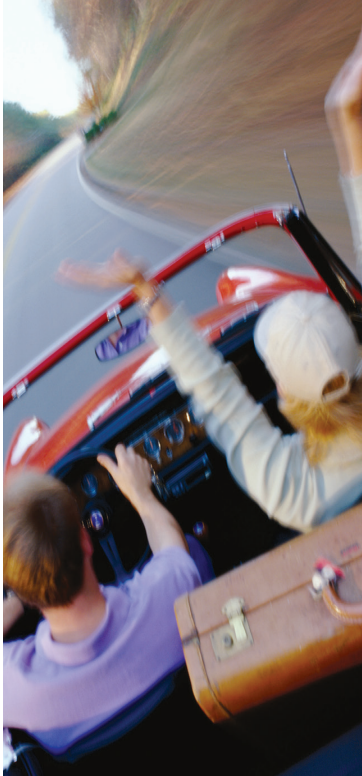


# MasterCard® Guide to Benefits for Standard Debit Cardholders



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**Standard Debit MasterCard®**

**Important information. Please read and save.**

This Guide to Benefits contains detailed 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.

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.

Visit our Web site at [www.mastercard.com](http://www.mastercard.com).

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

MasterCard® Guide to Benefits  
Benefits that are always with you



## Key Terms

### Key Terms:

Throughout this document, You and Your refer to the cardholder.

Cardholder means the person who has been issued an account by the Participating Organization for the covered card.

## Identity Theft Resolution Services

### Program Description:

Personal Identity Theft Resolution Services provides you with access to a number of Identity Theft resolution services, should you believe you are a victim of Identity Theft.

### Eligibility:

To be eligible for this coverage, you must be a valid MasterCard cardholder issued by a U.S. financial institution.

### Access:

Contact 1-800-MasterCard if you believe you have been a victim of Identity Theft.

### Services provided:

Services provided are on a 24-hour basis, 365 days a year. They include:

- Providing the cardholder with a uniform Identity Theft Affidavit and providing assistance with completion of the Affidavit. It is the responsibility of the cardholder to submit the Affidavit to the proper authorities, credit bureaus, and creditors.
- Assistance in notifying all three major credit reporting agencies to obtain a free credit report for the cardholder and placing an alert on the cardholder's record with the agencies.
- Assisting the cardholder 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.

### Identity Theft Alerts:

MasterCard is offering Cardholders cyber security through Identity 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, Identity 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 <http://www.mastercard.us/idtheftalerts>

### Charges:

There is no charge for these services, they are provided by your Financial Institution.

### Services are NOT provided when:

- When it is determined you have committed any dishonest, criminal, malicious, or fraudulent act.
- When your financial institution or card issuer, which provides this service, has investigated the event and deemed you are responsible for the charge or event.
- When any theft or unauthorized use of an account by a person to whom the account has been entrusted has been committed.

### Program provisions for personal identity theft services

This service applies to you, the named MasterCard cardholder. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by the program.

The provider, CSIdentity Corporation, relies on the truth of statement made in the Affidavit or declaration from each cardholder. This service is provided to eligible MasterCard cardholders at no additional cost and is in effect for acts occurring while the program is in effect. The terms and conditions contained in this program guide may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional Guide mailings, statement inserts, or statement messages. MasterCard or your financial institution can cancel or non-renew these services, and if we do, we will notify you at least thirty (30) days in advance. If the Provider non-renews or cancels any services provided to eligible MasterCard cardholders, you will be notified within 30–120 days before the expiration of the service agreement. In the event substantially similar coverage takes effect without interruption, no such notice is necessary. For general questions regarding these services, please contact 1-800-MasterCard.

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## MasterCard Global Service

MasterCard Global Service™ provides worldwide, 24-hour assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, and Emergency Cash Advance.

Call MasterCard Global Service immediately to report your card lost or stolen and to cancel the account. If you need to make purchases or arrange for a cash advance, with your issuer's approval, you can receive a temporary card the next day in the United States, and within two business days almost everywhere else.

Remember, if you report your card lost or stolen, you will not be responsible for any unauthorized transactions on your account.

In the United States (including all 50 states, the District of Columbia, the U.S. Virgin Islands, and Puerto Rico) and Canada, call 1-800-307-7309.

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.

Some of the key toll-free MasterCard Global Service telephone numbers are:

|                 |                |                      |                  |
|-----------------|----------------|----------------------|------------------|
| Australia ..... | 1-800-120-1113 | Mexico.....          | 001-800-307-7309 |
| Austria .....   | 0800-21-8235   | Netherlands .....    | 0800-022-5821    |
| France .....    | 0-800-90-1387  | Poland .....         | 0-0800-111-1211  |
| Germany.....    | 0800-819-1040  | Portugal.....        | 800-8-11-272     |
| Hungary.....    | 06800-12517    | Spain .....          | 900-97-1231      |
| Ireland.....    | 1-800-55-7378  | United Kingdom ..... | 0800-96-4767     |
| Italy.....      | 800-870-866    | Virgin Islands ..... | 1-800-307-7309   |

For additional information, or for country-specific, toll-free telephone numbers not listed above, visit our Web site at [www.mastercard.com](http://www.mastercard.com) or call the United States collect at 1-636-722-7111.

### Account Information and Card Benefits:

When in the United States, contact your card issuer directly for account information and 1-800-MasterCard for card benefits. When traveling outside the U.S., call MasterCard Global Service to access your card issuer for account information or to access any of your card benefits.

### ATM Locations:

Call 1-877-FINDATM (1-877-346-3286) 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 two million ATMs worldwide. To enable cash access, be sure you know your Personal Identification Number (PIN) before you travel.

## Account and Billing Information

Important: Contact your card-issuing financial institution directly for questions concerning your account, such as account balance, credit line, billing inquiries (including transaction exchange rates), merchant disputes, or information about additional 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.

This Guide is intended as a summary of services, benefits, and coverages and, in case of a conflict between the Guide and the master insurance policies, or an issuer's, or the MasterCard actual offerings, such master policies or actual offering shall control. Provision of services is subject to availability and applicable legal restrictions.