



Your Guide to Benefit describes the benefit in effect as of 01/01/2021. 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 Accident Insurance Description of Coverage
Principal Sum: \$100,000**

THIS IS AN ACCIDENTAL DEATH AND DISMEMBERMENT ONLY POLICY AND DOES NOT PAY BENEFITS FOR LOSS FROM SICKNESS

This Description of Coverage is provided to all eligible Radiant Credit Union cardholders and replaces any and all Descriptions of Coverage previously issued to the insured with respect to insurance described herein.

Eligibility and Period of Coverage

As a **Radiant Credit Union** cardholder, you are covered beginning on 01/01/2021 or the date your credit card is issued, whichever is later.

You and your dependents* become covered automatically when the entire Common Carrier fare is charged to your covered **Radiant Credit Union** Secured or HELOC card account (“Covered Person”). It is not necessary to notify the financial institution, the Insurance Company, or the Plan Administrator when tickets are purchased. Coverage ends when the policy is terminated.

* Your spouse, unmarried dependent child(ren), under age 19 (25 if a full-time student). No age limit for incapacitated child. Incapacitated child means a child incapable of self-sustaining employment by reason of mental retardation or physical handicap, and chiefly dependent on you for support and maintenance. Dependent child(ren) receive fifty percent (50%) of your benefit amount.

Benefits

Subject to the terms and conditions, if a Covered Person’s accidental bodily Injury occurs while on a Covered Trip and results in any of the following Losses within one (1) year after the date of the accident, the Insurance Company will pay the following percentage of the Principal Sum for accidental Loss of:

Life.....	100%
Both hands or both feet.....	100%
Sight of both eyes.....	100%
One hand and one foot.....	100%
Speech and hearing.....	100%
One hand or one foot and the sight of one eye.....	100%
One hand or one foot.....	50%
Sight of one eye.....	50%
Speech or hearing.....	50%
Thumb and index finger on the same hand.....	25%

In no event will multiple charge cards obligate the Insurance Company in excess of the stated benefit for any one Loss sustained by a Covered Person as a result of any one accident. The maximum amount payable for all Losses due to the same accident is the Principal Sum.

Definitions

Loss means actual severance through or above the wrist or ankle joints with regard to hands and feet; entire and irrevocable loss of sight, speech or hearing; actual severance through or above the metacarpophalangeal joints with regard to thumb and index fingers. The life benefit provides coverage in the event of a Covered Person's death. If a Covered Person's body has not been found within one (1) year of disappearance, stranding, sinking, or wreckage of any Common Carrier in which the Covered Person was covered as a passenger, then it shall be presumed, subject to all other provisions and conditions of this coverage, the Covered Person suffered loss of life.

Injury means bodily injury or injuries, sustained by the insured person which are the direct cause of Loss, independent of disease cause of Loss, independent of disease or bodily infirmity, and occurring while the Covered Person is covered under this policy, while the insurance is in force.

Covered Trip means a trip (a) while the Covered Person is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member and (b) charged to your **Radiant Credit Union** Secured or HELOC card; and (c) that begins and ends at the places designated on the ticket purchased for the trip. Covered Trip will also include travel on a Common Carrier (excluding aircraft), directly to, from, or at any Common Carrier terminal, which travel immediately precedes departure to or follows arrival at the destination designated on the ticket purchased for the Covered Trip.

Common Carrier means any scheduled airline, land, or water conveyance licensed for transportation of passengers for hire.

Exclusions: No payment will be made for any Loss that occurs in connection with, or is the result of: (a) suicide, attempted suicide, or intentionally self-inflicted injury; (b) any sickness or disease; (c) travel or flight on any kind of aircraft or Common Carrier except as a fare-paying passenger in an aircraft or on a Common Carrier operated on a regular schedule for passenger service over an established route; or (d) war or act of war, whether declared or undeclared.

Beneficiary: Benefit for Loss of life is payable to your estate, or to the beneficiary designated in writing by you. All other benefits are payable to you.

Notice of Claim: Written notice of claim, including your name and reference to **Radiant Credit Union** Secured or HELOC card program should be mailed to the Plan Administrator within twenty (20) days of a covered Loss or as soon as reasonably possible. The Plan Administrator will send the claimant forms for filing proof of Loss.

