

# Mastercard® Guide to Benefits for Banner Bank Debit and Health Savings Account Cardholders

## Important information. Please read and save.

This Guide to Benefits contains information about insurance, retail protection and travel services you can access as a preferred cardholder. This Guide supersedes any guide or program description you may have received earlier.

See [bannerbank.com/cardbenefits](https://www.bannerbank.com/cardbenefits) for detailed descriptions of all benefits.

To file a claim or for more information on any of these services, call the Mastercard Assistance Center at 1-800-Mastercard: 1-800-627-8372, or en Español: 1-800-633-4466.

“Card” refers to Mastercard® card and “Cardholder” refers to a Mastercard® cardholder.



We are pleased to include a robust group of shopping benefits included when you use your Banner Bank Mastercard Debit or Health Savings Account Card to make purchases. See [bannerbank.com/cardbenefits](http://bannerbank.com/cardbenefits) for detailed descriptions of all benefits.

- **Extended Warranty Coverage:** Doubles the original manufacturer's or U.S. store brand warranty, up to a maximum of one year on most items you purchase. If you purchase a service contract or an optional extended warranty of twelve (12) months or less on your item, we will cover up to an additional twelve (12) months after both the original manufacturer's (or U.S. store brand) warranty and the purchased service contract or extended warranty coverage period end.
- **Price Protection:** Should you find a lower price for a new item within 60 days from the date of purchase, you may be reimbursed for the price difference, up to \$250. Purchases you make entirely with your covered card are covered for sixty (60) days from the date of purchase as indicated on your receipt for the difference between the price you paid and the lower price advertised.
- **Satisfaction Guarantee:** If you become dissatisfied with a product you purchase within 60 days of purchase, and the store will not accept a return, you may be eligible for a refund for the cost of the product up to \$250 in the event that you are dissatisfied with your purchase and the store will not accept the item for return.
- **Purchase Assurance Coverage:** Provides coverage for most items purchased with your card, if the item is damaged or stolen within 90 days of the date of purchase, up to a maximum of \$1,000. You'll also receive Security Benefits with your Mastercard Debit or Health Savings Account Card.
- **Mastercard Global Service™:** Get assistance virtually anytime, anywhere with your card related questions. worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance. You can receive a temporary card the next day in the United States, and within two business days almost everywhere else. Call 1-800-MASTERCARD or visit [www.mastercard.com](http://www.mastercard.com). When out-of-country and in need of assistance, you can easily reach a specially trained Mastercard Global Service Representative who can help you 24 hours a day, 365 days a year, in any language. You can call toll-free from over 80 countries worldwide.

- **Zero Liability:** You pay only for the purchases you have authorized on your card. Unauthorized purchases are not your responsibility.
- **Identity Theft Resolution Services:** Cardholders have access to the following services provided on a 24-hour basis, 365 days a year.
  - Providing a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit.
  - Assistance in notifying all three major credit reporting agencies to obtain a free credit report and placing an alert with the agencies.
  - Assisting with debit, credit and/or charge card replacement.
  - Assisting cardholder with membership/affinity card replacement.
  - Educating the cardholder on how Identity Theft can occur and of protective measures to avoid further occurrences.
  - Providing the cardholder with the Identity Theft Resolution Kit.
  - Providing the cardholder with sample letters for use in canceling checks, ATM cards, and other accounts.
- **Mastercard ID Theft Alerts™:** Mastercard is offering cardholders cyber security through ID Theft Alerts, CSID's proprietary Internet surveillance technology that proactively detects the illegal trading and selling of personally identifiable information (PII) online. At any point in time, ID Theft Alerts is tracking thousands of websites and millions of data points, and alerting cardholders whose personal information they find has been compromised online. This information is being gathered in real-time so that Cardholders have the opportunity to react quickly and take the necessary steps to protect themselves. Get started at no cost to you by enrolling at [www.mastercard.us/idtheftprotection](http://www.mastercard.us/idtheftprotection).
- **Easy to Locate ATM Locations:** Call 1-877-FINDATM to find the location of a nearby ATM in the Mastercard ATM Network accepting Mastercard®, Maestro®, and Cirrus® brands. Also, visit our Web site at [www.mastercard.com](http://www.mastercard.com) to use our ATM locator. You can get cash at over one million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

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