in-house identity theft resolution specialists are certified identity theft risk management specialists.

Q: What's identity monitoring?

A: Identity monitoring continually monitors for suspicious activity that endangers your personal information and alerts you via email whenever activity is found that requires you to take action. Generali scours the deepest corners of the internet, searching for compromised credentials and potentially damaging use of your personal information, detecting fraud at its inception and alerting you so you can take immediate action. You will receive an alert if Generali detects:

- High-risk transactions such as bank password resets, peer-to-peer fund transfers and online health insurance site access.
- Compromised credentials such as your username, email address or passwords within a corporate data breach, malicious third party botnets or criminal forums.
- Black Market activity related to your personal information such as your name, address, Social Security number, date of birth or numbers listed on your debit/credit card, medical insurance, auto insurance, driver's license, frequent flyer cards, rewards/loyalty cards or passport.

Q: Why is identity monitoring important?

A: By proactively monitoring for fraud, Generali can help you detect and stop fraud before more damage is done. Our technology is predictive, meaning that Generali can detect when your identity is at an elevated risk for identity theft and then take the necessary precautions. Identity monitoring detects fraud at the point of application rather than waiting for it to show on your credit report. When suspicious activity is detected, you'll be alerted and can take immediate preventative measures to minimize damages.

Q: Why do I need to provide my card number?

A: Identity Theft Protection is provided free of charge to all US Mastercard cardholders. We ask for your card number to ensure you meet this criteria.

Q: What factors are taken into account when assessing my identity risk level?

A: There are a number of factors considered including the amount of activity with your personal information, known identity theft in your geographical region, as well as the number of outstanding alerts in your account that have not been cleared.

Q: What can I do to protect myself if my identity risk is elevated or high?

A: Review your dashboard for any outstanding alerts. If the activity is related to actions you took (i.e. new account opening), indicate that this was you. If you have any questions about the alerts or if the activity is not something that you initiated, contact our 24/7 customer service center for assistance. Some additional actions you can take include:

- Complete your identity monitoring profile by adding your IDs and accounts for monitoring
- Visit your Dashboard Resources area for articles and information about protecting yourself from identity theft
- Reset your passwords for your online accounts using complex passwords
- Review your social media sites to remove personally identifying information like your address, phone number, or date of birth and enhance your privacy settings
- Contact Generali's 24/7 customer service center for additional advice and assistance or call 1-866-805-7848

Q: How will you help me if I am a victim of identity theft or fraud?

A: This program is designed to help protect you from identity theft and provide full-service, hands-on assistance in the event of an incident. Studies have shown that the largest cost to victims of identity theft is lost time and stress associated with figuring out how to restore their identity, including replacing cards

and documents while communicating with creditors to dispute fraudulent activity. In the event of an incident, Generali will assign you with a personal case manager to help you resolve issues, saving you countless hours and reducing the stress associated with identity theft.

Q: Who / How do I contact if I am a victim of identity theft or fraud?

A: Generali's customer service representatives are available 24/7 to assist you. If you experience any problems with your account, use of the identity monitoring dashboard or receive an identity monitoring alert, please contact Generali at 1-866-805-7848 or email ldp@us.generaliglobalassistance.com.

Q: Are there any limitations and exclusions associated with the service?

A: The following limitations and exclusions apply:

- Generali does not guarantee that our intervention on your behalf will result in a particular outcome or that our efforts on your behalf will lead to a result satisfactory to you.
- Services do not include and Generali cannot assist you with thefts involving non-US bank accounts.
- Generali may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster, political instability or regulatory restrictions.
- Generali shall not be held responsible for failure to provide or for delay in providing services when such failure or delay is caused by conditions beyond Generali's control, including but not limited to labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disasters, acts of God or where rendering services is prohibited by local law or regulations.

Q: What does this service cost?

A: ID Theft Protection is provided free of charge to all US Mastercard cardholders.

Q: How do I change my personal information associated with my ID Theft account?

A: You can log in to your account and edit your personal information on the profile page.

Q: What if I forgot my password or username?

A: There is a password reset process that is secure and easy to use. Simply click forgot password, enter your username (the email address you used to enroll in your program) and Generali will send a link to reset your password to your email address. Once the process is complete, you will receive a password change confirmation email.

Q: Does the service work on a mobile device?

A: Yes, the identity monitoring dashboard is optimized to work on any browser-enabled smartphone, tablet or other mobile devices.

Q: How does Generali Global Assistance, Inc. (GGA) ensure that my personal data is secure?

