



Credit Card Perks

Make the most out of your Credit Card and enjoy the many perks of being a Visa cardholder.

ID Navigator

A global leader in consumer cyber safety, NortonLifeLock has decades of experience in both cybersecurity and identity theft protection and serves the online security needs of ~80 million consumers.

ID Navigator powered by NortonLifeLock offers Visa cardholders Privacy Monitor, Dark Web Monitoring, Data Breach Notifications, Stolen Wallet Assist, Market-Leading Discounts, and more. Confirm eligibility and register [here](#).

Available at no cost, ID Navigator offers Visa cardholders:

- Privacy Monitor - Scans dozens of popular people-search and data broker websites to help cardholders identify where personal information may be exposed and helps them opt out
- Dark Web Monitoring - Notifications when certain information is identified on the dark web
- Data Breach Notifications - Notifies cardholders of large-scale breaches to allow them to take necessary action
- One-Bureau Credit Monitoring Alerts - Alerts for hard credit inquiries and key changes to a credit file
- Restoration Assist - Dedicated, specialized support agents to help cardholders navigate an identity theft situation
- Stolen Wallet Assist - Checklist of tasks to complete when a cardholder's wallet is stolen, with assistance from a support agent
- Credit, Bank and Utility Account Freezes - Easy instructions to freeze credit, bank and utility files with each credit bureau to help protect against criminals using a member's information
- Mobile App and Web / Member Dashboard - View alerts via web and mobile app and account management
- Live Customer Support - Phone support at U.S. call centers
- Market-leading discounts on upgraded NortonLifeLock membership plans

Cardholder enrollment is required in order for cardholders to participate in the benefit.

Cardholders go to www.cardbenefitidprotect.com and enter Visa card number to confirm eligibility and register for the benefit.

No one can prevent all cybercrime or all identity theft. At Visa's discretion other Visa platforms in the U.S. may be determined eligible. 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.

Shipt

Shipt is a membership-based online marketplace that enables same-day delivery of grocery and household essentials and includes delivery services in over 5,000 U.S. cities and deliveries from over 120 retailers. New Shipt Everyday members can enjoy 1 month complimentary membership, then 50% off membership for 3 months. Existing Shipt Everyday members can enjoy an additional 3 months complimentary membership.

Steps to enroll:

- Visit <https://www.shipt.com/visa>
- Sign up as a new user or log into your existing Shipt account
- Verify your eligibility for the Shipt benefit by entering your Visa credit card number
- Review the offer and confirm enrollment
 - Upon successful enrollment, you will receive a confirmation email including membership details, T&Cs, FAWs, next billing date, billing rate and cancellation instructions
- Used your saved card on file as your primary payment option to receive free delivery on orders \$35+*
- Receive billing reminders 30 days prior to the expiration of your trial

Where can I find more information on using Shipt? More information including how to order, how Shipt works, and other information can be found [here](#).

I have a 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](tel:205-502-2500)

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.

Porch Piracy

Porch Piracy Protection guards against the theft of eligible items of personal property purchased with your Guardian Visa Credit Card within the first ninety (90) days from the date of purchase. In the event of theft, this benefit reimburses you up to the total purchase price of your item for a maximum of one thousand dollars (\$1,000.00) per claim and ten thousand dollars (\$10,000.00) per cardholder.

How to file a Porch Piracy Protection claim

Call the Benefit Administrator at 1-800-628-8472 within sixty (60) days of the theft (if you wait longer, coverage may be denied).

The Benefit Administrator will ask for some preliminary claim information, answer your questions, and send you a claim form. When you submit your claim, be sure to include all information regarding your claim including the time, place, cause and the amount to replace the item.

If the purchase was stolen from the delivery location, you are required to file a claim with the common carrier and/or retailer. If you have insurance (homeowner's, renter's, car, employer or any other), you are required to file a claim with your insurance company. You are required to submit a copy of any claim settlement along with your claim form. Porch Piracy Protection provides coverage on an "excess" coverage basis, meaning it does not duplicate coverage, but pays for a loss only after valid and collectible insurance or indemnity (including, but not limited to, homeowner's, renter's, automobile, or employer's insurance policies), and compensation from the retailer and/or common carrier has been exhausted. At that point, Porch Piracy Protection will cover the loss up to the amount charged to your eligible account, subject to the terms, exclusions, and limits of liability of the benefit.

This benefit also pays for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum total limit of liability is up to one thousand dollars (\$1,000.00) per claim occurrence and ten thousand dollars (\$10,000.00) per cardholder. You will receive no more than the purchase price as recorded on the eligible card receipt.

