Beyond Rewards® Program Terms and Conditions for MERRILL+® Visa Signature® Credit Card

REWARDS PROGRAM

General

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Cruise Rewards
Tour Dollars-Off Rewards
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Delta Air Lines
Marquis JetSM

Cruise Rewards
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Delta Sky Club

Tour Dollars-Off Rewards

Auto Rental and Hotel Rewards

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BENEFITS PROGRAM

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HOtELS & RESORTS

Beach Palace Cancun
Hyatt Regency Curacao Golf Resort & Spa
Royal Hawaiian
Swissôtel Métropole Geneva

AIRPORT LOUNGES

LOUNGE CLUB™
American Admirals Club
Delta Sky Club

CRUISES

Azamara Club Cruises
Regent Seven Seas Cruises
Royal Caribbean Cruises

CAR RENTAL

Hertz®

RETAIL OFFERS

Blue Nile
From You Flowers
Luggage Forward

MERRILL LYNCH® MALL

Travel Accident Insurance
Travel & Emergency Assistance
Purchase Security
Warranty Manager Service
Auto Rental Collision Damage Waiver
Lost Luggage Reimbursement

WORLD TOURS

INSURANCE AND TRAVEL SERVICES

MERRILL+ Visa Signature credit cardholders are automatically enrolled in the Beyond Rewards® Program (the “Program”) at no additional cost. The Program is sponsored by Merrill Lynch, Pierce, Fenner & Smith Incorporated and administered by FIA Card Services, N.A (referred to as “our,” “us,” or “we”). Independent third-parties manage the travel, merchandise, and gift card/certificate rewards portions of the Program. Each cardholder, joint cardholder and authorized user(s), if any (referred to as “cardholder(s),” “Participant(s),” “you,” or “your”) with a MERRILL+ Visa Signature credit card (“card” or “MERRILL+ card”) account issued by FIA Card Services, N.A. may earn and use Merrill Points to obtain car rental and hotel rewards; U.S. and worldwide air travel rewards; a variety of specially selected travel rewards; merchandise, gift certificates, gift cards, charitable donations, travel voucher rewards or cash rewards (each a “Reward” or collectively, “Rewards”) as payment for goods and services through us or the Rewards and Benefits Center. Rewards are displayed online at card.ml.com/rewards.

Review and keep this document (“Terms and Conditions”). The Terms and Conditions are separate from the terms of your Credit Card Agreement. From time to time we may change the Terms and Conditions. When any change is made, we will post the revisions at card.ml.com and/or we will notify you in writing, as applicable. It is your responsibility to review the Terms and Conditions to be aware of any changes.

REWARDS PROGRAM

General

1. To participate in the Program, you must (a) maintain a card that is open and has charging privileges and (b) be an individual (no corporations, partnerships or other entities).

2. Merrill Points earnings are based on the new net retail consumer purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the card during each periodic billing cycle (“Billing Cycle”) by the Participant(s) (“Net Purchase(s)”). Earn one Merrill Point for each Net Purchase dollar. Merrill Points are calculated at each transaction, rounded to the nearest whole Merrill Point and are subject to verification. Balance transfers, cash advances, including purchases of cash equivalents of any kind, purchases made by or for a business or for a business purpose, fees, interest charges, credit insurance, credit protection, or debt cancellation charges and unauthorized or fraudulent transactions do not earn Merrill Points. From time to time, special promotions may feature Bonus Merrill Points. Details will accompany the offer.

3. For new cardholders, accrual of Merrill Points may begin on the date the issuer mails the card and the Credit Card Agreement to you. If you are an existing cardholder of the issuer and your account is converted to the Program, you may not earn Merrill Points until the first day of the Billing Cycle beginning after you receive your card(s).

4. Merrill Points will not expire and will remain available for redemption as long as your account meets the following conditions: (a) It must remain open. If a cardholder voluntarily closes the account, or if we close the account, and the account is in good standing at the time of account closure, we may, at our discretion, permit the cardholder to redeem unused Merrill Points for up to 60 days after account closure. In all other circumstances, if the account is closed, all unused Merrill Points are immediately and irrevocably forfeited unless specifically authorized by us. (b) It must remain in good standing (i.e. with active charging privileges). Merrill Points cannot be redeemed if the account is not in good standing at the time of redemption. If your account loses charging privileges but regains its good standing before the point of
account closure, your Merrill Points will be available for redemption once the charging privileges are restored. However, any Merrill Points accrued during any Billing Cycle in which the account is two cycles or greater past due at the end of the Billing Cycle will not be awarded.

5. Unless otherwise specified, Merrill Points may not be transferred to, or combined with, any Merrill Lynch or non-Merrill Lynch rewards program, including but not limited to the WorldPoints™ rewards program. Only qualifying Merrill Lynch cardholders who also have a Merrill Accolades® American Express® Card may redeem WorldPoints™ points for Merrill Points to the extent permitted by the cards respective terms and conditions.

6. Unless specifically authorized by us, Merrill Points may not be combined with other discounts, special rates, promotions or other reward programs or any entity, including airline frequent flyer, hotel frequent guest or other travel-related or membership reward charge or credit card programs, whether in the United States or abroad.

7. Cardholders may choose to consolidate (“link”) Merrill Points earned in multiple MERRILL+ credit card accounts, subject to certain ownership and other criteria established by us from time to time. By linking Merrill Points from multiple cards, each cardholder agrees that all cardholders and authorized Merrill Point redeemers will be able to view all consolidated Merrill Points balances and all consolidated Merrill Points are available for redemption by any cardholder or authorized redeemer. Redemption of consolidated Merrill Points is subject to certain requirements. For more information, please call 1.800.419.0000.

8. The Billing Cycle statement (“Statement”) will show your Merrill Points earnings. Merrill Points have no intrinsic cash value, are non-negotiable, and cannot be redeemed for any benefit except those Rewards designated by us. Merrill Points are not property of any cardholder or other person and may not be brokered, bartered, attached, pledged, gifted, sold, or unless specifically authorized by us, transferred to anyone else under any circumstances, including, but not limited to: disability, death, upon operation of law or in connection with any domestic relations dispute and/or legal proceeding. We shall not have liability for disagreements between cardholders regarding Merrill Points. Discrepancies about Merrill Points earnings are not treated as credit card billing disputes: refer to your Credit Card Agreement or the annual Your Billing Rights notice for details about billing disputes. Our decisions regarding Merrill Points discrepancies shall be final.

9. To obtain Anytime, Anywhere, Any Airline® Air Rewards (“Air Rewards”), merchandise, gift certificates, gift cards or travel rewards, go to card.ml.com or call 1.800.419.0000. Redeemed Merrill Points are deducted from your Merrill Points balance as of the date you request a Reward. Rewards to redeem Merrill Points may be made by the cardholder and the authorized redeemer(s) or co-applicant(s), if any. Decisions made by us regarding Merrill Points redemptions shall be final. We and our agents/contractors shall not have any liability for fulfilling Reward requests in good faith in response to any person claiming authority to act on your behalf. Merchandise, gift certificates, gift cards can be shipped to any address you designate, subject to the shipping terms found at card.ml.com and in our printed catalog.

10. Merrill Points redeemed for a merchandise Reward may be credited back to your earnings only if the Reward is damaged or defective and only in accordance with the procedures we specify. Air Rewards, gift card Rewards or travel Rewards are considered fully redeemed once issued. No refunds, credits or substitutions will be issued if improper proof of citizenship or naturalization result in denied boarding or entry when using a Travel Reward. Once a Reward is issued and the value of any transaction(s) forming part of any or all of the Merrill Points used to obtain the Reward is either refunded, credited or otherwise rescinded, we may, at our discretion, cancel reservations, void travel documents, interrupt the shipment of merchandise, and/or withhold subsequent Merrill Points, or collect any amount(s) you owe, in any appropriate manner, including, but not limited to, the posting of an equivalent dollar debit in the form of a cash advance transaction to your card.

11. We reserve the right to disqualify anyone from participation in the Program, refuse to award or redeem Merrill Points, and close your card if, in our sole judgment, you or any other person(s) using the card, have violated any of the Terms and Conditions, including but not limited to acts of fraud or other abuse. You are responsible for all transactions and other activities resulting from the use of your credit card account. You must immediately notify us of any actual or suspected unauthorized use of your account.

12. We may change, limit or terminate any aspect of the Program; amend the Terms and Conditions, benefits or features, in whole or in part; terminate a cardholder’s participation in the Program for any reason, may discontinue or replace any Reward with a similar one of equal or greater value; may modify, delete or terminate any or all of the Program, the Terms and Conditions or any portion thereof, any or all of the participating partners, Rewards, benefits or special offers, at any time. Changes may affect outstanding transactions and Merrill Points, and may include, but are not limited to, the number of Merrill Points required to receive Rewards, the type of transactions qualifying for Merrill Points, the type of Rewards, and the maximum number of Merrill Points earned per month or year, or otherwise, if applicable.

13. We are not responsible for delayed or lost correspondence sent by U.S. mail or any other form of delivery, including email. We do not assume responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, theft, destruction or unauthorized access to, or alteration of Merrill Points accrued and redeemed or other Program activities. For information about our rights and your responsibilities regarding the online portion of the Program, see the Terms of Use at card.ml.com.

14. Suppliers of goods and services are independent contractors and are not agents or employees of us, Visa U.S.A. Inc., or any of their affiliates; or any group, organization, or entity endorsing this credit card program. We do not offer, endorse, or guaranty any of the goods, services, information or recommendations provided by third parties to you.

15. You agree to release Merrill Lynch, its agents/contractors, FIA Card Services, N.A., and their respective Released Parties (which shall be defined with respect to the entity, its subsidiaries, affiliates, employees, officers, directors) from all liability for injury,
accident, loss, claim, expense or damages sustained by you, and in the case of travel Reward, anyone traveling with you or without you, in connection with the receipt, ownership or use of any Reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the Reward. The foregoing entities are not responsible for typographical errors and/or omissions in any Program document.