The Cost: This travel insurance is purchased for you by your financial institution.

Description of Coverage: This description of coverage details material facts about a Travel Accident Insurance Policy which has been established for you and is underwritten by Virginia Surety Company, Inc. Please read this description carefully. All provisions of the plan are in the master policy form number, VSC-VCC-01 (2/00). Any difference between the policy and this description will be settled according to the provisions of the policy.

Questions: Answers to specific questions can be obtained by writing to the **Plan Administrator:**

cbsi Card Benefit Services
550 Mamaroneck Avenue, Suite 309
Harrison, NY 10528

Underwritten by:

Virginia Surety Company, Inc.
175 West Jackson Blvd.
Chicago, IL 60604

Additional Provisions for Travel Accident Insurance

Travel Accident Insurance is provided under a master policy of insurance issued by Virginia Surety Company, Inc. (herein referred to as Company). We reserve the right to change the benefits and features of all these programs.

The financial institution or the Company can cancel or choose not to renew the Insurance coverages for all Insureds. If this happens, the financial institution will notify the accountholder at least 30 days in advance of the expiration of the policy. Such notices need not be given if substantially similar replacement coverage takes effect without interruption and is provided by the same insurer. Insurance benefits will still apply to Covered Trips commenced prior to the date of such cancellation or non-renewal, provided all other terms and conditions of coverage are met. Travel Accident Insurance does not apply if your **Radiant Credit Union** Secured or HELOC privileges have been suspended or cancelled. However, insurance benefits will still apply to Covered Trips commenced prior to the date that your account is suspended or cancelled provided all other terms and conditions of coverage are met.

Coverage will be void if, at any time, the accountholder has concealed or misrepresented any material fact or circumstance concerning this coverage or the subject thereof or the accountholder's interest herein, or in the case of any fraud or false swearing by the Insured relating thereto. No person or entity other than the accountholder shall have any legal or equitable right, remedy, or claim for insurance proceeds and/or damages under or arising out of this coverage.

No action at law or in equity shall be brought to recover on this coverage prior to the expiration of sixty (60) days after proof of Loss has been furnished in accordance with the requirements of this Description of Coverage.

The Company, at its expense, has the right to have you examined as often as reasonably necessary while a claim is pending. The Company may also have an autopsy made unless prohibited by law.

State Amendments

For Illinois Residents Only: The following statement is added: If a Covered Person recovers expenses for sickness or injury that occurred due to the negligence of a third party, the Company has the right to first reimbursement for all benefits the Company paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the Covered Person, the Covered Person's parents if the Covered Person is a minor, or the Covered Person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability.

ADD (10/07)



Your Guide to Benefit describes the benefit in effect as of 4/1/17. 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.

Baggage Delay Reimbursement

Sometimes it happens that You land at Your scheduled destination only to find that Your Checked Baggage has taken a detour and its arrival is delayed. While You can likely go without most of Your belongings, if Your baggage was carrying any essential items, You may need to replace them while You wait for Your bag to arrive.

Baggage Delay Reimbursement can provide reimbursement for essential items You may need while on a Covered Trip and at a destination other than Your location of permanent residence. The maximum benefit is one hundred dollars (\$100.00) per day up to a maximum of three (3) days or a total of three hundred dollars (\$300.00). These maximums apply to You and to each of Your Immediate Family Member whose ticket was purchased with Your covered Account and/or rewards program associated with Your covered Account.

When does it apply?

The Baggage Delay Reimbursement benefit applies if Your Checked Baggage and the personal property contained therein is delayed or misdirected by the Common Carrier for more than four (4) hours from the time You have arrived at the destination printed on Your ticket. To be eligible for this coverage, You need to purchase either a portion or the entire cost of the Covered Trip with Your covered Account and/or rewards program associated with Your covered Account.

You are eligible for this benefit if You are a cardholder of covered card issued in the United States.

This benefit is supplemental to and excess of any valid and collectible insurance or other reimbursement. This benefit will reimburse the excess amount once all other reimbursement has been exhausted up to the limit of liability.