A: GGA maintains multiple, redundant security measures at their physical facilities to protect against the loss, misuse or alteration of information that Generali collected from you at their site. Additionally, Generali employ perimeter and core security measures and devices to prevent information from being accessed electronically by any entity outside the GGA facility. All networks are designed with security in mind with regular vulnerability testing, intrusion detection and firewalls. All communication between user and Generali Global Assistance, Inc. or between Generali Global Assistance, Inc. and the partners is encrypted using TLS encryption. Additionally, sensitive data at rest is encrypted with 2048 bit encryption. All data centers used by GGA are PCI DSS compliant.

ABOUT BROWSERS AND DEVICES

Q: What browsers and devices are supported to manage my account?

A: Mastercard ID Theft Protection service is supported on the most recent releases of Internet Explorer, Firefox, Edge and Chrome on PC platforms and devices. It is also supported on the most recent releases of Safari, Firefox and Chrome on Mac platforms and devices.

Q: How do I access my information through my mobile device?

A: The portal was designed with a responsive design so that it will work on devices of varying size from an iPhone to iPads. To access the portal on your mobile device(s), simply type in the URL link in the browser

of your mobile device and click go to access the site. It will detect your mobile device and will adjust to the mobile layout. You can also save a shortcut on your mobile device home screen, so you can easily access it in the future without having to remember the URL link. To create a shortcut, please follow the following steps:

- **For iPhone**

- o Tap the Share button at the bottom of the screen. This will open a new menu option that includes an Add to Home Screen option. Tap on this icon to continue adding the website shortcut to your iPhone home screen. On the next page you can enter the name of your shortcut. When you are finished, tap "Add" to put the shortcut on your home screen. Once this is done the iPhone website shortcut will be on the home screen next to your apps.

- **For Android**

- o Launch Chrome for Android and open the website or web page you want to pin to your home screen. Tap the menu button and tap Add to home screen. Enter a name for the shortcut and then Chrome will add it to your home screen. Other popular Android browsers also offer this feature. For example, Firefox for Android can do this if you tap the menu button, tap the Page option, and tap Add to Home Screen.

ABOUT CELL PHONE PROTECTION BENEFITS

Q: What is Cell Phone Protection Benefit?

A: Cell Phone Protection provides reimbursement for Damage or Theft of a cellular phone if the previous month's cellular bill is paid using the eligible card and all terms and conditions are met.

Q: How do I activate coverage for the benefit?

A: You must charge your monthly cellular telephone bill with your covered card. You are eligible for coverage the first day of the calendar month following the payment of your cellular telephone bill with your covered card.

Q: What Phones Are Covered?

A: Pay your phone bill with you Covered Mastercard, and any phone associated with a number on that bill is eligible for coverage in the following month. It is recommended for you to set up auto pay with your card so that coverage is continuous.

Q: Are stolen phones covered?

A: Stolen phones are eligible for coverage if all terms and conditions are met. A police report must be filed within 48 hours of the theft. Phones stolen from a construction site or baggage (unless hand-carried under your or your traveling companion's supervision) or while under the care of a common carrier are not covered.

Q: Are lost phones covered?

A: Cellular phones that are lost or "Mysteriously Disappear" without evidence of a wrongful act are not eligible for coverage.

Q: Does it matter how I bought my phone?

A: It does not matter how the phone is purchased. For a phone to be covered it must be associated with a phone number on a covered phone bill.

Q: Will this insurance replace my phone?

A: No, this benefit will reimburse you for the value of your phone, or the cost to repair it up to the policy limits. You do not need to wait for the claim decision to replace or repair your phone; it will not impact the claim process.

Q: Is damage to my Screen covered?

A: Yes, if you have a scratch that is more than two inches long, the repair cost can be covered. Also any damage to the screen the makes the phone inoperable is also covered.

Q: Do I have to wait for approval before repairing my phone?

A: No, you may choose to repair your phone prior to the claims determination; however we cannot guarantee coverage until all supports are submitted.

Q: Do I have to wait for approval before replacing my stolen phone?

A: No, you may choose to replace your stolen phone prior to the claims determination; however we cannot guarantee coverage until all supports are submitted.

Q: When will I receive a decision on my claim?

A: A decision on your claim will be made within 7 days of receiving all of the required supports. Some of the required documentation includes:

- Your card statement reflecting the monthly Eligible Cellular Wireless Telephone payments for the month preceding the date the Eligible Cellular Wireless Telephone was Stolen or suffered damage;
- A copy of your current wireless service provider's billing statement;
- If a claim is due to damage, a copy of the repair estimate and photos of the damage;
- If the claim is due to theft, a copy of the police report filed within 48 hours of the theft; and
- Any other documentation or information reasonably requested by us to support the claim.