16. You are responsible for determining any tax liability arising from participation in the Program. Consult your tax advisor concerning tax consequences. The Program is subject to government approval and is void where prohibited by law. All aspects of the Program are governed by the laws of the State of Delaware, without reference to its choice of law provisions.

17. Anytime, Anywhere, Any Airline® Air Rewards

Cardholders may redeem Merrill Points for the Air Rewards for any scheduled flight, without any blackout dates, on any scheduled carrier published on the major airline reservation system chosen for use by the Program (subject to availability). All ticketing for Air Rewards must be made by a Merrill Lynch Travel Advisor (by calling 1.800.419.0000 or online at card.ml.com), who locates the lowest published fares available when booking Air Rewards. Charter flights, consolidator fares, packaged fares, contract fares and Internet pricing are not available with Air Rewards. Reservations made by other travel agents or tour companies will not be accepted. Electronic tickets will be issued unless carrier restrictions apply. See below for more information about paper tickets.

You may designate anyone as the user of an Air Reward, but all travel documents will be sent to the email address provided at the time of redemption. Air Rewards are described both in terms of the number of Merrill Points required and a corresponding maximum dollar value (“MDV”) of $500. If the dollar cost of an Air Reward exceeds the MDV, the cardholder must pay the difference between the cost and the MDV by using Merrill Points in order to obtain the Reward: i.e., 5,000 Merrill Points must be redeemed for additional costs up to $50 of ticket value. Additional payments may be made only in increments of 5,000 Merrill Points (for up to $50 of additional cost). Air Reward are available for worldwide travel based on roundtrip travel departing from the United States (including the District of Columbia, Alaska, Hawaii, U.S. Virgin Islands and Puerto Rico), and ticketed in U.S. dollars. Air rewards start at 25,000 Merrill Points for flights on the following carriers: American Airlines, Delta Air Lines, United Airlines and British Airways, Air Rewards start at 30,000 Merrill Points for all other carriers. Reservation and ticketing require at least a 21-day advance notice. If the advance notice requirement restriction is not met, the ticket will require an additional 5,000 Merrill Points.

MDV includes all taxes and destination fees except the September 11th Security Fee. Merrill Lynch reserves the right to add any airline-imposed surcharges, including, but not limited to, fuel-related surcharges and/or additional security fees deemed necessary by the individual carrier. Air Rewards are not refundable. Miscellaneous costs, including, but not limited to, baggage charges, gratuities, insurance and airline amenities are the cardholder's responsibility. Once issued, the Air Reward ticket(s) may be subject to restrictions by the airline, such as a non-refundable fare or change/cancellation fees. All fees and additional costs incurred by modifying, exchanging or canceling a ticket are the responsibility of the cardholder and the airline-associated fees must be billed to the cardholder's MERRILL+ card. Merrill Points cannot be used for airline exchange fees, additional fees due to changes or cancellations or any other fee imposed by the airline. In addition to any fees imposed by the airline, we charge a $30 fee per ticket for all such modifications, exchanges or cancellations. Companion bookings may be made in conjunction with the redemption of an Air Reward provided the additional passenger is on the same itinerary, and at least one of the airline tickets is obtained as an Air Reward. Such companion tickets must be paid for using the MERRILL+ card and are subject to 1,500 Merrill Points or $15 service fee payable on the MERRILL+ card per ticket. Courtesy bookings may be made without the redemption of an Air Reward. Such flight arrangements must be paid for using the MERRILL+ card and are subject to 2,500 Merrill Point or $25 fee per ticket. All tickets will be issued electronically, unless paper tickets are required by the carrier. Paper tickets may be requested for a fee of $25 per ticket, charged to your MERRILL+ card. Circle trips, wherein the traveler elects to extend a layover or reach a final destination different than his or her original departure destination, may incur additional costs. Combining two or more lower-priced tickets to reach the maximum cost is not allowed. Air Rewards cannot be combined with any other awards, vendor certificates or special offers unless otherwise stated herein. Unless otherwise indicated, all service fees and additional costs must be paid for using your MERRILL+ card.

Air Dollars-Off Rewards

18. Offer only valid when requested at the time of booking. Air Dollars-Off Rewards must be booked through your Merrill Lynch Travel Advisor by calling 1.800.419.0000. Merrill Points may be redeemed in increments of 10,000 Merrill Points and applied towards an airline ticket purchase for all Merrill Lynch programs. For every 10,000 Merrill Points redeemed, a value of $100 will be applied towards the airline ticket. $100-off air travel Rewards must be applied in whole amounts and if the $100 Reward is over the cost needed, any remaining amount will not be reimbursed or credited. $100-off air travel Reward is applied per person not per total to the booking record. Multiple $100-off air travel Rewards may be used. Any amount over what the reward costs is considered overage and will need to be collected using your MERRILL+ card.

Cruise Rewards

19. You may redeem Merrill Points and save on the cost of cabin accommodations or shipboard expenses. Reservation may be made by calling 1.800.419.0000. All reservations must be made at least seven days in advance. Rewards start at 10,000 Merrill Points. If you have the minimum 10,000 Merrill Points, but not enough for the entire Reward, you can use your Merrill Points for part of the Reward and charge the rest to your MERRILL+ card. Discount and shipboard credit Rewards may not be available on all cruise lines, check at the time of reservation. Cruise Rewards may not be used retroactively or to pay the cost of cruise deposits. The cruise discount will not be effective until you have tendered final payment for the travel arrangements. The appropriate number of Merrill Points you wish to redeem will be deducted from your points account when you authorize the billing of the deposit for the reservation to your MERRILL+ card. The amount of the discount may not exceed the total cost of your cruise arrangements. Miscellaneous charges, including, but not limited to beverages and meals; port charges; taxis and other ground transportation; items of a personal nature (e.g., laundry, dry cleaning, telephone, telefax, internet fees, photographs, medical services, spa services, etc.);
baggage charges; gratuities; insurance and any other carrier amenities are not eligible for direct offset with the use of Cruise Rewards, unless such charges are included in the cost of the travel arrangements as quoted by the cruise line operator, or, if such charges are to be paid through use of your shipboard credit portfolio. There are no exchanges or refunds for no-shows or unused portions of travel arrangements obtained with the use of Cruise Rewards. If you cancel your travel plans and cancellation fees are assessed, those fees shall be payable with your MERRILL+ card. Cruise Rewards cannot be used to pay any portion of cancellation fees. Once a deposit has been paid, we reserve the right to charge you a cancellation fee. If the cruise operator cancels the cruise you have booked, then all or part of the Merrill Points used in connection with the booking may be reinstated to your Merrill Points earnings at your request. Merrill Points which have been reinstated under these circumstances will expire in accordance with the terms of the Program.

Tour Dollars-Off Rewards
20. From time to time, cardholders may receive opportunities to use their Merrill Points for select Travel Rewards: these Rewards may include, but are not limited to, cruise and vacation package arrangements. These offers shall be subject to special terms and conditions, which will be disclosed when the Rewards are advertised. Special terms may include the cruise line and/or vacation supplier’s cancellation and refund policies. We will determine the specific Merrill Point redemption level based on the value of each Reward.

Auto Rental and Hotel Rewards
21. You may obtain Auto Rental and Hotel Rewards through participating car rental agencies and hotels worldwide with two different payment options: those that require payment when you use the service and then receive a credit to your MERRILL+ card statement (“Statement Credit Rewards”) and those that you pay for in advance (“Prepaid Rewards”), as further described below. Any optional or ancillary charges (“Miscellaneous Costs”) are not included in the value of the Auto or Hotel Reward and are your responsibility. For Auto Rental Rewards, Miscellaneous Costs could include: optional charges, including but not limited to refueling, optional/ supplementary liability insurance, personal effects coverage and optional liability waiver, drop-off charges, late return fee, additional driver fee and/or excess mileage fees, or upgrade in vehicle category. For Hotel Rewards, Miscellaneous Costs could include personal charges, food and beverages, additional person(s) and other optional and incidental expenses, or upgrade in room category. You earn Merrill Points for additional costs charged to the MERRILL+ card. There are no exchanges or refunds for “noshows” or unused portions of Auto Rental or Hotel Rewards obtained through the Program. For Auto Rental Rewards, you must meet credit, age and driver requirements in effect at the time and place of rental. You must present your card upon arrival and when returning the vehicle/checking out.

a) Statement Credit Travel Rewards
Statement Credit Rewards must be reserved by calling the Rewards and Benefits Center. Use your Merrill Points to obtain hotel stays and car rentals. 5,000 Points = $50 MDV. For every 5,000 Merrill Points you use, you will receive up to a $50 credit toward the cost of your travel arrangements. Redeem as many $50 credits as you choose. The credit will equal the MDV of the Merrill Points you have used to obtain the travel arrangements, or the actual cost of the Reward, whichever is less. For example, if the cost is $225 and you have 25,000 Merrill Points available to redeem, you may use four (4) $50 credits and charge the remaining $25 to your MERRILL+ card, or you may use five (5) $50 credits. In the case of the latter, your account will not receive credit of any kind (e.g., monetary credit or Merrill Points) for unused Merrill Points. Merrill Points are redeemable only in increments of 5,000. Advance reservations of at least seven days are required and travel arrangements are subject to availability. The entire cost of the rental or hotel stay must be charged to your MERRILL+ card. We will process a credit transaction to your MERRILL+ card within five business days after you make your reservation which will be applied to your account as a retail credit adjustment, not as a payment; you must continue to make your Total Minimum Payment shown on your Billing Statement. If you do not use the Reward, the credit adjustment remains but Merrill Points used to obtain the Reward are not reinstated. When you return the vehicle/check out of your hotel, your MERRILL+ card will be charged for the complete rental cost/room bill, including any Miscellaneous Costs.

b) Prepaid Rewards
Prepaid Rewards may be redeemed online by going to card.ml.com or by calling 1.800.419.0000. Redeem for all or a portion of your rental/stay with your Merrill Points plus cash option. Prepaid Rewards begin at 5,000 Merrill Points, but have no corresponding maximum dollar value. We will determine the specific Merrill Point redemption level based on the dollar value of each Reward. If you do not use the Reward the Merrill Points used to obtain the Reward are not reinstated. When you return the vehicle/check out of your hotel, your MERRILL+ card will be charged for any Miscellaneous Costs.