What items are *not* covered?

- Business Items, cellular telephones, or art objects
- Contact lenses, eyeglasses, sunglasses, hearing aids, artificial teeth, dental bridges, and prosthetic limbs
- Items not contained in delayed Checked Baggage
- Loss resulting from abuse, fraud, or hostilities of any kind (including but not limited to, war, invasion, rebellion, or insurrection)
- Losses arising from confiscation or expropriation by any government or public authority or detention by customs or other officials
- Money, securities, credit or debit cards, checks, and travelers checks
- Property shipped as freight or shipped prior to the Covered Trip departure date
- Tickets, documents (travel or otherwise), keys, coins, deeds, bullion, stamps, rugs and carpets, animals, cameras, electronic equipment, sporting equipment, and household furniture

How to file a Baggage Delay Reimbursement claim

1. After Your Checked Baggage has been delayed for more than four (4) hours You should immediately notify the Common Carrier to begin the Common Carrier's claim process.

2. Notify the Benefits Administrator within twenty (20) days of the date Your Checked Baggage was delayed while on a Covered Trip at **1-877-257-8152, or call collect outside the U.S. at 1-804-281-5790**. The Benefits Administrator will answer Your questions and send You a claim form.
3. Return the completed claim form and the requested documentation below within ninety (90) days from the date the Checked Baggage was delayed to the address provided by the Benefit Administrator.

Please submit the following documents:

- The completed signed claim form
- A copy of Your monthly billing statement or the travel itinerary (showing the last four [4] digits of the Account number) confirming the Common Carrier ticket was charged to the covered Account and/or rewards program associated with Your covered Account
- If more than one method of payment was used, please provide documentation as to additional currency, voucher, points or any other payment method utilized
- Proof of ticketing by the Common Carrier, including, but not limited to, itinerary, boarding pass, or used ticket stub
- A copy of the check, settlement, denial, or explanation of coverage issued by the Common Carrier together with a copy of the Common Carrier's completed claim form, and a copy of the Checked Baggage claim check
- Receipts for essential items purchased while baggage was delayed
- A copy of Your insurance declaration page or documentation of settlement of the delay (if applicable)
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

For faster filing, or to learn more about Baggage Delay Reimbursement visit www.eclaimsline.com

Definitions

Account means Your credit or debit card Accounts.

Business Items means items that are used in the purchase, sale, production, promotion, or distribution of goods or services (including, but not limited to, manuals, computers and their accessories, software, data, facsimile, samples, collateral materials, etc.).

Checked Baggage means suitcases or other containers specifically designed for carrying personal belongings, for which a claim check has been issued to You by a Common Carrier.

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

Covered Trip means a Trip (a) while the eligible cardholder is riding on a Common Carrier as a passenger and not as a pilot, operator, or crew member; (b) charged to Your eligible Account and/or with rewards programs earned on Your covered Account; and (c) that begins and ends at the places designated on the ticket purchased for the Trip.

Eligible Person means a cardholder who pays for their Covered Trip by using their eligible Account and/or rewards programs associated with their covered Account.

Immediate Family Member means Your Spouse or legally dependent children under age eighteen (18) [twenty-five (25) if enrolled as a full-time student at an accredited university].

Spouse means domestic partner which is a person who is at least 18 years of age and who during the last twelve months: 1) has been in a committed relationship with the cardholder; (2) has been the cardholder's sole spousal equivalent; (3) has resided in the same household as the cardholder; and (4) has been jointly responsible with the cardholder for each other's financial obligations and who intends to continue the relationship as stated above indefinitely.

You or Your means an Eligible Person or Your Immediate Family Members who charged their Covered Trip to Your eligible Account and/or rewards programs associated with Your covered Account.

