



YOUR NEW MASTERCARD® BENEFITS



Terms & Conditions

The descriptions of the listed enhancements are summaries only. Benefits may vary depending on card type and issuer. Certain exclusions, limitations and additional terms and conditions apply. See the executed contract or insurance policy with the enhancement provider for complete terms and conditions. Benefits and Service Providers are subject to change by Mastercard.

*Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by New Hampshire Insurance Company, an AIG company. Policy provides secondary coverage only.

**To bring you this benefit, Mastercard has partnered with CSID®, an industry leader in identity protection and fraud detection. CSID is a registered trademark of CSIIdentity Corporation.

***Benefits are subject to terms, conditions and limitations, including limitations on the amount of coverage. Coverage is provided by AIG WarrantyGuard, Inc., an AIG company. Policy provides secondary coverage only.

****Insurance is underwritten by Federal Insurance Company. Certain terms, conditions, or exclusions may be different where required by state law. Please refer to your Guide to Benefits for complete details.



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Inventory #135671100



YOUR NEW MASTERCARD® IS PACKED WITH PERKS

Cellular Wireless Telephone Protection: Coverage in the event your covered cell phone is stolen or damaged. The monthly bill associated with the phone must be paid with the Garden Savings covered card for coverage to be effective. For more information about the coverage you may be eligible to receive, call 1-800-MASTERCARD (627-8372). To file a claim online, go to mycardbenefits.com.* Benefits are subject to limitations in coverage; please reference the Guide to Benefits.

Mastercard AirportConcierge™: Available 24/7/365 at hundreds of destinations worldwide, cardholders that request this service receive access to preferred rates for a personal, dedicated Meet and Greet agent to escort them through the airport on departure, arrival and/or any connecting flights. There are also certain airports where customers can be expedited through the security and/or the immigration process.

Mastercard Global Emergency Services: Provides 24 hour a day, seven day a week customer service assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, Emergency Cash Advance, as well as assistance with locating ATMs and help with account-related questions. Issuers are responsible for associated service and telecom fees.

Mastercard ID Theft Protection™: If someone steals your identity, Identity Theft Resolution Services helps you restore your identity. Full service restoration can help you reduce the personal time required to resolve the situation and can help eliminate out-of-pocket expenses. Also included is Mastercard Identity Theft Alerts®, a service provided at no charge offered only by Garden Savings Mastercard. You are alerted if the service detects that your personal information is being bought or sold online. To learn more about Mastercard Identity Theft Alerts call 1-800-MASTERCARD (627-8372).**

MasterRental® Collision Damage Waiver: Relax, you're covered for damages (physical damage and theft) to a rental vehicle when you decline the car rental company's collision damage waiver insurance and your Garden Savings Mastercard is used to initiate and pay for the entire rental transaction. For more information about the coverage you may be eligible to receive, call 1-800-MASTERCARD (627-8372). To file a claim online, go to mycardbenefits.com*** Benefits are subject to limitations in coverage; please reference the Guide to Benefits.

Medical Evacuation: Provides coverage for certain expenses resulting from accidental injury, illness or disease during the course of the cardholder's trip, if the injury or illness necessitates medical evacuation and/or repatriation of the cardholder. Coverage is available up to \$100,000. This is only an insurance benefit.

Priceless Cities Offers & Experiences: Offers Mastercard cardholders the opportunity to engage in exclusive, once-in-a-lifetime experiences with the people they love in the cities where they live and travel.

Price Drop Protection: Should you find a lower price for an eligible new item within 120 days from the date of purchase using your Garden Savings Mastercard, you may be reimbursed for the price difference. For more information about the coverage you may be eligible to receive, call 1-800-MASTERCARD (627-8372). To file a claim online, go to mycardbenefits.com*** Benefits are subject to limitations in coverage; please reference the Guide to Benefits.



Travel Accident Insurance with Baggage Delay: Cardholders their Spouse or Dependent Children are covered for Accidental Death & Dismemberment Insurance while 1) riding as a passenger in or entering or exiting any Common Carrier; or 2) at the airport, terminal or station, at the beginning or end of a covered trip. To be eligible the entire cost of the Common Carrier passenger fare, less redeemable certificates, vouchers, or coupons, must be charged to your Garden Savings Mastercard. Included on covered travel is Baggage Delay Insurance. Baggage Delay reimburses expenses incurred for emergency purchases of essential items such as toiletries and clothing if a covered person's baggage is delayed 4 hours or more while traveling on a covered trip. To file a claim please call 1-800-MASTERCARD (627-8372).****

Travel Assistance Services: Arranges emergency roadside assistance and provides pre-trip destination information such as visa/passport requirements, immunization, and help with lost / stolen travel documents and luggage. Also provided are referrals to a network of physicians, arranging hospital transfers, and referrals to attorneys, local embassies and consulates, if you are traveling.

Trip Cancellation & Trip Interruption: Reimbursement for the nonrefundable payments to or the costs to return home early with a common carrier if a covered trip is cancelled or interrupted due to a covered loss. Covered losses may include inclement weather or sudden illness or injury to you, your spouse, a travel companion, or an eligible dependent. The entire cost of the trip must be paid with the Garden Savings covered card. For more information about the coverage you may be eligible to receive, call 1-800-MASTERCARD (627-8372). To file a claim online, go to mycardbenefits.com.* Benefits are subject to limitations in coverage; please reference the Guide to Benefits.

Zero Liability: Mastercard cardholders pay only for the purchases they have authorized on their US issued Mastercard card and won't be held liable in the event of any unauthorized purchases. Zero Liability applies to purchases made in the store, over the telephone, online, or via a mobile device and ATM transactions. Cardholders should not be held responsible for unauthorized transactions if they have used reasonable care in protecting the card from loss or theft; and promptly reported loss or theft to their financial institution.

Terms & Conditions may apply as outlined on back cover.