Merchandise and Gift Cards/Certificates Rewards
22. Redeem Merrill Points for merchandise, gift cards or gift certificate selections at card.ml.com or by calling 1.800.419.0000. All redemptions are final. The selection of items and the number of Merrill Points needed to obtain them may change at any time. Rewards are shipped prepaid. Returns or exchanges are only permitted for damaged or defective Rewards. The return must occur within 30 days of your receipt of merchandise Rewards. We will arrange the return and pay the shipping charges for any damaged or defective Rewards. Rewards are subject to availability. Goods of equal or similar value may be substituted if the item you select is unavailable. Featured goods may not necessarily reflect exact colors or models due to printing variation and/or manufacturers’ model or style updates or photo facsimile used for general representation of merchandise. Restrictions may apply to the availability of some Rewards, such as federal, state, or local regulations or minimum age requirements. Purchase protection or extended warranty coverage associated with your MERRILL+ card is not applicable to Rewards. Warranty, service and/or support for goods may be available to you directly from the manufacturers, not from us or the third parties.

Merchandise Rewards are sent to street addresses and cannot be sent to P.O. Boxes. Gift card/certificate Rewards can be sent to street addresses or P.O. Boxes. Requests for delivery outside the continental U.S. or expedited delivery, if available, are subject to additional shipping charges. Room of Choice is a special delivery for TVs 37- inch and larger and other oversize items. Our carrier will contact you directly to arrange a convenient time between 9 a.m. and 5 p.m. local time Monday through Friday. Room of Choice
delivery will be specified in the redemption details for any Reward that qualifies. Your Reward will be uncrated and placed in the room of choice (reasonable access permitting) and the packing materials will be removed. Included in the delivery is one flight of stairs, up or down. This service does not include installation of any type. An adult 18 years or older must be present to inspect and sign for delivery. Liability is transferred upon signature of receipt of Room of Choice delivery. Complete details about shipping, including information about direct shipments from suppliers; large freight items; damaged or incomplete shipments are found at card.ml.com and by calling 1.800.419.0000. Gift cards are subject to specific rules set forth by the independent retailers. Use of any gift card or certificate is subject to any additional restrictions contained on or with the gift card or certificate.

Special Rewards
23. Cardholders may qualify for opportunities to use Merrill Points for limited-availability special Rewards such as vacation packages and sporting event tickets. Special terms and conditions associated with these Rewards will be disclosed when the Reward offers are made available. Special terms and conditions may include the Reward supplier’s usage, cancellation, and refund policies. Merrill Points redemption requirements will be based on the dollar value of each of the available Rewards.

24. Financial Rewards
a) Fee and Commission Rebate
Cardholders may redeem Merrill Points for amounts up to the total of fees and commissions posted to their Merrill Lynch accounts during the current calendar year.

b) NextGen College Investing Plan
Cardholders may also redeem Merrill Points for cash to contribute to a Merrill Lynch Section 529 Account: NextGen College Investing Plan®, subject to a minimum investment amount. (Refer to the NextGen College Investing Plan Program Description and Participation Agreement for more complete information.) Merrill Lynch reserves the right to determine the Merrill Points redemption value for fees, commissions, and NextGen cash contributions. Merrill Points quotes will be provided upon request. Merrill Points will be debited from the cardholder’s Merrill Points balance and a corresponding credit will be posted to the cardholder’s account upon redemption. No returns or refunds are allowed.

Before you invest in the NextGen plan, request a NextGen College Investing Plan Program Description by calling toll free 1.877.4.NEXTGEN (463.9843) and read it carefully. The Program Description contains more complete information, including investment objectives, charges, expenses and risks of investing in the NextGen plan which you should consider carefully before investing. You should also consider whether your home state or your designated beneficiary’s home state offers any state tax or other benefits that are only available for investments in such state’s 529 plan. Merrill Lynch, Pierce, Fenner & Smith Incorporated is the underwriter for the NextGen plan. The NextGen plan is a Section 529 plan administered by the Finance Authority of Maine. Investment oversight is provided by the Maine State Treasurer.

c) IRA
Cardholders may redeem Merrill Points toward a contribution ("IRA Reward") to an eligible IRA account in your name or that of your spouse or dependents with Merrill Lynch (a "Merrill Lynch Eligible IRA"). Merrill Points may be redeemed in increments of 1,000 Merrill Points, beginning with a minimum 10,000 Merrill Points. Each increment of 1,000 Merrill Points will be converted into an equivalent value of $10.00. In order to take advantage of this redemption option, please contact the Rewards & Benefits Center at 1.800.419.0000. Your contribution will then be sent by Merrill Lynch to the Merrill Lynch Eligible IRA you have indicated electronically within ten (10) business days. If your contribution is rejected for any reason or does not clear within thirty (30) days from the date it was issued by Merrill Lynch, your contribution will be considered void and the Merrill Points used to obtain the IRA Reward will be reinstated to you or to your MERRILL+ card account. If your MERRILL+ card account is closed before the Merrill Points can be reinstated to your account, then the cash Reward will be forfeited (except if your MERRILL+ card has been reported as lost or stolen, subject to verification). Obtaining a MERRILL+ card does not establish an IRA account at Merrill Lynch, nor does it guarantee Merrill Lynch will establish or maintain an IRA account for you. Merrill Points are not automatically redeemed for contribution to an IRA account. Merrill Points are only redeemed for contribution to a Merrill Lynch Eligible IRA upon your request, and subject to the terms of these Terms and Conditions and the agreements and terms and conditions that govern the Merrill Lynch Eligible IRA. Merrill Points may not be redeemed for a contribution to an IRA account other than an IRA account at Merrill Lynch. The Merrill Points redeemed for contribution to your Merrill Lynch Eligible IRA will be treated as a contribution for the year in which the contribution is made (unless you direct us to treat it as a prior year contribution at least ten (10) days before the deadline for making prior year contributions) and will be subject to the IRS contribution limits that apply to your Merrill Lynch Eligible IRA and deadlines established by Merrill Lynch. For example, 2011 Tax Year Contributions must be made by April 5, 2012.

Cash Rewards
25. Redeem Merrill Points for a variety of cash rewards by calling 1.800.419.000. A cash Reward shall be issued for a U.S. dollar sum in the form of a statement credit to your MERRILL+ card, an electronic deposit to a checking or savings account of your choice, or a payment to an eligible mortgage loan. The redemption value for Merrill Points redeemed for cash Rewards deposited into an eligible account at Bank of America ("Eligible Account") may be different than the redemption value for Merrill Points redeemed for electronic deposits to another financial institution. Eligible Accounts are determined by the issuer are currently defined as checking or savings accounts from Bank of America, N.A., or first or second mortgage loans serviced by Bank of America, N.A. (reverse mortgages are not eligible). Current cash Reward values, their respective Merrill Points requirements and Eligible Account definitions can be obtained by signing into card.ml.com. Cash Reward values may be subject to change. The MERRILL+ card is separate and distinct from any accounts you may have with Bank of America and its affiliates. Approval of this credit card account does not mean a checking or savings account will be established for you or that you will be approved for a mortgage loan.
a) Redemption for Statement Credit
Merrill Points redeemed for statement credit to your MERRILL+ card will post to your account within 30 days of the date of redemption. Statement credits will generally be applied to your existing balance with the highest priced Annual Percentage Rate (APR). Receipt of a statement credit does not affect your responsibility to pay your Total Minimum Payment shown on each Statement you receive from us.

b) Redemption for an Electronic Deposit into a Checking or Savings Account
If you redeem Merrill Points for an electronic deposit to a checking or savings account, the deposit will then be sent by the issuer to the checking or savings account you have indicated within fifteen (15) business days. Electronic deposit redemptions are final once processed. If an electronic deposit is rejected for any reason from the date it was sent to your designated account, the deposit will be considered void and the Merrill Points used to obtain the Reward will be reinstated to your MERRILL+ card.

If your MERRILL+ card is closed before the Merrill Points can be reinstated to your account, then the cash Reward will be forfeited, except if your MERRILL+ card has been reported as lost or stolen, subject to verification. We cannot guarantee that your financial institution will accept an electronic transfer (ACH) from us on your behalf. If an electronic transfer is refused for any reason, we will notify you via email within fifteen (15) days of your request to the email address designated by you at the time of your redemption.

c) Redemption for Payments on a Mortgage
You may redeem Merrill Points for cash Rewards in the form of payments on a Bank of America, N.A. first or second mortgage loan (reverse mortgages are not eligible) or to a mortgage loan that you have with a third-party mortgage lender (“Mortgage Lender.”) Payments will be applied in accordance with the terms of your mortgage loan, and may be rejected in the event your mortgage is not being paid as agreed.

Payment will be sent by the issuer to the mortgage account you have indicated either electronically or by check within three (3) business days of your request. If Bank of America, N.A. or the Mortgage Lender designated by you in the redemption process refuses to accept an electronic transfer for any reason, or the check does not clear within ninety (90) days from the date it was issued by the issuer, the payment will be considered void, the Merrill Points used to obtain the Reward will be reinstated to your card account, and we will notify you by the email address, which you will be requested to provide at the time of redemption. Questions regarding the accrual of Merrill Points and the sending of payments to your mortgage loan will be resolved by the issuer. We are not responsible for how the payment is applied to applied account and cannot control whether payments are applied to the principal balance on your loan or any outstanding fees.