Additional provisions for Baggage Delay Reimbursement

- Signed or pinned transactions are covered as long as You use Your eligible card to secure the transaction.
- You shall do all things reasonable to avoid or diminish any loss covered by this benefit. This provision will not be unreasonably applied to avoid claims.
- If You make any claim knowing it to be false or fraudulent in any respect, no coverage shall exist for such claim, and Your benefit may be cancelled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact.
- No legal action for a claim may be brought against the Provider until sixty (60) days after the Provider receives Proof of Loss. No legal action against the Provider may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against the Provider unless all the terms of the Guide to Benefits have been complied with fully.
- 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 will not apply to cardholders whose Accounts have been suspended or cancelled.
- Termination dates may vary by financial institutions. Your financial institution can cancel or non-renew the benefits for cardholders, and if they do, they will notify You at least thirty (30) days in advance. Indemnity Insurance Company of North America ("Provider") is the underwriter of these benefits and is solely responsible for its administration and claims. The Benefit Administrator provides services on behalf of the Provider.
- After the Benefit Administrator has paid Your claim, all Your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of the payment made to You. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.
- This benefit does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the provision of insurance, including, but not limited to, the payment of claims.

FORM #DEL BAG – 2017 (Stand 4/17)

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For more information about the benefit described in this guide, call the Benefit Administrator at 1-877-257-8152, or call collect outside the U.S. at 1-804-281-5790.



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 included¹
- 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 non-emergency 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.

1-800-847-2869 ~ it's that easy!

Note: Customers must pay 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.

¹Any 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 Radiant 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 Radiant 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.



NortonLifeLock™

Identity theft continues to evolve and so do NortonLifeLock™ solutions

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly.

The dark web is continuously patrolled for information that may belong to you, and you're notified if it's found. Should large-scale data breaches occur, NortonLifeLock will keep you informed.

To help detect credit fraud, key changes to your credit file are monitored with One-Bureau Credit Monitoring.¹ And if your wallet is stolen, you'll receive guidance to help cancel or replace credit cards, insurance identification and other key documents.

Should you do become a victim of identity theft, a U.S.-based Identity Restoration Specialist will help guide you on the next steps to take to help resolve the issue.

As a Visa cardholder, you will also have access to special discounts on other NortonLifeLock™ products.

Existing NortonLifeLock™ ID theft protection members – contact NortonLifeLock (1-866-228-2261) to discuss your needs if you are interested in ID Navigator Powered by NortonLifeLock.

To confirm eligibility, visit www.cardbenefitidprotect.com. Once verified, you will be redirected to the offer page on Norton.com where ID Navigator enrollment is available.

Smart tools to help against the evolving threat of identity theft

How ID Navigator Powered by NortonLifeLock can help provide you with greater peace of mind:

- **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 replaced 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** US-based Identity Restoration Specialists are available Monday to Friday 6a.m. – 5p.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 features such as the LifeLock Million Dollar Protection™ Package.

• **US-based Member Services & Support** is available Monday to Friday 6 a.m. – 6 p.m. PST; and Saturday 7 a.m. – 1 p.m. PST.

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.

Below you will find answers to questions about the benefit:

Q: How is the personal data I enter for Dark Web Monitoring stored and managed? How do I know my personal data shared with NortonLifeLock is secure?

A: Your personal data is stored and managed by an advanced secure cloud database which is encrypted and protected with multiple layers of security measures.

Q: How can I be sure the personal data I enter for Dark Web Monitoring is not used or sold by NortonLifeLock employees?

A: Any personal data you provide is encrypted. Only a few selected employees, who undergo training on how to handle personal data can access it. These employees must provide their own unique credentials every time they access personal data and are subject to monitoring by our Information Security and Compliance team. See the NortonLifeLock™ [Global Privacy Statement](#) for additional details.

Q: Can NortonLifeLock remove my personal data from the dark web?

A: Unfortunately no. The content on the dark web is not centralized and is owned by many different (usually anonymous) owners. Only the owner of the content could remove or modify the content.

Q: How does NortonLifeLock help if I receive a Dark Web Monitoring notification?

A: Within the notifications, advice is provided on next steps you can take to help protect your personal data, and when available, it will include links to additional resources. If you have additional questions, go to support.norton.com.

Q: How does NortonLifeLock help if my personal data was leaked in a data breach?

A: Notifications are sent that provide best practices and suggested next steps you can take to help protect your personal data at support.norton.com

Q: How do I enroll? What information will I need to provide?