When a protected item is part of a pair or set, you will receive no more than the value (as described above) of the part or parts, regardless of any special value that item may have as part of such a pair or set, and no more than the proportionate part of an aggregate purchase price of such pair or set.

Gift recipients may file their own claims, if they have the necessary substantiating documents

For faster filing, or to learn more about Porch Piracy Protection, visit www.cardbenefitservices.com or call the Benefit Administrator at 1-800-628-8472

What you must submit to file a claim

- Your signed and completed claim form
- A copy of your monthly billing Account statement (showing the last four [4] digits of the account number) demonstrating that the purchase was made on your 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
- A copy of the itemized store receipt demonstrating that the purchase was made on your account
- A copy of the delivery confirmation (if applicable)
- Copy of the documentation of any other settlement of the loss (if applicable)
- Copy of the police report or claim filed with the retailer and/or common carrier (made within forty-eight [48] hours of the occurrence in the case of theft); If the loss was not reported, please provide a replacement receipt or other sufficient proof of loss deemed eligible solely by your Benefits Specialist (if applicable)
- Any other documents necessary to substantiate your claim

PLEASE NOTE: Your maximum recovery under the Porch Piracy Protection Benefit is the purchase price of the item, not to exceed the coverage limit.

How you will be reimbursed

Once You've met the conditions of this benefit, You may receive payment to replace Your item, an amount not more than the original purchase price, less shipping and handling charges, up to one thousand dollars (\$1,000.00) per claim and ten thousand dollars (\$10,000.00) per cardholder. You will only be reimbursed up to the dollar amount to replace the item or the program limit, whichever is less. Under normal circumstances, reimbursement will take place within five (5) business days. Please return Your signed and completed claim form with all documentation within ninety (90) days of the date of theft.

Porch Piracy Protection does not cover:

- Animals and living plants
 - Antiques or collectible items
 - Boats, aircraft, automobiles, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items towable or attachable to any motorized vehicle
 - Computer software
 - Items purchased for resale, either professional or commercial use
 - Items that are lost, or that "mysteriously disappear," meaning they vanished in an unexplained manner, with no evidence of wrongdoing by one person or several
 - Items under the control and care of a common carrier (such as the U.S. Postal Service, airplanes, or a delivery service); this exclusion does not apply once the item has been reported by the common carrier or store as delivered
 - Items in Your baggage (unless hand carried, or under Your supervision or that of a companion You know); includes jewelry and watches, among other things
 - Theft stemming from abuse, fraud, hostilities (war, invasion, rebellion, insurrection, terrorist activities, and more); confiscation by authorities (if contraband or illegal);
 - Theft from misdelivery, or voluntarily parting with property
 - Medical equipment
 - Perishable or consumable items, including cosmetics, perfumes, rechargeable batteries, among others
 - Rented and leased items
 - Traveler's checks, cash, tickets, credit or debit cards, among other negotiable purchased instruments
 - Items used or pre-owned (Refurbished items will not be considered used or pre-owned as long accompanied by a warranty)
 - Losses caused by or resulting from a Cyber Incident
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Extended Warranty

Extended Warranty Protection provides you with valuable features that help you manage, use and extend the warranties for eligible items purchased on your Guardian Visa Credit Card. Services include Warranty Registration and Extended Protection.

How does Extended Protection work?

Your warranty coverage can be doubled up to one (1) additional year on eligible warranties of three (3) years or less. For example, a manufacturer's warranty of three (3) months would be provided with an additional three (3) months of coverage for a combined total of six (6) months of coverage, and a warranty for six (6) months would be provided with an additional six (6) months of coverage for a combined total of twelve (12)

months of coverage. However, if the manufacturer's warranty is for three (3) years, it would only be extended one (1) additional year for a combined total of four (4) years of coverage.

This benefit is limited to no more than the original price of the purchased item (as shown on your credit card receipt), less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and fifty thousand dollars (\$50,000.00) per cardholder.

The benefit covers purchases made both inside and outside the U.S. The eligible item must have a valid original manufacturer's U.S. repair warranty of three (3) years or less, U.S. store-purchased dealer warranty, or a U.S. assembler warranty.

How does warranty registration work?

When you purchase an eligible item that carries a manufacturer's warranty, you can register your purchase by calling 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096. You can also register your purchase online at www.cardbenefitservices.com. The Benefit Administrator will tell you where to send your item's sales receipt and warranty information, so they can be kept on file should you need them.

