

weather reports, health precautions, immunizations, and required passport visas. *NOTE: All costs are your responsibility.*

**Program Provisions for Travel & Emergency Services:**

The Benefit described in this Guide to Benefit will not apply to Visa cardholders whose accounts have been suspended or cancelled. The terms and conditions contained in this Guide to Benefit may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide to Benefit mailings, statement inserts, or statement messages.

For general questions regarding this benefit, call the Benefit Administrator at 1-800-992-6029. If you are outside the United States, call collect at 804-673-1675.

FORM #VTEAS – 2010 (Stand 04/11)

**Visa Emergency Cash and Card Replacement when and where you need it.**

**For your convenience anywhere in the world, Visa cardholders are provided with worldwide emergency card replacement and cash advances, available 24 hours a day, 365 days a year. We will work with you to arrange direct delivery or a convenient location for you to pick up your replacement card or emergency cash transferred from your available funds.**

**North American Delivery Within 24 hours  
International Delivery Within 1 business day**

**This valuable benefit is a standard  
feature of your Visa .  
1-800-992-6029  
or 0-804-673-1675 (collect)**

TFCU 08/12



**MAILING ADDRESS**

P.O. Box 5011  
Visalia, CA. 93278-5011

**VISALIA OFFICES**

2300 W. Whitendale Ave.  
Visalia, CA 93277  
5222 W. Cypress Ave.  
Visalia, CA 93277

Open: Monday - Thursday 9:00 to 5:30  
Friday 9:00 to 6:00

Drive-up Hours: 8:30 to 6:00 (at Whitendale only)

Phone: (559) 732-8892  
Loan Info: (559) 737-5777  
TellerPhone (559) 737-5722  
FAX: (559) 737-5787

**PORTERVILLE OFFICE**

1389 W. Henderson Ave.  
Porterville, CA 93257

Open: Monday - Thursday 9:00 to 5:30  
Friday 9:00 to 6:00

Phone: (559) 784-8892  
Loan Info: (559) 737-5777  
TellerPhone (559) 781-8643  
FAX: (559) 784-5807

**TULARE OFFICE**

1233 E. Prosperity Ave.  
Tulare, CA 93274

Open: Monday - Thursday 9:00 to 5:30  
Friday 9:00 to 6:00

Phone: (559) 685-8892  
Loan Info: (559) 737-5777  
TellerPhone (559) 737-5722  
FAX: (559) 687-1968



**VISA®**



**Travel & Emergency  
Assistance Services**

**Platinum, Secure, & Classic Visa  
PROGRAM DESCRIPTION**

*April 2011*

This Guide to Benefit describes the benefit in effect as of 4/1/11. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the date your financial institution enrolled your account in benefit.



## What is Travel And Emergency Assistance Services?

*Help when you don't know where to turn.* You can count on a wide range of Visa emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year.

*We will make every reasonable effort to respond when you have an emergency - even if you need assistance beyond the services listed here.* Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

## Who is eligible for Travel Emergency Assistance?

You, your spouse, and your children (provided the children are dependents under 22 years old) may all take advantage of these special emergency services.

## How do I get these services?

They're as close as the nearest phone. You simply call the Benefit Administrator at 1-800-992-6029 any hour of the day or night. If you are outside the U.S., call collect at 804-673-1675.

## Is there a charge for these services?

No. Visa Travel and Emergency Assistance Services are available to eligible Visa cardholders at no additional charge.

**Please note: Visa 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.**

## What are the specific services and what do they

## provide?

Visa Travel & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

**Emergency Message Services** can record and relay emergency messages for travelers, immediate family members, or business associates. *Note: Visa 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.*

**Medical Referral Assistance** provides medical referral, monitoring, and follow-up. The Benefit Administrator can give you names of 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 Visa or personal account. *NOTE: All costs are your responsibility.*

**Legal Referral Assistance** can arrange contact with English-speaking attorneys, and with U.S. embassies or consulates if detained by local authorities, have a car accident, or need legal assistance. In addition, the Benefit Administrator can coordinate bail payment from your Visa or personal account. The Administrator can also follow up to make sure bail has been properly handled.

*NOTE: 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 even includes arranging

to bring your young children home and staying in contact with family members or employers. In the case of a death, the Benefit Administrator can make arrangements for returning the remains of the deceased home.

*NOTE: All costs are your responsibility.*

**Emergency Ticket Replacement** helps you with the carrier's lost ticket reimbursement procedures if you should lose your ticket, and can arrange delivery of a replacement ticket to you. *NOTE: 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. The Benefit Administrator can also arrange a cash advance with your Visa issuing bank. *However, you are responsible for the cost of any replacement items shipped to you.*

**Emergency Translation Service** provides telephone assistance in all major languages and helps find local interpreters, if available, when you need more extensive assistance. *NOTE: All costs are your responsibility.*

**Prescription Assistance and Valuable Document Delivery Arrangements** can help you get prescriptions filled or replaced, subject to local laws, and can even arrange pickup and delivery of prescriptions filled for you at local or nearby pharmacies. It can also help transport critical documents which you may have left at home or elsewhere. *NOTE: All costs are your responsibility.*

**Pre-Trip Assistance** can give you information on your destination before you leave—information such as ATM locations, currency exchange rates,