A: Visa cardholders should visit www.cardbenefitidprotect.com, and complete the eligibility verification. Once verified, cardholders will be redirected to the offer page on Norton.com where ID Navigator enrollment is available. Enrollment in ID Navigator will require first name, last name, SSN, date of birth, address, phone number, and email address.

Q: What are some common triggers for dark web, credit, and data breach notifications?

A: Your personal information being detected on the dark web, a hard credit check, or an update to your credit file are a few examples. Data breach notifications are sent regarding large data breaches that may impact consumers

Q: I received an alert. What do I do next?

A: Each alert will include information about next steps. Specifics vary by type of alert.



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With the RADIANT PLATINUM VISA CREDIT CARD enroll to enjoy 1 month of free Shipt membership, then 3 months of membership at 50% off, with free delivery on orders \$35+.* Get groceries, household essentials, and more delivered in as soon as 1 hour.

From stores like Bed Bath and Beyond, CVS, and Target to a variety of neighborhood grocers, Shipt Shoppers strive to deliver exactly what you want, when you want it. If you have special requests or last-minute changes, they can handle the details and update you along the way.

*Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit shipt.com/offer-terms-for-visa.

Terms & Conditions

Offer valid from 9/17/2021 through 12/31/2024 ("Term"). Cardholders enrolling during the Term with a qualifying Visa Traditional card ("Card") receive a free Shipt membership for 1 month, then 50% discount on monthly Shipt membership for 3 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. 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 3 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 and have Offer apply and remain effective, 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/>), as in effect at the time of enrollment or renewal. 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.

Your membership will begin on the date that you input your eligible Visa consumer credit card and associate it with your Shipt account. Your complimentary membership will end according to the type of card and associated schedule as set out in these terms and conditions.

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).

FAQs

What is Shipt?

Shipt is same-day delivery done right. Available in more than 5,000 US cities, Shipt connects customers with expert shoppers through a user-friendly app to deliver groceries, household essentials, and more from local stores in as soon as 1 hour.

Who is eligible for this offer?

All U.S. Radiant Visa consumer credit cardholders are eligible to receive a free Shipt membership!

What Shipt offers do I get with my Radiant Visa consumer credit card?

All [product name] Visa consumer credit cardholders are eligible for free delivery membership for 1 month, then 50% off the monthly membership price for 3 months.* *Free delivery applies to orders over \$35 as part of a Shipt membership. Orders with alcohol may incur a \$7 alcohol fee. Additional terms apply. To see a full list of Offer Terms, visit shipt.com/offer-terms-for-visa.

How long do I have to enroll in this offer and how long is it valid for?

Cardholders may enroll their U.S.-issued Visa consumer credit card into the offer from 9/17/2021 through 12/31/2024 ("Term").

I already have a Shipt membership. Is my Radiant Visa consumer credit card eligible for this offer?

Yes! When your existing membership expires, you'll be eligible to receive a complimentary 3-month extension of membership.

Can authorized users on my eligible Radiant Visa consumer credit card account also get these benefits?

Offer may only be redeemed once per unique card number by the primary cardholder or authorized user, whoever activates first.

How does the Shipt membership work?

Shipt members get access to unlimited deliveries from a variety of local stores. After the Shipt offer for Visa cardholders expires, members will be charged the then-current rate to continue receiving unlimited, same-day deliveries.

How do I place an order?

After you've signed up for a membership, open the Shipt app on your phone or desktop. Select from a list of local stores you'd like to shop from, then pick your items, choose a payment option, set a delivery time, and place your order.

Is there a minimum purchase amount for orders?

There is no minimum, although orders under \$35 are subject to a \$7 delivery fee. Delivery is free for orders over \$35 as part of a Shipt membership. Additional terms apply. To see a full list Offer Terms, visit shipt.com/offer-terms-for-visa.

Can I order alcohol?

Alcohol delivery is available in select areas and varies by retailer. You must be 21+ with a valid ID to order or receive alcohol. Shipt credits cannot be applied to alcohol items, and all alcohol orders may be subject to a \$7 fee.