It is your responsibility to ensure that payments made by us towards your mortgage loan on your behalf do not violate the terms of your agreement with Bank of America, N.A., or the Mortgage Lender that you designate as payee during the redemption process. We are not responsible or liable for any payment penalties that Bank of America, N.A., or your Mortgage Lender may charge to your mortgage account.

If an adjustment to your Merrill Points total for any reason causes you to receive more credit to your mortgage account than you were otherwise entitled to, you agree you may owe the value of such excess to us. We have the right to reduce your Merrill Points accordingly, withhold any subsequent Merrill Points and/or credits to your mortgage account, and/or collect any amount(s) you owe, in any appropriate manner, including, but not limited to, the posting of an equivalent debit in the form of a cash advance transaction to the MERRILL+ card.

Charitable Donations
26. Redeem Merrill Points for a variety of charitable donations by calling 1.800.419.0000. If you elect to have funds directed to a charitable organization please consult your tax advisor as to whether this qualifies as a charitable contribution.

Concierge Service
27. To access the Merrill Lynch Concierge Service, call 1.800.419.0000. The service is available 24 hours a day, 7 days a week. An independent third party will provide the Concierge Service (“Concierge Provider”) and associated upgrades and shall at times refer you to other third-party service providers, who are not employees or agents of us or the Concierge Provider and are solely and exclusively responsible for all matters with respect to their services or products. You acknowledge and agree, for yourself and any person or entity claiming through you, that: (i) the sole and exclusive remedy for any claim, loss, damage, expense, personal injury, death, or other claim resulting or arising from, or related to, the Concierge Service, associated upgrades or the referral of any service provider shall be against the service provider; and (ii) we and our directors, officers, employees, or affiliates make no representation or warranty about the quality of services or products provided by the Concierge Provider. Certain Concierge Service requests may be subject to a fee. Purchases (and fees, if applicable) must be billed to the cardholder’s MERRILL+ card.

BENEFITS PROGRAM

General
28. Please carefully review and keep this document. These are the general terms and conditions of the Beyond Rewards Benefits Program (the “Benefits Program”) and are separate from the terms of your Credit Card Agreement with the issuer. Please note that any one or more upgrade, discount, special offer, gift certificate, gift card, travel voucher, or other benefit offered under the Benefits Program (each of the foregoing, a “Benefit”) may have additional terms and conditions applicable to that Benefit (“Benefit Specific Rules”). In addition, from time to time, Benefits may be added or deleted from the Benefits Program. Benefit Specific Rules may be found online at card.ml.com. It is the responsibility of each cardholder to review the Benefits Program terms and conditions and to be aware of any posted changes thereto. The general terms and conditions of the Benefits Program set forth below, together with all Benefit Specific Rules, are collectively referred to hereafter as the “Benefits Program Terms and Conditions.” We may change the Benefits Program Terms and Conditions at any time. When any change is made to the Benefits Program Terms and Conditions, we and the issuer will post the revision(s) online at card.ml.com, or notify you in writing, as applicable.

We reserve the right, in our sole discretion, to alter, substitute, or terminate at any time without prior notice: (i) all or any part of the Benefits Program; (ii) any one or more Benefit; and (iii) the existence of, and the eligibility criteria for a cardholder obtaining, any one
or more Status Level (for example, “+”, “+2”, and “+3”, hereafter collectively the “Status Levels”) that a cardholder may qualify for under the Benefits Program. This right means that we may, among other things, change or remove any Benefit or any provider or supplier of one or more Benefits (each, a “Benefit Supplier”) from the Benefits Program, increase or decrease the eligibility requirements for any Status Level, and change the Benefits Program Terms and Conditions for redeeming, earning, obtaining, or forfeiting any Benefit or Status Level obtained by a cardholder. This right also means that eligibility for any Benefit or Status Level does not entitle a cardholder participating in the Benefits Program to any vested rights with respect to such Benefit or Status Level.

Eligibility for Benefits and Status Levels
29. To be eligible for Benefits under the Benefits Program, you must (i) be an individual (no corporations, partnerships, associations, or other entities), (ii) have active charging privileges on a MERRILL+ card, and (iii) where eligibility for a Benefit requires the purchase of goods or services, the full amount of the purchase must be made using your MERRILL+ card.

Status Levels, and the eligibility requirements for each Status Level, are governed by the Terms and Conditions for the Program discussed above and are available by logging into your Rewards account at card.ml.com. There are three Status Levels of Benefits offered under the Benefits Program. Balance transfers, cash advances, including purchases of cash equivalents of any kind, purchases made by or for a business or for a business purpose, fees, interest charges, credit insurance, credit protection, or debt cancellation charges and unauthorized or fraudulent transactions will not qualify for achievement of the Status Levels. Achievement of Status Levels is based on the Annual Purchase Volume which is defined as the total value of net retail purchases charged to the MERRILL+ card each year ending on the closing date of your last Billing Cycle Statement within the calendar year. All eligible cardholders are entitled to the first Status Level of Benefits (“+”) which are ongoing and are not re-earned. When the cardholder becomes eligible for +2 or +3 Status Level, the applicable Benefits begin the month following achievement of +2 or +3 Status Level for the remainder of that calendar year plus the entire following calendar year. +2 Status Level of Benefits currently requires Annual Purchase Volume of $20,000 within a given calendar year. The Benefits Program offers the opportunity for cardholders to achieve +3 Status Level and thus entitle the cardholder to a variety of upgrades, Benefits, discounts and special offers provided through third-party suppliers. The highest (+3") Status Level of Benefits will provide enhanced Benefits associated with some of the features provided by or through us or Visa. Achievement of +3 Status Level currently requires Annual Purchase Volume of $50,000 within a given calendar year. When +3 Status Level is achieved, the MERRILL+ cardholder will be eligible for +3 Benefits beginning the month following achievement of +3 Status Level, for the remainder of that calendar year plus the entire following calendar year.

Benefit Restrictions
30. Purchase protection or extended warranty coverage associated with your MERRILL+ card is not applicable to Benefits. Benefits have no cash value. Benefit eligibility and Status Level eligibility are not property of any cardholder or other person. Unless we consent, neither Benefits nor Status Levels eligibility may be brokered, bartered, attached, pledged, or otherwise encumbered, gifted, transferred, conveyed, assigned or sold under any circumstances, including, but not limited to: disability; death; upon operation of law, or in connection with any domestic relations dispute; and/or legal proceeding and any attempt to do so shall be void. We shall have no liability for disagreements between cardholders regarding any one or more Benefits or Status Level eligibility. Neither Benefits nor Status Level eligibility may be combined among different cardholders with the exception of accounts set up for the purpose of combined Merrill Points redemptions and/or linked for spend aggregation, any other Merrill Lynch or non-Merrill Lynch benefits or rewards program (including any frequent flyer program), or any other issuer benefits or rewards program (including any frequent flyer program) unless otherwise specified by us, as applicable. For Benefits involving a complimentary ticket, stay, or service, Benefit Specific Rules may require, without limitation, gratuities, baggage charges, insurance, and airline and hotel amenities. Issuance of a Benefit certificate or voucher does not constitute a reservation.

Additional Conditions
31. We reserve the right to disqualify any cardholder from participating in the Benefits Program and to invalidate any Benefit or Status Level eligibility a cardholder has or may obtain for any reason, including, but not limited to: abuse, fraud, or any violation of the Benefits Program Terms and Conditions. You are responsible for determining any tax liability arising from participation in the Benefits Program. Consult your tax advisor concerning tax consequences. By participating in the Benefits Program, and accepting a Benefit, you release, discharge, and hold harmless Merrill Lynch and its Released Parties (which shall be defined with respect to any entity, its subsidiaries, affiliates, employees, officers, directors) and its agents/contractors (including, without limitation, the subsidiaries, affiliates, shareholders employees, officers, directors of any Benefits Program administrator used by Merrill Lynch), including , but not limited to, the issuer and its Released Parties and its agents/contractors, from any and all claims or damages arising out of the use of any Benefit including, but not limited to, any physical injury or death resulting from any travel taken as a result of this Benefits Program. Benefit Suppliers are solely responsible for the fulfillment of Benefits. We and any Benefits Program administrator have no obligation with respect to provision of Benefits to cardholders. As a result, we and any Benefits Program administrator are not responsible or liable for any loss due to a Benefit Supplier’s failure to provide or honor any Benefit or Status Level or for the provision of any service or good by any Benefit Supplier. All Benefits, including merchandise, gift certificates, gift cards and travel services (including those services provided by air, water, or surface carriers, hotels and other accommodation providers, food or beverage providers, transportation companies, delivery or courier services, etc.) are manufactured or provided by third-party Benefit Suppliers not controlled by us or any Benefits Program administrator. Benefit Suppliers therefore are not agents, employees, or affiliates of us or any Benefit Program administrator. Warranty, service and/or support for goods may be available to you from Benefit Suppliers, but not from us or any Benefits Program administrator. We and any Benefits Program administrator (i) make no representation or warranty of any kind, express or implied, with respect to Benefits offered or obtained under the Benefits Program; and (ii) do not offer, endorse, or guarantee any of the goods, services, information or recommendations provided by any one or more Benefit Supplier to you. The Benefits Program is subject to government approval and is void where prohibited by law. All aspects of the Benefits Program are governed by the laws of the State of Delaware, without reference to its choice of law provisions. If any provision of the Benefits
Program Terms and Conditions is held to be invalid, void or unenforceable, all other provisions shall remain valid and be enforced and construed as if such invalid provision were never a part of the Benefits Program Terms and Conditions. Any decisions made by Merrill Lynch, any Benefits Program administrator, and/or the issuer regarding disputes with a cardholder concerning one or more Benefits or Status Level eligibility shall be final.

