

SECURITY HAS EVOLVED

Your Financial Resources Federal Credit Union MasterCard Debit Card comes with EMV chip technology to protect in a whole new way.

Your MasterCard Debit Card provides the following benefits on top of the already existing security benefits of the EMV chip:

MasterCard Enhanced

MasterCard Global Service™

Receive around-the-clock 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 card-related questions.

MasterCard ID Theft Protection™

MasterCard is the only payment brand that provides its U.S. cardholders with services - at no extra cost - to help you detect and resolve identity theft.

- **Expert Resolution Services.** Expert assistance is available to help you 24/7 if you think your identity has been stolen. Call 1-800-MasterCard and you will be assigned a personal certified specialist who will guide you through the process every step of the way.
- **ID Theft Alerts™.** This service tracks thousands of websites to identify if your personal information is being bought or sold online.
- **Emergency Wallet Replacement.** Experts assist you in quickly canceling and re-ordering the contents of your physical wallet such as your driver's license, among other items. Call 1-800-MasterCard if you have lost your wallet and would like assistance.

Zero Liability*

You pay only for the purchases you have authorized on your MasterCard, and you won't be held liable in the event of an unauthorized purchase. This coverage extends to purchases made in stores, over the phone or online.

MasterCard Airport Concierge™

Arrange for a personal, dedicated meet-and-greet agent to escort you through the airport on departure, arrival or any connecting flights, 24/7/365, at over 450 destinations worldwide.

MasterCard Travel Services

Discover a convenient way to book hotels, flights and car rentals online with MasterCard Travel Services. Sit back, relax and start planning your journey.

Extended Warranty Insurance*

Doubles the time period and duplicates the coverage of the original manufacturer's or U.S. store brand warranty for a maximum of one year. To file a claim online, go to www.mycardbenefits.com.

Price Protection*

If you find a lower price within 60 days of purchase, Price Protection guarantees you the best price on products purchased with an eligible card by refunding the difference. To file a claim online, go to www.mycardbenefits.com.

Satisfaction Guarantee*

Provides up to \$250 per product, if you become dissatisfied with the product within 60 days of purchase and the merchant will not accept a return.



*Certain restrictions, terms and conditions apply. Contact your card issuer or see [Zero Liability](#) for full details.

MasterCard Professional Card (Business)

Zero Liability

Have peace of mind in knowing that the financial institution that issued your card won't hold you responsible for unauthorized purchases, whether online, over-the-phone, or in stores. Certain restrictions apply.

MasterRental® Insurance

Provides primary coverage (up to \$50,000) for eligible rental vehicles and secondary personal effects coverage for up to 31 consecutive days.

Purchase Assurance®

Provides coverage against theft or damage to most new items purchased with your eligible MasterCard up to 90 days from the date of purchase. Coverage is limited to the cost of the item (excluding delivery and transportation costs) up to \$10,000 per incident and a total of \$50,000 per cardholder account per calendar year.

MasterAssist® Travel Assistance Services

Traveling for a business meeting? MasterAssist® provides cardholders travel-related assistance services when traveling 50 miles or more from home.

- **MasterLegal® Referral Service:** Provides referrals to attorneys, or consultations with local embassies or consulates. MasterAssist® will arrange for the transfer of up to \$5,000 in cash from a family member, friend or business associate to cover legal fees or travel emergencies.
- **MasterTrip® Travel Assistance:** Provides pretrip destination information — including information on weather conditions, documentation (visas, passports), immunizations and currency exchange rates. It will also help cardholders locate any lost or stolen travel materials, including luggage.
- **Travel Services Medical Assistance:** Provides a global referral network of physicians, dentists, hospitals and pharmacies. If the cardholder is hospitalized, MasterAssist® will arrange to have messages relayed home; to have the cardholder transferred to another facility; or to have a family member or friend brought to the cardholder's bedside if they have been traveling alone.
- **Master RoadAssist®** will provide emergency roadside assistance service in the United States and District of Columbia, including jump-starts, towing, gas delivery and tire changes. Charges are the responsibility of the cardholder.

VAT Reclaim Service

The Value Added Tax Reclaim Service from MasterCard provides companies doing business in Europe an easy and efficient way to reclaim their VAT.

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