Will my price change? As of 9/17/2021 a Shipt membership costs \$9.99 per month for U.S. Visa consumer credit cardholders. If Shipt changes the monthly fee for a membership, Shipt will notify you and provide you with the opportunity to change your membership before it is renewed for another term.

What happens once my complimentary membership ends?

For Visa consumer credit cardholders who do not have an existing Shipt membership today, once the discounted membership ends, cardholders are auto-renewed into the paid monthly membership at then-current monthly rate. For Visa consumer credit cardholders who already have a Shipt membership, once the complimentary 6-month extension of membership ends, cardholders are auto-renewed into the paid membership at then-current rate.

You may cancel your membership at any time before the renewal dates.

Account management

I'm new to Shipt. How do I activate my offer?

Go to shipt.com/visa to create a Shipt account and activate your offer.

I'm already a Shipt member, how do I activate my offer?

You can activate your existing Shipt member benefits from the account section of our web and mobile apps, or any of the Visa promotional banners throughout the apps.

How can I update my account details (i.e. email, password, address, etc.)? Click here to access your account settings and edit your details.

Where can I find the end date for my complimentary and/or discounted membership? Click here to access your account settings. Under the Shipt and Visa logo, you'll see a View Details button. Click that to see the timeline of your offer.

How can I cancel the Shipt offer on my Radiant Visa consumer credit card?

We're sad to hear you want to end your membership!

You can cancel your membership at any time by reviewing your subscription through your Shipt account.

You can also contact us via email at support@shipt.com.

How do I enroll in this offer on Target.com?

If you signed up for Shipt at Target.com or Target, you will need to cancel your membership as we are unable to support the Visa promotion through Target. Please cancel your Target/Shipt account and sign up at shipt.com to take advantage of the Visa offer.

Card on file

What happens if I use a different card to complete my order purchase on Shipt?

If you complete your order purchase with a payment method other than the [product name] Visa consumer credit card enrolled in this Shipt offer, you will be charged a \$10 delivery fee. Switch back to the [product name] Visa consumer credit card used to enroll in the Shipt offer to receive free delivery on your next order over \$35. What happens if I use a different card to pay for my discounted Shipt membership as part of this offer? If you change to another eligible [product name] Visa consumer credit card, your Shipt membership may change.

What happens if I have multiple cards saved on my profile?

You can have multiple cards saved on your account. Keep your [product name] Visa consumer credit card used to enroll in this Shipt offer set as your default payment method to ensure that you can receive free delivery on every order over \$35. My credit card was recently stolen or lost. I now have a new credit card number, what is going to happen to my benefit? Don't worry! In order to retain the benefit all you need to do is login to your Shipt account, change your enrolled card and update your payment information with a new qualifying [product name] Visa consumer credit card.

My credit card recently expired. I now have a new credit card number, what is going to happen to my benefit? Don't worry! To retain the benefit, all you need to do is login to your Shipt account, change your enrolled card and update your payment information with a new qualifying [product name] Visa consumer credit card.

Customer service

Where can I find more information on using Shipt?

More information including how to order, how Shipt works, and other information can be found at [here](#).

I have a Radiant Platinum Visa consumer credit card but can't activate my offer with Shipt. Who do I contact?

Call, livechat, or email Shipt support for assistance! Chat and phone are best for time-sensitive issues.

- Chat: help.shipt.com/
- Email: support@shipt.com
- Phone: 205-502-2500

Something's wrong with my order. Who do I contact?

Oh no! We're sorry to hear that you had issues with your order. You can report an item issue through the Shipt app or website.

- Log into your account and select "Orders."
- Select the order that had an issue.
- Find the item(s) you would like to report.
- Select "Report issue."
- When prompted, choose the issue reason.

This will automatically send an email to our support team. We will follow up with you via email within 24–48 hours.

Please note that there is a 7-day limitation for reporting issues on an order.

For immediate assistance, you can contact our support team by calling us at (205) 502-2500.

I need help with my Shipt membership. Who do I contact?

Call, live chat, or email Shipt support for assistance!

- Chat: help.shipt.com/
- Email: support@shipt.com
- Phone: 205-502-2500



Your Guide to Benefit describes the benefit in effect as of 10/01/2021. 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.

