of a nearby ATM in the Mastercard ATM Network accepting
ATM Locations:

Account and Billing Information

Information about your card benefits and our financial institution's
reserve policies is provided directly for questions concerning your
account, such as account balances, credit limits, interest rates,
and other services not described in this Guide. Your financial
institution’s phone number should be available on your monthly
billing statement or on the back of your card.

Bill Payment: Refer to the Legal Disclosure section.

Legal Disclosure

This Guide is intended as a summary of services, benefits, and
coverages and is not a contract between the Guide and the
account holder. The United States is the domicile of all
account and billing information services in subject to applicable
and local legislations.

Transfer of rights or benefits:

Due Diligence:

Due Diligence: The rule of the American Arbitration Association
will apply to any arbitration under this EOC. The laws of the State
of New York shall govern its enforcement and performance.

Class Action Waiver: You agree not to participate as a
representative or class member in any class action
litigation, any class arbitration or any consolidation
arbitration if there is an unresolved dispute concerning this EOC
or a claim. You also agree not to participate in any

For additional information, or for country-specific, toll-free
numbers, please consult: Mastercard’s SunTrust Debit Mastercard

Mastercard Global Service™ provides worldwide, 24-hour
account information and Card Benefits:

1-800-307-7222
France
0800-071-3542
78820-307-7222

For additional information, or for country-specific, toll-free
numbers, please consult: Mastercard’s SunTrust Debit Mastercard

0800-070-6138
United Kingdom
Australia

When you call a Mastercard Global Service representative,
you will speak with a personal, dedicated Meet and Greet agent to escort you
through the airport on departure, arrival or any connecting
flights. These free services are available through the
date that your account is suspended or cancelled, subject to the
limitations, the validity, interpretation, construction, performance
and enforcement of this EOC and not by any state law concerning arbitration. The
arbitration shall be governed by the Federal Arbitration Act (9 U.S.C.A. §
1 et. seq.) and not by any state law concerning arbitration. The arbitrator called an “umpire.” Each party will each pay the
outcome of the arbitration and the decision of the arbitrators
shall be deemed “severable” from the remaining provisions of the Guide.

Archived claims

If an item is not repairable, the claim administrator
would be responsible for (for example, legal referrals are
available through the arbitration process). To reserve Mastercard Airport Concierge
where you can be expedited through the security and/or the
immigration process. To receive Mastercard Airport Concierge
services, you must provide your flight information or contact your Travel Advisor.

In the event, all other provisions of this Guide shall remain valid and
enforceable.

In no event will these insurance benefits apply as contributing
in any other insurance or indemnity. It is subject to the conditions,
limitations, and exclusions described in this document. In no event will
this

You can call directly to any of the following 300 countries worldwide. Some of
the key toll-free Mastercard Global Service telephone numbers are:

1-636-722-7111

To file a claim, call 1-800-Mastercard: 1-800-627-8372, or visit our website at www.mastercard.com.

If you file a claim or for more information on any of these
benefits, you can access as a preferred cardholder. This
Guide provides a general outline or program description you may
have received earlier.

To file a claim for any insurance benefit, you will need to provide the
Owner’s Guide and/or the Me and My Partner Guide and/or the
Benefits Guide. (See below for more information on these
guides.) The “Owner’s Guide” is available in both English and
Spanish. To file a claim, refer to the Guide that corresponds
with the language you prefer. This Guide should not be
considered a legal contract between you and Mastercard.


SunTrust Debit Mastercard

Important Information. Please read and use. This Guide to Benefits contains detailed insurance information and
premiums. However, if you prefer, you can access as a preferred cardholder. This
Guide provides a general outline or program description you may
have received earlier.

To file a claim for any insurance benefit, you will need to provide the
Owner’s Guide and/or the Me and My Partner Guide and/or the
Benefits Guide. (See below for more information on these
guides.) The “Owner’s Guide” is available in both English and
Spanish. To file a claim, refer to the Guide that corresponds
with the language you prefer. This Guide should not be
considered a legal contract between you and Mastercard.

**Masterton ID Theft Protection**

Masterton ID Theft Protection (IDT) provides you with access to a team of identity theft resolution specialists, who help protect you from an identity theft event.

### Eligibility

If you are a consumer cardholder, you are eligible for this coverage. Simply complete and return the IDT application and financial verification to the card issuer. The application is available at a mastertonidtheft.com.

### Coverage and Protection

You will have access to a team of identity theft resolution specialists, who help protect you from an identity theft event.

#### Financial Account Takeover

- **Definition:** Any unauthorized access to, alteration of, or theft of your financial information, and use of that information to commit financial fraud.
- **Examples:** Unauthorized purchases on the covered card by the cardholder and is recorded by the card issuer.

#### Resolution Services

- **Definition:** Includes action taken by our administrators on your behalf, including contacting police, credit agencies, and other authorities, translating information, and closing and replacing lost or stolen cards or products.
- **Examples:** Reimbursement for losses, change of PINs, or replacement of lost or stolen cards.

### Resolving Your Identity Theft Event

Our IDT resolution specialists will communicate directly with the card issuer and help you with any necessary steps, including substituting your signature, ID photo, or a new card.

### Customer Service

- **Contact Information:** For more information regarding the services stated above and to make a claim, call 1-800-Mastercard.
- **Website:** www.mycardbenefits.com

### Satisfaction Guarantee

IDT guarantees that it will resolve your identity theft event in a timely manner. If you are unsatisfied with the resolution of your identity theft event, you may file a complaint with the Better Business Bureau or other authorized regulatory body.

### Limitations

- **Exclusions:** Events that were not the result of identity theft, or events that were not the result of the services provided by IDT.

- **Limitations:** Claims or damages that exceed the actual amount charged on your covered card or card issuer.

- **Coverage:** This coverage does not apply to claims or damages that exceed the actual amount charged on your covered card or card issuer.

### No-Fee Refund Policy

IDT offers a no-fee refund policy if you are not satisfied with the resolution of your identity theft event. You may request a refund within 30 days of the date of the service provided by IDT.

### Additional Information

- **Coverage Period:** The coverage period for this service is twelve (12) months.
- **Renewal Policies:** This coverage is renewable by the card issuer at the end of the coverage period, subject to the terms and conditions set forth by the card issuer.

### Additional Services

IDT offers additional services to help you protect your identity and resolve any issues. These services may include professional advice and counseling, and technical support.

### Terms and Conditions

- **Limitations:** Claims or damages that exceed the actual amount charged on your covered card or card issuer.
- **Coverage:** This coverage does not apply to claims or damages that exceed the actual amount charged on your covered card or card issuer.

### Contact Information

For more information regarding the services stated above and to make a claim, call 1-800-Mastercard.

### Website

www.mycardbenefits.com