PARTNER BENEFITS

AIRLINES

32. British Airways Avios Miles Exchange Redeem Merrill Points for Avios
Offer valid through December 31, 2012. You must have a valid British Airways Executive Club account to convert Merrill Points into Avios. Merrill Points may be converted in increments of 5,000. Flights booked using Avios cannot be used to accrue Merrill Points or additional Avios under the British Airways Executive Club. All flights are subject to availability at time of booking. All redemptions are considered final and Avios cannot be converted back to Merrill Points. Please allow up to six weeks for Merrill Points converted to Avios to appear in your British Airways Executive Club account. Redemption of Avios on British Airways or other oneworld® carriers are subject to the terms and conditions of the British Airways Executive Club. Redemption of Avios through the Executive Club program is separate and distinct from the awards available through the “Air Rewards Program” and “Dollars Off Air Travel Rewards”. Avios cannot be applied toward these other offers. Flights redeemed on British Airways or other oneworld® carriers are subject to taxes, fees, surcharges, including airline surcharges. The amount of taxes, fees, charges, and airline surcharges will vary depending on routing. Merrill Lynch is not responsible for changes to the British Airways Executive Club program or program terms. For the most up to date information on how to enroll in the British Airways Executive Club or for Avios redemption rules and restrictions please visit www.ba.com/theclub.

33. Delta Air Lines
This is a limited time promotion, all travel must be booked on or before December 31, 2012 and all travel completed by March 31, 2013. All offers are available only by calling the Merrill Lynch Travel Advisor at 1.800.419.0000 and cannot be booked online. Purchase tickets are all subject to the standard $15 per ticket booking fee. All exchanges, modifications or cancellations are subject to the standard $45 per ticket change fee in addition to any fees imposed by the airline. Discounts will not be applied to fuel surcharges or government and airport imposed taxes, fees or charges. Discounts apply to select published fares in certain booking classes and may vary by fare code or city pairs. Corporate Discounts, consolidator or wholesale fares, senior citizen discounts, travel agency discounts child or infant fares or any promotional offers do not qualify and cannot be combined with this offer Delta Air Lines rules and restrictions apply. For itinerary changes you must contact your Merrill Lynch Travel Advisor. Routing and date changes may be allowed but are subject to purchased fare rules and any additional collections in pricing for the new routing, space availability and any service charges. Tickets are non-transferable and non-endorsable. No name changes are allowed once tickets are issued. Delta Sky Miles cannot be used for redemptions or upgrades, in conjunction with this offer. Travel on purchased tickets may be eligible to earn Delta Sky Miles in accordance with the rules of the Delta Sky Miles program. Terms and conditions of the Delta Sky Club will apply. Merrill Lynch and Delta Air Lines reserve the right to amend or discontinue these offers at any time.

a) 50% off Delta International Tickets
Cardholder is responsible for any taxes, fees, charges and surcharges, including airline fuel surcharges. All changes must be applied to all tickets in the booking party simultaneously. Refunds may be permitted, provided all tickets are returned together. All travelers in the booking party must accompany each other on the same flights dates and itinerary. Tickets are subject to availability of applicable inventory. Booking classes and originating cities are subject to change and may vary by offer, contact your Merrill Lynch Travel Advisor for details.

b) Qualifying Transatlantic Travel
Offer applies to Business Class fare code “I” tickets with travel originating in the continental U.S. from the following cities/Airports: Baltimore/BWI, Boston/BOS, Burbank Bob Hope/BUR, Chicago Midway/MDW, Chicago O’Hare/ORD, Cleveland/CLE, Dallas Fort Worth/DFW, Denver/DEN, Fort Lauderdale/FLL, Houston George Bush/IAH, Las Vegas/LAS, Los Angeles/LAX, Los Angeles/ONT, Miami/MIA, Newark/EWR, New York John F. Kennedy/JFK, New York LaGuardia/LGA, Oakland/OAK, Orange County John Wayne/SNA, Philadelphia/PHL, Phoenix/PHX, San Francisco/SFO, San Jose Mineta/SJC, Washington Dulles/IAD, Washington National/DCA. No DL code share flights will be allowed for transatlantic or transpacific travel or within European, Japan, South Korea, Australia, Philippines, Guam, Saipan and Thailand sectors.

c) Qualifying Transpacific/Japan/Saipan/South Korea/Australia/Philippines/Guam and Thailand Travel
Offer applies to Business Class fare code “I” tickets with travel originating in the continental U.S. from the following cities/Airports: Baltimore/BWI, Boston/BOS, Chicago Midway/MDW, Cleveland/CLE, Dallas Fort Worth/DFW, Denver/DEN, Houston George Bush/IAH, Las Vegas/LAS, Los Angeles/LAX, Miami/MIA, Newark/EWR, New York John F. Kennedy/JFK, New York LaGuardia/LGA, Philadelphia/PHL, Phoenix/PHX, San Francisco/SFO, Washington Dulles/IAD, Washington National/DCA. No DL code share flights will be allowed for transatlantic or transpacific travel or within European, Japan, South Korea, Australia, Philippines, Guam, Saipan and Thailand sectors.

d) Qualifying Western Hemisphere Travel (Mexico/Central America/South America/Caribbean) – Puerto Rico and the U.S. Virgin Islands are not included as Caribbean destinations
Atlantic Southeast Airlines/Chautauqua Airlines/Comair/Freedom Airlines/Shuttle America and SkyWest. Travel via the Delta Shuttle is permitted. Booking class is ‘D’ is for both tickets and must be available at the time of booking.

e) Up to 12% off Domestic Business, First Class and Coach Tickets
Offer applicable to new reservations for one way or roundtrip travel. The discount applies to fares in select booking classes and to destinations in the U.S. and Canada. This offer may not be combined with any other discount or offer and does not apply to Merrill Point redemption tickets. 12% discount applies to fare codes: F/A/J/C/D/Y/B/M. 8% discount applies to fare codes: H/Q/K/L.

f) Up to 35% off Delta Shuttle Services
Offer applies to new reservations for one way or roundtrip travel. This offer may not be combined with any other discount or offer and does not apply to Merrill Point redemption tickets. The discount applies to published fares in select booking classes and to the Delta Shuttle routes between Boston’s Logan Airport and New York’s LaGuardia Airport and between Washington D.C.’s Reagan National Airport and New York’s LaGuardia Airport. The shuttle discount is not valid for travel between Boston and Washington D.C. 35% discount applicable to fare codes Y/S/H/L/G/A. 12% discount applies to fare codes B/M/H. 10% discount applies to fare codes F/Y. 8% discount applies to fare codes Q/X/I.

34. Marquis JetSM

a) General
The Merrill Lynch NetJets program is available to all MERRILL+ cardholders who have been issued a MERRILL+ card. Marquis JetSM Partners, Inc. is a wholly owned subsidiary of NetJets Inc. and sells the Marquis Jet Card®. Marquis Jet Card program flights are operated by NetJets Aviation under its 14 CFR Part 135 Air Carrier Certificate. All of the offers contained herein may not be used in combination with one another or exchanged for cash. Cardholder must have reached +3 Status Level prior to being eligible for the NetJets benefits and complimentary ground transportation. Terms and conditions of the NetJets program are contained in the program agreements (“NJ Program Agreements”) which you will be required to execute prior to becoming a NetJets Owner.

b) Pay Using Your MERRILL+ card
Cardholders have the option of paying for their Marquis Jet Card using their MERRILL+ card, check or wire transfer. Payment by a MERRILL+ card is available to all Status Levels; Cardholders do not have to have achieved +3 Status Level in order to pay with their MERRILL+ card. All payments subject to credit availability.

c) Complimentary Flight Hour for 25-Hour Marquis Jet Card Purchase Arranged by Merrill Lynch – +3 Status Level
Offer is valid for any cardholder with the purchase of their first Marquis Jet Card, provided the purchase is completed prior to December 31, 2012. The complimentary flight hour will only apply to the same aircraft type purchased by the cardholder. This complimentary flight hour promotion will be offered to a cardholder who calls NetJets at 1.877.538.8955. All usual terms and conditions of the NetJets Program Agreements, including program insurance, will be extended to the additional complimentary hour, and such complimentary hour will become part of the cardholder’s Marquis Jet Card. Complimentary flight hour has no cash value. Prices indicated for both domestic and international transportation are subject to increase in accordance with the NetJets Program Agreements, including monthly fuel variable. The prices represent the base prices for 25-occupied hours, before applicable taxes, fees and charges are assessed. Taxes are currently being assessed at the following rates (which are subject to change): For each flight segment constituting domestic (US) transportation including flights to or from certain portions of Canada or Mexico) the following taxes and fees may apply and are subject to change (a) a Federal Excise Tax of 7.5%, (b) a Per Passenger Tax of $3.70 per flight segment, (c) a Passenger Facility Charge of up to $4.50 per departure and (d) a September 11 Fee of $2.50 per flight segment. For flight segments in international transportation (i.e., between the United States and a foreign point (other than certain points in Canada and Mexico)), prices listed also do not include the international departure and arrival tax of $16.20 per passenger for each international inbound and outbound international flight segment and the $2.50 September 11 Security Fee per flight segment (departing from the United States), as well as related foreign taxes, fees and charges which vary by destination.

d) Guaranteed One-Way Upgrade for NetJets Share or NetJets Lease Purchase Arranged by Merrill Lynch – +3 Status Level
Offer is valid for Marquis Jet Shares and NetJets Leases purchased through December 31, 2012. This complimentary upgrade promotion will be offered to any +3 Status Level cardholder who calls NetJets at 1.877.538.8955. Complimentary upgrades are non-transferable and non-endorsable. Complimentary upgrades have no cash value. For a list of currently identified Peak Period Days, please contact your NetJets Sales Executive. All dates are subject to change. All NetJets program purchases are subject to the terms and conditions of the NetJets program.