If you choose not to register your item, be sure to keep your monthly billing statement reflecting the purchase, the itemized sales receipt, the original manufacturer's written U.S. warranty and any additional warranty in a safe place. These documents will be required to verify your claim.

Filing an Extended Protection claim

To file a claim, call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096, immediately after the failure of your covered item. Please note if you do not notify the Benefit Administrator within sixty (60) days of product failure, your claim may be denied.

The Benefit Administrator will request preliminary claim information, direct you to the appropriate repair facility, and send you the claim form. Gift recipients of eligible items are also covered, but they must provide all the documents needed to substantiate their claim.

If you received or purchased a service contract or an extended warranty when you purchased your item, this benefit will be supplemental to, and in excess of, that coverage.

What you must submit to file a claim

- Fill out and sign the claim form the Benefit Administrator sent You, then submit the form within ninety (90) days of the product failure, along with the following documents:
- A copy of Your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on Your eligible 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
- A copy of the itemized sales receipt
- A copy of the original manufacturer's written U.S. warranty, and any other applicable warranty
- A description of the item and its serial number, and any other documentation deemed necessary to substantiate Your claim (this includes bills and, if necessary, a copy of the maintenance record and receipts)
- The original repair estimate or repair bill, indicating cause of failure

- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim

All claims must be fully substantiated.

For faster filing, or to learn more about Extended Warranty Protection, visit www.cardbenefitservices.com or call the Benefit Administrator at 1-800-551-8472 or call collect outside the U.S. at 1-303-967-1096

How you will be reimbursed

If you have substantiated your claim and met the terms and conditions of the benefit, your item will be replaced or repaired at the Benefit Administrator's discretion, but for no more than the original purchase price of the covered item, as recorded on your credit card receipt, less shipping and handling fees, up to a maximum of ten thousand dollars (\$10,000.00) per claim, and a maximum of fifty thousand dollars (\$50,000.00) per cardholder. You will only be reimbursed up to the amount charged to your account or the program limit, whichever is less. Under normal circumstances, reimbursement will occur within five (5) business days of the receipt and approval of all required documents.

If your item is to be repaired, you may go to an authorized repair facility and file a claim for reimbursement. Only valid and reasonable repairs made at the manufacturer's authorized repair facility are covered. In either case, the Benefit Administrator's payment, replacement, or repair made in good faith will fulfill the obligation under this benefit.

What Extended Protection does not cover

- Boats, automobiles, aircraft, and any other motorized vehicles and their motors, equipment, or accessories, including trailers and other items that can be towed by or attached to any motorized vehicle
 - Any costs other than those specifically covered under the terms of the original manufacturer's written U.S. repair warranty, as supplied by the original manufacturer, or other eligible warranty
 - Items purchased for resale, professional, or commercial use
 - Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans
 - Rented or leased items
 - Computer software
 - Medical equipment
 - Used or pre-owned items (Refurbished items will be covered as long as it has a warranty with it and would not be considered used or pre-owned.)
 - Losses caused by or resulting from a Cyber Incident.
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Price Protection

With Price Protection, if you buy an eligible item with your Guardian Visa Credit Card in the United States and see the identical eligible item available for less in another retail store's printed Advertisement or non-

auction Internet Advertisement within sixty (60) days of the date of purchase, you can be reimbursed the difference up to \$250 per item and up to \$1,000 a year.

Price Protection is secondary to and in excess of store policies offering a lowest-price guarantee or any other form of refund for price differences. Only items Advertised by authorized dealers in the United States apply. Price differences involving manufacturing and/or merchant rebates, shipping and handling fees, and sales tax, if any, are not covered by the Price Protection benefit.

How does it work?

- Use your eligible Guardian Visa Credit Card to purchase the eligible item. Be sure to save all original receipts; both your account paperwork and the itemized store receipt.
- If you see the identical product by the same manufacturer Advertised in print for a lower retail price within sixty (60) days of your purchase, keep the original printed Advertisement and make sure the Advertisement includes:
 - A description of the item that is identical to the one you purchased
 - The sale price
 - The store or dealer's name
 - A sale date(s) effective within sixty (60) days of the date of purchase

What is not covered?