With the RADIANT PLATINUM VISA CREDIT CARD you can enjoy access to 7 day Visa Exclusive Presale opportunities to select Sofar Sounds shows plus a free ticket per show with purchase of one or more tickets during the presale window.

Offer Terms apply. See details at <https://www.sofarsounds.com/visaoffer/signature-terms-and-conditions>.

Terms & Conditions

SOFAR SOUNDS BENEFIT OFFER TERMS FOR VISA SIGNATURE AND VISA INFINITE CONSUMER CREDIT

From 09/14/2021 through 09/13/2023 (“Offer Term”), cardholders that successfully validate their qualifying Visa Signature and Visa Infinite consumer credit card issued in all 50 US 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).

FAQs

Benefit Questions:

What benefits do I receive as a Visa Infinite or Visa Signature consumer credit cardholder?

Eligible Visa Infinite and Visa Signature consumer credit cardholders can receive access to an exclusive ticket presale window 7 days before select shows are made available to the general public and 1 free ticket per show during the presale period. See Sofar Sounds' Offer for Visa Infinite and Visa Signature Terms for more details.

When does this offer expire?

The offer will be valid for redemption from 09/14/2021 through 09/13/2023.

How do I access the Visa presale tickets? Enter your Visa consumer credit card to verify eligibility on <https://www.Sofarsounds.com/visaoffer>. Once your Visa consumer credit card has been verified, you will be directed to the Visa presale page. Shows included in the presale will include a Visa logo. Once you've found the eligible show you want to attend, simply purchase your tickets using your verified Visa consumer credit card.

How do I redeem my free ticket?

If eligible, your free ticket will be automatically applied at checkout.

What is a Sofar show?

A Sofar Sounds show is a musical performance organized, marketed and produced by Sofar Sounds with 2 to 3 unannounced artists in a non-traditional space, in cities around the globe. Shows in cities run by Curators are not eligible.

I have a Visa consumer credit card, do I lose one of my two free tickets if a show is cancelled?

No, if you're a Visa consumer credit cardholder and are looking for support with a free ticket refund, please reach out to our team at <http://Sofar.co/contact-us> for assistance.

How do I know if I have a Visa Signature or Visa Infinite card?

Look at the Visa logo on your card, if it includes the words Visa Signature or Visa Infinite, then your card is one of those products.

How many tickets can I purchase for each show for this Offer?

Each show has its own maximum number of tickets that may be secured, which includes the free ticket.

Eligibility Questions:

Who is eligible for this benefit?

These benefits are only valid for Visa consumer credit cards issued in the United States (all 50 states and D.C.) at this time. If you have a Visa consumer credit card that was issued in the United States, you are eligible for this offer.

If I have a Visa Signature or Visa Infinite consumer credit card, how many times can I use the benefit?

All eligible Visa Signature and Visa Infinite consumer credit cardholders can receive unlimited access to the 7-day presale window and 1 free ticket per select Sofar Show during the presale period with a ticket purchase. See Sofar's Offer for Visa Signature and Visa Infinite Terms for more details.

How will my Visa card number be used?

Your Visa card number will be used by Visa to verify your eligibility for the benefit. Be sure to use the same Visa card number to verify your eligibility that you will be using to purchase your tickets checkout. If you do not use the same card number, you will not be able to complete your purchase.

Why am I getting an error message when I'm trying to redeem the benefit?

Your Visa card may not be eligible to redeem the benefit. If you believe that you do meet the requirements, please reach out to our support team at <http://Sofar.co/contact-us> so we can look into the error for you.

Billing Questions:

Can I use a different credit card to pay for my tickets during the presale window?

No, you must use the Visa card used for eligibility verification as the payment method for your ticket purchase.

During the presale, can I add another promo code at checkout?

The Sofar Sounds' benefit for Visa cannot be combined with another offer. If you enter another promotional code at checkout, then the free ticket (if eligible) will be removed from the cart and replaced with the applicable new promotional code.

Support Questions:

How can I get help with my Sofar account as a Visa cardholder?

If you're a Visa consumer credit cardholder and are looking for support, please reach out to our team at <http://Sofar.co/contact-us>