e) Complimentary Ground Transportation – +3 Status Level
Offer is valid for Marquis Jet Cards purchased through December 31, 2012. On the first 25-Hour Marquis Jet Card purchased, NetJets, through its partnership with Savoya, will provide each cardholder with six (6) hours of complimentary ground transportation (two-hour minimum per trip) anywhere in the continental U.S. There will be a two-hour minimum charge per trip for “no-show” trips, trips cancelled within two hours of scheduled pick-up time and trips changed to a later scheduled pick-up time within two hours of the original pick-up time. Cardholders will be covered by Savoya’s Insurance terms throughout the complimentary ground transportation hours. This complimentary promotion will be offered to a MERRILL+ cardholder who calls NetJets at 1.877.538.8955. This offer for complimentary ground transportation is limited to executive sedan service (SUVs, stretch limousines, vans, etc., are not included). Complimentary ground transportation hours are non-transferable and non-endorsable. Complimentary ground transportation hours have no cash value. All new reservations, modifications and cancellations associated with this offer must be made directly with Savoya by calling 1.866.4.SAVOYA or 1.866.472.8692.

f) Aviation Consultation
Offer is valid through December 31, 2012. Complimentary private aviation consultations are available to MERRILL+ cardholders who call NetJets at 1.877.538.8955. Consultations will provide cardholders with a “Needs Analysis” in order to recommend a course of action depending on the particular needs of the cardholder.

g) Redeem Merrill Points for Flight Hours
The selection of NetJets aircraft and the number of Merrill Points required to redeem are valid through December 31, 2012. Merrill
Points accrued in the Merrill Lynch Beyond Rewards® program may be redeemed, in two-hour increments (one-hour increments for current NetJets or Marquis Jet Card Owners), for flights on any of the following aircraft at the corresponding Merrill Points per hour shown:

<table>
<thead>
<tr>
<th>Aircraft Type</th>
<th>Merrill Points Required/Hour</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hawker 400XP</td>
<td>standard: 322,000</td>
</tr>
<tr>
<td>Citation Encore+/Encore</td>
<td>standard: 392,000</td>
</tr>
<tr>
<td>Citation XLS/Excel</td>
<td>standard: 457,000</td>
</tr>
<tr>
<td>Hawker 800XP</td>
<td>standard: 526,000</td>
</tr>
<tr>
<td>Citation Sovereign</td>
<td>standard: 596,000</td>
</tr>
<tr>
<td>Citation X</td>
<td>standard: 596,000</td>
</tr>
<tr>
<td>Gulfstream G200</td>
<td>standard: 715,000</td>
</tr>
<tr>
<td>Falcon 2000EX/2000</td>
<td>standard: 822,000</td>
</tr>
<tr>
<td>Gulfstream G450/G400/GIV-SP</td>
<td>standard: 956,000</td>
</tr>
</tbody>
</table>

Redemption of Merrill Points entitles a MERRILL+ cardholder to one hour of flight time on a NetJets aircraft in accordance with table above. Flight time calculations will include an addition of 12 minutes per flight segment to account for 6 minutes of taxi time for takeoff and landing. All flight hours are subject to a fuel surcharge per hour, which is the responsibility of the cardholder and must be paid directly to NetJets using a MERRILL+ card.

For information on the current amount of the fuel surcharge, please contact your NetJets Sales Executive. Redemption Process:

1) MERRILL+ cardholders are required to call the Rewards & Benefits Center’s toll-free number, 1.800.419.0000, to arrange for Merrill Points redemptions, after which the cardholder will be transferred to a NetJets Sales Executive to complete booking arrangements.

2) Merrill Lynch will be responsible solely for making Merrill Point redemptions—any booking related matters, such as flight itinerary, must be addressed with NetJets.

3) Upon redemption of Merrill Points, Cardholders will be required to execute the NetJets Program Agreements. At that time, if the cardholder needs a larger leasehold interest to accommodate his/her chosen flight itinerary, he/she will be permitted to acquire additional time, provided by NetJets in accordance with above, at the published hourly rate. The requirements listed apply equally to all cardholders, including cardholders already owning a NetJets product. The cardholder will be required to provide NetJets with their MERRILL+ card information to put on file in case of additional costs incurred with their flight redemption. Cardholders acknowledge and agree that such additional costs incurred by them will be charged to such MERRILL+ card.

The cardholder will incur all additional costs resulting from their flights, including but not limited to the following:

i) In-flight delays.

ii) For flights originating or terminating outside the continental U.S., there may be fees for foreign permits, special permits airspace fees, overflight, immigration, customs, communications, government assessments, and ferrying the aircraft.

iii) Additional catering. (Standard catering is complimentary; anything special can be accommodated but will have a charge.)

iv) Damage to the aircraft if not treated properly. Usage of the hours acquired as part of the flight redemption may not be available on days which NetJets designates as Peak Period Days. For a list of currently identified Peak Period Days, please contact your NetJets Sales Executive. All dates are subject to change. Merrill Lynch assumes no responsibility for Merrill Points converted from the Beyond Rewards® program to flight hours with NetJets, or for the actions or omissions of NetJets, or any award provider in connection with NetJets or otherwise. Merrill Points redeemed to NetJets may not be returned or refunded once redeemed.

**AIRPORT LOUNGES**

Offer is valid through December 31, 2012. Cardholders must reach the +3 Status Level by spending $50,000 in net retail purchases on their MERRILL+ card(s) in a calendar year to qualify to receive a one-year airport lounge membership or they can redeem Merrill Points (see below). To participate and receive membership, cardholders will be required to phone the Rewards & Benefits Center at 1.800.419.0000 where their eligibility will be verified. One lounge membership is allowed per qualifying account.

35. LOUNGE CLUB™

Airport Lounge Membership – Status Level +3

The LOUNGE CLUB™ Status Level +3 benefit offers ten (10) free lounge visits as part of a cardholder’s complimentary membership. Such visits may apply to cardholders and/or accompanying guest(s). Following the first ten (10) visits, cardholders pay any lounge fees for themselves and their guest(s) at the applicable lounge visit fee. The current lounge visit fee is $27 per person per visit. The invitation of a guest(s) reduces the number of remaining complimentary visits. For example, a cardholder accompanied by two (2) guests is counted as three (3) visits. Participating lounges are updated regularly. Members are urged to check [www.loungeclub.com](http://www.loungeclub.com) prior to all travel to locate participating lounges. MERRILL+ card number/expiration information must be provided at time of enrollment and any paid visits will be charged to that account. It is the cardholder’s responsibility to update the
December 31, 2012 but cardholders should call no later than March 31, 2013 to sign up. Memberships in the Admirals Club program are non-transferable, non-refundable and void if sold for cash or other consideration. Membership void where prohibited by law. Full the complete Delta Sky Club terms, conditions and house rules, please visit delta.com/skyclub. Offer valid through December 31, 2012 but cardholders should call no later than March 31, 2013 to sign up. Membership in the Admirals Club program are non-transferable, non-refundable and void if sold for cash or other consideration. Membership void where prohibited by applicable law. If cardholder loses her/his membership card for the Admirals Club®, the replacement fee is twenty-five dollars ($25.00). Products and services are subject to change without notice.

36. American Admirals® Club
American Admirals Club® Airport Lounge Membership - Status Level +3
Membership is valid for one year beginning in the month requested or, if cardholder has a current membership, one year will be added to the expiration date. May take four (4) to six (6) weeks to process. Admirals Club® membership terms and conditions apply. Full terms and conditions for Admirals Club® membership are available for review at aa.com/admiralsclub. Offer valid through December 31, 2012 but cardholders should call no later than March 31, 2013 to sign up. Membership in the Admirals Club® program are non-transferable, non-refundable and void if sold for cash or other consideration. Membership void where prohibited by applicable law. Full terms and conditions for Admirals Club® membership indicate that you agree to abide by the membership terms and conditions that can be viewed at www.loungeclub.com.

37. Delta Sky Club®
Delta Sky Club® Airport Lounge Membership - Status Level +3
Membership is valid for one year beginning in the month requested or, if cardholder has a current membership, one year will be added to the expiration date. May take four (4) to six (6) weeks to process. Delta Sky Club membership terms, conditions and house rules apply. Full the complete Delta Sky Club terms, conditions and house rules, please visit delta.com/skyclub. Offer valid through December 31, 2012, but cardholders should call no later than March 31, 2013 to sign up. Delta Sky Club membership is non-transferable and non-refundable. You must be at least 21 years of age for Club membership or access. Delta reserves the right to revise its Club terms and conditions without notice. Delta Sky Club members will not be compensated for changes in locations, rates or policies. Delta Sky Club facilities may be used only in conjunction with same-day ticketed air travel. Delta Sky Club house rules must be observed or membership may be terminated without compensation. Access to partner lounges subject to each partner's rules, terms and conditions. Additional restrictions may apply.

CAR RENTAL
38. Hertz
These offers are valid for vehicle pick-up on or before December 31, 2012. Advance reservations required. Modifying your reservation may result in a change in your rate and/or invalidate this offer. These offers have no cash value, may not be used with Pre-Pay Rates, Tour Rates or Insurance Replacement Rates and cannot be combined with each other or with any other certificate, voucher, offer or promotion. Hertz age, driver, credit and qualifying monthly rate restrictions for the renting location apply. Taxes, tax reimbursement, age differential charges, fees and optional service charges, such as refueling, are not included. Discounts apply to time and mileage charges only. Discounts in local currency on redemption.

a) $20 Off a Weekly Rental
Subject to availability, this offer is redeemable at participating Hertz locations in the U.S., Canada, Puerto Rico and Mexico.

b) Up to $15 Off a Weekend Rental
Subject to availability, this offer is redeemable at participating Hertz locations in the U.S., Canada, Puerto Rico and Mexico.

c) $25 Off Weekend Collection Vehicle
Minimum rental age for Hertz Prestige Collection and Hertz Adrenaline Collection is 25. Subject to availability, this offer is redeemable at select participating Hertz locations in the U.S. Not all vehicles, vehicle equipment and services are available at all locations. Vehicles are subject to availability.

