

MasterCard Guide to Benefits for Debit Cardholders

Important information. Please read and save.

This Guide to benefits contains detailed information about insurance, retail protection and travel services you can access as a debit cardholder. These programs and coverages apply to retail purchases and travel made on or after January 1, 2014. This Guide supersedes any guide or program description you may have received earlier.

To file a claim or for more information on any of these services, call the MasterCard Assistance Center at a **1-800-MC-ASSIST**, or en Español: 1-800-633-4466.

"Card" refers to MasterCard® card and "Cardholder" refers to MasterCard® cardholder.

Key Terms

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Throughout this document, "You" and "Your" refer to the **cardholder**.

Cardholder means the person who has been issued an account by Community Bank for the **covered card**.

Identity Theft Resolution Services

What are Personal Identity Theft Resolution Services?

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

Who is eligible for this coverage?

To be eligible for the coverage, you must be a valid MasterCard cardholder issued by a U.S. financial institution.

How can I access these services?

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

What are the services provided?

- Services provided are on a 24-hour basis, 365 days year, which include:
- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Assistance in notifying all three major credit reporting agencies to place an alert on the cardholder's credit report if needed or desired.
- Assistance in obtaining a copy of the cardholder's credit report from the three major credit reporting agencies.
- Assisting the cardholder with debit card replacement.
- Educating the cardholder on how Identity Theft can occur and or protective measures to avoid future occurrences.
- Providing the cardholder with the Identity Theft Resolution Kit.
- Providing the cardholder with sample letters for use in cancelling checks, ATM cards, and other accounts.

Is there a charge for these services?

No, these services are provided to you at no extra cost.

When are 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 that event and deemed you are responsible for 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 Personal Identity Theft services

This service applies to you, the named **Community Bank** 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, CSIdentity Corporation, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible **Community Bank** 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 service provided to eligible **Community Bank** cardholders, you will be notified within 30-120 days before the expiration of the service

MasterCard Global 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 MC ASSIST**.

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 without Issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-307-7309.

When out of the 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 . . .	800-120-113	Mexico	001-800-307-7309
Austria	800-21-8235	Netherlands	0800-022-5821
France	0800-90-1387	Poland	0-0800-111-1211
Germany	0800-819-1040	Portugal	800-8-11-272
Hungary	06800-12517	Spain	900-97-1231
Ireland	1-800-55-7378	United Kingdom	0800-96-4767
Italy	800-870-866	Virgin Islands	1-800-307-730

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at www.mastercard.com or call in 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-MC-ASSIST** 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 Web site at 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) and before you travel please notify your Financial Institution prior to leaving the country.