



## Visa<sup>®</sup> Benefits

### **Visa<sup>®</sup> Assistance 24/7 Worldwide**

24-hour cardholder information and assistance by phone to all Visa cardholders calling from anywhere in the world, provided by Visa Global Customer Care Services. Toll free numbers are supported 24 hours a day, seven days a week.

- Quick and accurate account and card benefit information.
- Product and service information at your fingertips.
- Customer service available in all major languages.

### **Lost / Stolen Card Reporting**

Enjoy peace of mind knowing that if your Visa card is ever lost or stolen, assistance is only a phone call away. With the Visa Lost/Stolen Card Reporting service, reporting a lost or stolen card is simple. Just call Visa Global Customer Care and a Visa representative will work with you to notify the appropriate parties and replace your card.

### **Emergency Card Replacement**

Visa will block your card (if the card number is known) and connect you with your financial institution. Following their approval, cardholders can also get an emergency card replacement within one to three business days\*. Alternatively, Visa can arrange for cash to be available at a location near you usually within hours of your financial institution's approval.

\*Some restrictions/limitations apply

## **Zero Liability**

Use your Visa card to make purchases anywhere and you're protected from unauthorized use of your card or account information. With the Visa Zero Liability policy<sup>1</sup>, your liability for unauthorized transactions<sup>2</sup> is \$0—you pay nothing.

*<sup>1</sup> Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more detail.*

*<sup>2</sup> Financial institutions may exclude from the Zero Liability policy a transaction made by a person authorized to transact business on the account and/or a transaction made by a cardholder that exceeds the authority given by the account owner.*

## **Roadside Dispatch®**

As a Visa® cardholder, you have 24/7 access to Roadside Dispatch, a pay-per-use roadside assistance program.

## **No Annual Fee**

## **No Cash Advance Fee**

Your NPOCU Platinum Visa Credit Card saves you money by not having an annual fee on your card. You also have the convenience of doing a cash advance without a fee\*

*\*While there is no fee for a cash advance if you do that cash advance at an ATM you may be charged an ATM service charge.*