- Internet Auction Advertisements including but not limited to sites such as eBay, Ubid, Yahoo and public or private live auction sites.
- Advertisements of cash-only sales, close-out sales, flea markets, fire sales, going-out-of-business sales, limited-quantity promotions or liquidation sales.
- Advertisements of sales of seasonal or discontinued items including, but not limited to, holiday decorations.
- Animals and living plants.
- Boats, automobiles, and any other motorized vehicles and their motors, equipment, or accessories.
- Cell phone service agreements and cell phone contracts.
- Items purchased for resale, professional, or commercial use.
- Jewelry, antiques, and collectible items, rare or one-of-a-kind items, special order items, custom items, or tailored items.
- Manufacturer and/or merchant rebates
- Perishables, services, consumables, and limited-life items including, but not limited to, rechargeable batteries.
- Real estate and items which are intended to become part of real estate including, but not limited to, items that are hard-wired or hard-plumbed, garage doors, garage door openers, and ceiling fans.
- Traveler's checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Items purchased outside of the United States.
- Items that are previously owned, sold "as is," and/or refurbished.

How to file a Price Protection claim

- Notify the Benefit Administrator within ten (10) days of the printed Advertisement showing your product at a lower price at 1-800-553-7520, or outside the U.S. call collect at 1-303-967-1096. The Benefit Administrator will answer any questions you may have and send you a claim form.
- Return the claim form and the requested documentation below within twenty (20) days of contacting the Benefit Administrator. Send all information to the address provided by the Benefit Administrator.

Please submit the following documents:

- The completed signed claim form
- The original itemized sales receipt for your purchase or original packing slip in the case of mail order purchases

- A copy of your monthly billing statement (showing the last four [4] digits of the Account number) demonstrating that the purchase was made on 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
- Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim
- The original printed Advertisement or print out from a non-auction Internet site showing the item with its sale date and/or date of the Advertisement, lower Advertised price, and advertising store name to:

Card Benefit Services
P.O. Box 110889
Nashville, TN 37222

For more information about the benefit described in this guide, call the Benefit Administrator at 1-800-553-7520, or call collect outside the U.S. at 1-303-967-1096.

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. Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

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

For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included
- 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.

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 \$79.95. 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.

1 Any 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 Guardian 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 Guardian 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.

Dovly Uplift

Dovly is the first automated, smart credit engine designed to help raise a person's credit score. Dovly's fully automated technology can enable members to improve their credit scores by helping them dispute inaccuracies on their credit report easily and quickly, helping you reach your financial goals more quickly.

Available at no cost, Dovly Uplift™ offers Visa cardholders:

- Monthly credit report and score - a detailed TransUnion® credit report and score every month to help cardholders keep up with their credit
- Help detecting and disputing inaccurate items on their TransUnion® credit report in an optimal way thanks to Dovly's proprietary algorithm.
 - Cardholders can:
 - Review their credit report for potential errors
 - Select items to dispute
 - Check dispute status
 - Receive alerts and recommendations
 - Learn via Dovly's financial literacy knowledge center
- Ongoing credit monitoring - cardholders receive alerts any time there is a 10-point change in their credit score
- Credit alerts - alerts for signs of identity theft, along with notice of changes on cardholder's report
- Powerful results - 90% of Dovly members see a double-digit credit score increase within 6 months*
- Live U.S.-based member services & support - credit experts available to assist Cardholders via chat, email, and phone
- Convenient access via Dovly's mobile app and website

Visa cardholders will also have access to market-leading discounts if they are interested in upgrading to a more robust plan which includes premium features, such as 3-bureau dispute service, identity theft insurance, discount perks, and more. Note: Dovly Premium is currently not available to residents of Georgia, Minnesota, or Puerto Rico.

Cardholder enrollment is required in order for cardholders to participate in the benefit

- They simply visit www.dovlyuplift.com and enter their U.S.-issued Visa card number to verify eligibility. Their card will not be charged. Enrollment in Dovly Uplift requires first and last name, email, password creation, social security number, date of birth, address, and phone number.
- Upon confirmation cardholders are presented with enrollment options and can select either the complimentary Dovly Uplift benefit or an upgraded Dovly membership at a market-leading discount

While Dovly's platform is designed to remove inaccuracies from a credit report, every case is different, and not everyone will achieve the same results. *Based on a sample of 18,062 Dovly members as of May 2022.

Sofar Sounds

Started in 2009, Sofar Sounds brings people together with emerging artists in unique locations for intimate concerts. Sofar shows take place in private venues with an audience size between 30-100 people, and typically feature performances by 3 unannounced artists that may be performing in any genre. Visa cardholders can enjoy 7 day Visa Exclusive Presale Access to select Sofar shows, and 1 free ticket per event when using your Guardian Visa Credit Card to make the purchase.

Verify your eligibility and get started [here](#).

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).