Wanted $25 on a Weekly Rental (+2 Status Level)
Minimum rental age for Hertz Prestige Collection and Hertz Adrenaline Collection is 25. Subject to availability, this offer is redeemable at participating Hertz locations in the U.S., Canada, Puerto Rico and Mexico.

e) Up to $20 Off a Weekend Rental (+2 Status Level)
Minimum rental age for Hertz Prestige Collection and Hertz Adrenaline Collection is 25. Subject to availability, this offer is redeemable at participating Hertz locations in the U.S., Canada, Puerto Rico and Mexico.

f) Save $35 on a Weekly Collection Vehicle (+2 Status Level)
Minimum rental age for Hertz Prestige Collection and Hertz Adrenaline Collection is 25. Subject to availability, this offer is redeemable at select participating Hertz locations in the U.S. Not all vehicles, vehicle equipment and services are available at all locations. Vehicles are subject to availability.

g) $50 Off a Monthly Rental - Status Level +3
Subject to availability, this offer is redeemable at participating Hertz locations in the U.S., Canada, Puerto Rico and Mexico.
h) **Free Upgrade** - Status Level +3
   This offer is subject to upgrade vehicle availability at time and place of rental. Highest obtainable upgrade is to a Premium class vehicle. Brand and model are not guaranteed. This offer is redeemable at participating Hertz locations in the U.S., Canada and Puerto Rico.

i) **Up to $25 Off a Weekly or Weekend Rental** - Status Level +3
   Subject to availability, this offer is redeemable at participating Hertz locations in the U.S., Canada, Puerto Rico and Mexico.

**CRUISES**

39. **Merrill Lynch Cruise Offers**

**Azamara Club Cruises**
Offer only valid when requested at the time of booking. Offer valid on select sailings and must be booked by June 1, 2012. Rates are cruise-only, per person, based on double occupancy, valid on select sailings, subject to availability at time of booking. Offer may not be combined with any other offer or promotion on the same reservation. All itineraries and prices are current at the time of printing and may change without notice. Government fees and taxes are additional. Cruise lines reserve the right to assess a fuel supplement should the price of oil increase to a predetermined amount even if the fare has already been paid in full. Passengers are required to comply with U.S. government passport requirements, including cruise registration and verification programs. If offered, amenities and/or inclusions have no cash value and may vary by sail date and stateroom category. Not responsible for omissions or printing errors, or passenger confirmations with cruise lines. Other conditions may apply. Ships’ Registry: Malta.

**Regent Seven Seas Cruises**
Offer only valid when requested at the time of booking. Onboard credit offer valid on any new reservation made by December 31, 2012. Rates are cruise-only, per person, based on double occupancy, valid on select sailings, subject to availability at time of booking. Offer may not be combined with any other offer or promotion on the same reservation. All itineraries and prices are current at the time of printing and may change without notice. Government fees and taxes are additional. Cruise lines reserve the right to assess a fuel supplement should the price of oil increase to a predetermined amount even if the fare has already been paid in full. Passengers are required to comply with U.S. government passport requirements, including cruise registration and verification programs. If offered, amenities and/or inclusions have no cash value and may vary by sail date and stateroom category. Not responsible for omissions or printing errors, or passenger confirmations with cruise lines. Other conditions may apply. Ship’s Registry: Bahamas.

**Royal Caribbean Cruises**
Offer only valid when requested at the time of booking. Must be booked by October 31, 2012. Receive up to $100 per stateroom on select sailings; subject to availability at time of booking. Onboard credit is based on double occupancy. Singles paying 200% are eligible for onboard credit. Rates are cruise-only, per person, based on double occupancy, valid on select sailings, subject to availability at time of booking. Offer may not be combined with any other offer or promotion on the same reservation. All itineraries and prices are current at the time of printing and may change without notice. Government fees and taxes are additional. Cruise lines reserve the right to assess a fuel supplement should the price of oil increase to a predetermined amount even if the fare has already been paid in full. Passengers are required to comply with U.S. government passport requirements, including cruise registration and verification programs. If offered, amenities and/or inclusions have no cash value and may vary by sail date and stateroom category. Not responsible for omissions or printing errors, or passenger confirmations with cruise lines. Other conditions may apply. Ship’s Registry: Bahamas.

40. **HOTELS & RESORTS**

Offers are only valid when requested at time of booking. Pricing is per person based on double occupancy and reflects savings. Offer includes accommodations and inclusions as indicated. Offers are subject to change without notice, are valid for new bookings only and may not be combined with any other offers. No credit will be issued for unused days or inclusions. Not responsible for omissions or printing errors. Other conditions may apply.

**Beach Palace Cancun**
The $100 exclusive savings offer requires 3-night minimum stay and is valid for stays through December 15, 2012, please book by Jun 30, 2012. Receive up to $1,500 resort credit per room, per stay with a 5 – 8 night stay. Receive up to $750 resort credit per room, per stay with a 4 night stay. Receive up to $500 resort credit per room, per stay with a 3-night stay. Receive up to $2,000 resort credit per room, per stay with a 9 – 11 night stay. Receive up to $2,500 resort credit per room, per stay with a 12+ night stay.

**Hyatt Regency Curacao Golf Resort & Spa**
Valid for stays through December 16, 2012.

**Royal Hawaiian**
Valid for stays through December 22, 2012.

**Swissôtel Métropole Geneva**
Valid for stays through December 29, 2012.
41. WORLD TOURS
Pricing is per person based on double occupancy. Offer includes accommodations and inclusions as indicated. Offers are subject to change without notice, are valid for new bookings only and may not be combined with any other offers. No credit will be issued for unused days or inclusions. Not responsible for omissions or printing errors. Other conditions may apply.

a) $100 Additional Savings On Any Globus Or Monograms Tour For Two

b) $200 Additional Savings on Any 2012 European Land-Only Tour by Tauck

c) $250 Additional Savings Any Abercrombie & Kent Signature Tour
Please book by December 31, 2012

RETAIL OFFERS

42. Blue Nile
Offer only valid when requested at the time of booking. To receive the Merrill Lynch discount your purchase must be charged in full to your MERRILL+ card. When you use our Build Your Own Diamond Jewelry™ feature, offer applies only to the setting for a ring, earring, or pendant. Offer is not valid for any loose diamonds or pre-set engagement rings. Offer is not valid for any gift certificate or polishing cloth purchase. The reference code, MERRILL12, MUST be entered in cart or mentioned over phone at time of purchase. Offer may not be combined with any other offer, cannot be applied retroactively, and applies to US customers only. Void where prohibited. Offer expires 3 PM Eastern Time, December 31, 2012.

43. From You Flowers
Offer valid through December 31, 2012. For gift baskets containing alcohol, the recipient must be over the age of 21. To receive the exclusive discount your purchase must be charged in full to your MERRILL+ card. Offer cannot be combined with any other offer or promotion. Order as often as you like. Savings do not apply to shipping and handling. For same day deliveries, must place order by 3 PM in the recipient’s time zone. Visit fromyouflowers.com for complete details and restrictions.

44. Luggage Forward
Offer valid only when requested at the time of booking. MERRILL+ card must be used as form of payment. Cannot be combined with any other offer or promotion. Offers expire December 31, 2012. To obtain promotion code, call 1.800.419.0000 and say “Shopping.” Luggage Forward reserves the right to reject any booking when, in the judgment of Luggage Forward, the service ordered may not comply with Luggage Forward’s Terms of Service.

MERRILL LYNCH MALL
45. To be eligible to earn bonus Merrill Points, your MERRILL+ card account must be open with charging privileges and you must begin each shopping session and make your qualifying purchase through the Merrill Lynch Mall. Only purchases which are made by clicking through the Merrill Lynch Mall will be eligible to earn bonus Merrill Points. Allow up to 60 days for bonus Merrill Points to appear on your statement. Please review the mall Terms of Use on the shopping website.

INSURANCE AND TRAVEL SERVICES

46. Common Carrier Travel Accident Insurance, up to $1,000,000

Summary of $1,000,000 Worldwide Automatic Common Carrier Travel Accident Insurance Coverage
Notice for Florida Residents only: The benefits of the policy providing your coverage are governed primarily by the law of a state other than Florida.

Description of Coverage
The Program. As a MERRILL+ cardholder*, you, your spouse and your dependent children and any authorized users of the account ("Insured Person(s)"), will be automatically insured against an accidental Injury that is the sole cause of loss of life, limb, sight, speech or hearing while riding as a passenger in, entering or exiting any Common Carrier, provided the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards, was charged to your credit card account. “Common Carrier” means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons for hire.

If the entire cost of the Common Carrier passenger fare is charged to your MERRILL+ credit card account, coverage is provided: 1) while at the airport, terminal or station immediately preceding departure of the Common Carrier; 2) while riding as a passenger in, entering or exiting the Common Carrier; 3) while at the airport, terminal or station of your destination immediately following arrival of the Common Carrier; and 4) while traveling on a Public Conveyance directly from the airport, terminal or station immediately following arrival of the Common Carrier. In addition, if the entire cost of the fare has been charged to your account prior to your departure for the airport, terminal or station, coverage is also provided while riding as a passenger in, entering or exiting any Public Conveyance, but only while traveling directly to the airport, terminal or station, immediately preceding departure of the Common Carrier. “Public Conveyance” means any land only Common Carrier, including taxi, bus, train or airport limousine, but not including courtesy transportation provided without a specific charge.
Coverage ends on the following: 1) when you alight from any Public Conveyance after departing from the airport, terminal or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station on a Public Conveyance; or 2) when you depart from the airport, terminal, or station immediately after arrival on the Common Carrier if you travel from the airport, terminal or station using other than a Public Conveyance.