Q: How is the 12 month aggregate maximum \$ benefit, and 2 claim limit applied?

A: The 12 month aggregate limit is based on a 12 month look back from the time of the loss. So any claims in the past 12 months are counted toward the policies aggregate limits.

Q: How are the 12 month aggregate Limits applied when there are authorized users on the account in addition to the account holder?

A: The 12 month aggregate dollar and number of claim limit is applied to each Mastercard 16 digit card number.

Q: How does the benefit work if I also have insurance through my service provider?

A: Coverage is excess to any other applicable insurance or indemnity the Eligible Person may have.

Q: How does MC's Secondary Insurance Coverage apply?

1. If your only cell phone insurance is MC's plan, and no other insurance is available, then the MC plan is primary protection against loss, and claims will be paid up to the maximum limit after the per claim deductible.
2. If you have other insurance for the loss, MC's plan will pay only after that plan has paid.
3. If you have a replacement plan like Apple Care, MC's Plan may still pay as a secondary benefit:
 - a. If you have a covered loss with both Apple Care and MC's Plan, MC's Plan may still provide coverage. If you pay \$269 for a replacement phone from AppleCare, MC's plan would cover the cost, after applying the MC deductible. So if the MC plan has a \$50 deductible per claim, the MC plan would pay you \$219 (\$269 Apple Care phone replacement charge -\$50 MC Plan Deductible). This is assuming none of MC Plan Benefit limits have been reached and all of the policy terms and conditions are met.

ABOUT POSTMATES

Postmates is an on-demand delivery and pickup service. You can order online or in-app. They can deliver anything from food and coffee to alcohol. World cardholders are eligible for \$5 off every order of \$25 or more when purchases are made with a World Mastercard (not including taxes, delivery fees, and tips).

Q: Where can I go to learn more about the offer?

A: Please visit <http://www.postmates.com/Mastercard-world> to get more information about the benefit, as well as the most up to date terms and conditions

Q: How do I use Postmates?

A: You can use Postmates via the mobile app (iOS and Android) or go online to request a delivery from applicable merchants in your city. In order to be eligible for the offer, you would need to have an account with Postmates. Create an account on Postmates website, or in app, and add your World Mastercard to your payment. You must have pay with your World Mastercard to receive the discount.

If you already have an account, make sure to save your World Mastercard under 'Payments'. Once you've added your card on file, you can search for restaurants you can order from by inputting your location, or inputting a specific restaurant name or cuisine in the search bar. Once you've located the restaurant or store from which you would like to order, add the items you want to your cart, use your World Mastercard that you've saved for your account, and hit "Get It Now".

Q: If I have another Postmates promo code, would I still get the \$5 off?

A: If your total (excluding taxes, delivery fees and tips) after the discount from your promo code is greater than \$25, you are still eligible for the \$5 off offer.

Q: What is Postmates Blitz pricing?

A: Blitz price is a temporary increase in delivery fee when demand for deliveries exceeds the supply of couriers online. You will always be notified when Blitz Pricing is activated during checkout, and you will have the option to participate at a higher price or order later when demand has decreased.

Q: Does the offer apply to Blitz Pricing?

A: Since Blitz Pricing is a temporary increase in the delivery fee, Blitz price does not count towards the \$25.

Q: Is Postmates available where I live?

A: You can check the full list of cities Postmates operates in by going to: <https://postmates.com/delivery-near-me>

Q: Is there a cost to me to take advantage of this offer?

A: No, this is a free benefit to World Mastercard cardholders

Q: How do I know if I got my discount or credits?

A: If you use the World Mastercard, Postmates will notify you of the benefit and you will automatically receive \$5 discount for an order greater than \$25 at checkout. This will be automatically applied, and you will be able to see the \$5 discount applied on your total amount.

Q: Can I use my mobile wallet (i.e. Google Pay, Apple Pay, etc.) and still get the benefit?

A: Cardholders using mobile wallets, excluding PayPal and Venmo, with a loaded World Mastercard will be eligible to receive the benefit; however, you will not see the \$5 discount applied until a Postmates actually picks up your order.

Q: I don't see / didn't get my discount

A: Please contact Postmates. Once you log in to your Postmates account, click on 'Support' in-app or 'Help Center on the web-based version'. You can email Postmates through the Help center.

Q: The website / app isn't working & general complains about an experience

A: Please contact Postmates. Once you log in to your Postmates account in-app, click on 'Support'. On the web-based version, click on 'Help Center'. You can contact them specific to orders, or email Postmates through the Help center for other issues

ABOUT SHOPRUNNER

ShopRunner is an online shipping service that helps its members save both time and money. ShopRunner members receive unlimited complimentary two-day shipping and free return shipping on every purchase made with ShopRunner at over a hundred stores including clothing, shoes, beauty, electronics, home and gifts. World cardholders are eligible for a free ShopRunner membership.

Q: How do I take advantage of this offer?

A: If you are a World cardholder, you can go to either shoprunner.com/Mastercard or shoprunner.com and click the Mastercard button and register with your full 16 digit card number, and create an account. Once you are logged in to your account, you can shop at participating merchants directly from the merchant site, or from the ShopRunner mobile app (iPhone and iPad only), and the free shipping benefit would be applied, provided the item is eligible for free shipping.

Q: How does ShopRunner work?

A: Just go to any of the ShopRunner participating stores and look for the ShopRunner logo on the product page. Make sure you are logged into your ShopRunner account and select free 2-day shipping on the shipping options page.

Q: Where can I shop with my ShopRunner Membership?

A: ShopRunner is always adding new stores to the ShopRunner family. To see the most up to date list of current retailers go to www.shoprunner.com/stores

Q: Does ShopRunner ship to my address/state?

A: ShopRunner only ships to physical addresses in the United States, including, in most cases, Alaska, Hawaii and Puerto Rico. Please note that 2-day shipping to non-contiguous states, such as Alaska, Hawaii and Puerto Rico, may not be available depending on the merchants you are shopping with. Any shipment to a PO Box, APO/FPO/DPO or international address is excluded from the ShopRunner program.

Q: How do I know what items are ShopRunner eligible?

A: Items found on ShopRunner.com are almost always eligible. When shopping at partner retailer sites, look for any item with the ShopRunner logo on the product page. Not all retailer's products are ShopRunner eligible due to reasons such as the product's shape, size or weight, and on some retailer websites a cart must have a minimum purchase amount in order to be eligible for ShopRunner free 2-day shipping. On those sites the cart must exceed the minimum purchase amount in order for any items to be eligible for ShopRunner shipping.

Q: Is there a cost to me to take advantage of this offer?

A: No, this is a free benefit to World cardholders. You never have to pay the \$79 membership fee you simply enjoy free 2-day shipping.

Q: Can you tell me about the ShopRunner mobile app and how I can access it?

A: ShopRunner offers a free mobile app for the iPhone and iPad. The mobile app allows you to shop at retailer stores all in one place, and receive free 2-day shipping and free return shipping on eligible purchases.

To download the ShopRunner app you can visit this link:

<https://itunes.apple.com/us/app/shoprunner/id573010638>

OR

Go to the App Store on your iPhone or iPad

Within the app click the magnifying glass to search for ShopRunner

Download the ShopRunner app for free and start getting 2-day shipping

Q: How quickly do my items arrive?

A: Please allow two full business days for the order to arrive after it has been processed. Orders are processed Monday through Friday, typically in the early morning or afternoon. Our retail partners have different cut off times and we recommend visiting their shipping pages for more information on their exact cut off times.

Note: If an item is out-of-stock, personalized or customized it may delay delivery time.

Q: Do I need to pay for my ShopRunner purchase with my Mastercard?

A: Yes, you do need to pay for your ShopRunner purchases with your Mastercard in order to be eligible for the benefit.

ABOUT ONEFINESTAY

onefinestay provides access to thousands of high-end rental homes and villas around the world. World Mastercard Credit Cardholders receive a 10% discount on all onefinestay bookings.

Q: How do I take advantage of this offer?

A: You have two ways to take advantage of the Mastercard 10% discount at onefinestay. 1) Go to onefinestay.com/Mastercard. 2) Call onefinestay directly at 1-855-553-4954 or I can transfer you to the onefinestay concierge. Not all properties can be booked online, so we recommend calling the agents for reservations, as they will also assist you with more details around neighborhoods and specific homes. Just mention Mastercard and promo code MC10.

Q: What is the 10% discount promo code?

A: It is MC10.

Q: I forgot to apply the discount code during checkout. Can it be applied retroactively?

A: Yes, it can be applied retroactively any time prior to the stay. I will transfer you to onefinestay concierge who can help you.

Q: How do I know if I am eligible for this offer?

A: If you are a Mastercard World cardholder, you are eligible for the 10% discount at onefinestay.

Q: Is there a cost to me to take advantage of this offer?

A: No, this is a free benefit to Mastercard World cardholders

Q: Do I need to pay for my onefinestay reservation with my Mastercard

A: Yes, you do need to pay for your onefinestay reservation with your Mastercard in order to be eligible for the 10% discount at onefinestay.