Eligibility. This Common Carrier travel accident insurance coverage is provided to you, a MERRILL+ cardholder automatically when the entire cost of the Common Carrier passenger fare(s) is charged to a MERRILL+ credit card account while this insurance is effective. It is not necessary for you to notify FIA Card Services, N.A. the Program Administrator, or the Company when Common Carrier tickets are purchased.

The Cost. This travel insurance program is provided at no additional cost to MERRILL+ cardholders.

Beneficiary. The loss of life benefit is paid to the beneficiary designated by the Insured Person. If no such designation has been made, or if no beneficiary is living on the date of the Insured Person’s death, that benefit will be paid to the first surviving beneficiary in the following order: a) the Insured Person’s spouse; b) the Insured Person’s children; c) the Insured Person’s parents; d) the Insured Person’s brothers and sisters; or e) the Insured Person’s estate. All other indemnities will be paid to the Insured Person. If you desire a specific beneficiary other than as designated above, notify the Program Administrator, at the address below. The beneficiary designation supersedes any previous notification you may have made.

The Benefits. The full Benefit Amount of $1,000,000 is payable for accidental loss of life, two hands or two feet, sight of both eyes, one hand or one foot and sight of one eye, speech and hearing in both ears or any combination thereof. “Injury” means bodily injury resulting directly and independently of all other causes from an accident which occurs while the Insured Person is covered under the Policy. One half of the Benefit Amount is payable for accidental loss of: one hand, one foot, sight of one eye, speech or hearing in both ears. One quarter of the Benefit Amount is payable for the accidental loss of the thumb and index finger of the same hand. “Loss” means, with respect to a hand, complete severance through or above the metacarpophalangeal knuckle joints of at least four fingers on the same hand, with respect to thumb and index finger, complete severance through or above the metacarpophalangeal knuckle joints of both fingers on the same hand, with respect to a foot, complete severance through or above the ankle joint, with respect to eye, total and irrecoverable loss of the entire sight in that eye, with respect to hearing in an ear, total and irrecoverable loss of the entire ability to hear in that ear, with respect to speech, total and irrecoverable loss of the entire ability to speak. The Company will consider it a loss of hand or foot or thumb and index finger of the same hand even if they are later reattached.

“Benefit Amount” means the maximum amount applicable at the time the entire cost of the passenger fare is charged to a MERRILL+ credit card account. The loss must occur within one year of the accident that caused the Injury. If the Insured Person has multiple losses as the result of one accident, the Company will pay the single largest Benefit applicable to the losses incurred. In no event will duplicate request forms or multiple charge cards obligate the Company in excess of the stated Benefit Amounts for any one loss sustained by any one individual Insured Person as the result of any one accident. In the event of multiple losses arising from any one accident per MERRILL+ credit card account, the Company’s liability for all such losses will be subject to an aggregate limit equal to twice the Benefit Amount for loss of life. Benefits will be paid to each Insured Person on a proportionate basis up to this MERRILL+ credit card account aggregate limit of liability.

Note: Maximum benefits for any one single accident are limited to a $35,000,000 aggregate for all Insured Persons combined. Benefits will be paid to each Insured Person on a proportionate basis up to this aggregate limit of liability.

Exclusions. This insurance does not cover any loss caused by or resulting from intentionally self-inflicted Injury; suicide or attempted suicide, whether sane or insane; war or act of war, declared or not; Injury sustained while riding on any aircraft except a Civil or Public Aircraft or Military Transport Aircraft; Injury sustained while riding on any aircraft a) as a pilot, crewmember or student pilot or b) as a flight instructor or examiner; or sickness or disease.

Effective and Termination Date. Your insurance under this program is effective on the later of: 1) August 1, 2010; or 2) the date you become an eligible person. Your insurance under this program will cease on the earliest of: 1) the date the insurance policy is terminated; 2) the date your MERRILL+ credit card account ceases to be in good standing; or 3) the date you cease to be an eligible Cardholder.

Your spouse, dependent children and any authorized users’ insurance under this program is effective on the later of: 1) the date your insurance begins; or 2) the date the person becomes eligible. Your spouse, dependent children and any authorized users’ insurance under this program ends on the earlier of: 1) the date your insurance under this program ceases; or 2) the date the person is no longer eligible.

Filing Claims for Benefits: To file a claim under this program, simply call the Program Administrator toll free at 1.800.678.0768, Monday through Friday, 8 a.m. - 9 p.m., Eastern Time, or write to the Program Administrator: Cardwell Agency, P.O. Box 6175 Westerville, OH 43086-6175. The Program Administrator will provide you with instructions and forms for filing proof of loss. If such forms are not sent within 15 days after the giving of notice, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in the Policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. Written proof of loss must be given to the Company within 90 days after the occurrence of any covered loss, or as soon thereafter as is reasonably possible.

Time of Payment of Claims: Benefits payable under the Policy will be paid immediately upon the Company’s receipt of due written proof of the loss.
**Physical Examination and Autopsy:** The Company at its own expense has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to make an autopsy in case of death where it is not forbidden by law.\(^4\)

**Legal Actions:** No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of three years after the time written proof of loss is required to be furnished.\(^5\)

Please read this Description of Coverage and keep it in a safe place with your other insurance documents. This Description of Coverage is not a contract of insurance but is simply an informative statement to each eligible Cardholder of the principal provisions of the insurance. Complete provisions pertaining to this program of insurance are contained in Policy Number 9110568 issued and underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (the “Company”), with offices in New York, NY. If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern.

If you have any questions regarding this Common Carrier Travel Accident Insurance program, call toll-free: 1.800.678.0768, Monday through Friday, 8 a.m. – 9 p.m., Eastern Time.

**Note:** This Description of Coverage replaces any and all Descriptions of Coverage previously issued with respect to the insurance described herein.

* “Cardholder” means an individual who has been issued a credit/debit card account by FIA Card Services, N.A. Other eligible persons include a Cardholder’s respective legal spouse; children who are primarily dependent on the Cardholder for maintenance and support and who are under the age of 18, or up to age 25 if classified as a full-time student at an institution of higher learning; and authorized users (any person who is authorized by the Cardholder and registered with FIA Card Services, N.A. to use the Cardholder’s account).

\(^1\)For Illinois & Vermont residents, the definition of Injury will read: “Injury” means bodily injury resulting directly from an accident which occurs while the Insured Person is covered under the Policy.

\(^2\)For Pennsylvania residents, the one year time frame does not apply to Accidental Death.

\(^3\)For Missouri residents, Exclusion 2 will read: suicide or attempted suicide, while sane.

\(^4\)For South Carolina residents, Physical Examination and Autopsy shall read: The Company at its own expense has the right and opportunity to examine the person of any individual whose loss is the basis of claim under the Policy when and as often as it may reasonably require during the pendency of the claim and to make an autopsy during the contestable period in case of death where it is not forbidden by law. The autopsy must be performed in the state of South Carolina.

\(^5\)For Florida residents, the last sentence of Legal Actions will read: No such action may be brought after the expiration of the applicable statute of limitations from the time written proof of loss is required to be furnished. For South Carolina residents, the last sentence of Legal Actions will read: No such action may be brought after the expiration of six years after the time written proof of loss is required to be furnished.

### 47. TRAVEL & EMERGENCY ASSISTANCE

Help when you don’t know where to turn. You can count on a wide range of emergency services available whenever and wherever you need them, 24 hours a day, 365 days a year. We will make every reasonable effort to respond when you have an emergency—even if you need assistance beyond the services listed here. Please understand that, due to occasional problems such as distance, location, or time, neither Merrill Lynch nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other service.

**Who is eligible for Travel & Emergency Assistance?**

Travel & Emergency Assistance is available for eligible cardholders whose name appears on the card, their spouse, and children (provided the children are dependents under 22 years old) and business associates traveling with the cardholder. All benefits provided are service assistance benefits, not financial benefits. The cardholder is responsible for any costs associated with services provided.

**How do I get these services?**

To access services, call 1.800.678.0768.

**Is there a charge for these services?**

All benefits provided are service benefits only, not financial benefits. Any costs associated with services offered will be the responsibility of the cardholder.

**What are the specific services and what do they provide?**

Travel & Emergency Assistance will put you in touch with the appropriate emergency services should the need arise. Here are some of the ways we can help:

- **Flight Rebooking** – Travel Emergency Assistance is available 24/7 to help the cardholder rebook flights in the event of a flight cancellation, delay, or schedule change.
• Baggage Tracking – Assists with the return of lost luggage by coordinating efforts with the commercial carrier. In the event that an item is lost while traveling, Travel Emergency Assistance will assist the cardholder in the search for the lost item.

• Embassy or Consulate Referral – Embassies and consulates are excellent sources for information and assistance to cardholders while traveling. Travel Emergency Assistance will provide the cardholder the address and phone number of the local embassy or consulate.

• Emergency Message Relay – Travel Emergency Assistance will assist with contacting family or friends in the event of an emergency situation while the cardholder is traveling.

• Legal Referrals – Travel Emergency Assistance will provide the cardholder with convenient legal referrals in their general area.

• Security and Evacuation Assistance – Travel Emergency Assistance will assist cardholders with travel options in the event of an evacuation.

• Pre-Trip Travel Advice – Travel Emergency Assistance can provide the cardholder with information such as passport / visa requirements, inoculations, currency conversion, and travel warnings on the particular area they are traveling to, as well as up-to-the-minute weather / ski and travel delay reports.

• Hotel Reservations – if the cardholder is delayed while traveling, we can secure hotel reservations for them.

• Ground Transportation – Coordination of car or limo arrangements throughout the trip, including transportation to and from the airport, hotel, meetings, and more.

• Translation and Interpretation Services – Travel Emergency Assistance provides emergency telephone translation services in all major languages and offers referrals to interpreter services.

• Emergency Prescription Replacement – if medications are lost or stolen, Travel Emergency Assistance will assist the cardholder in obtaining new prescriptions and also in shipping to the card holder in their current location.

• Bail Bond Assistance – Travel Emergency Assistance can assist with confidential bail bond assistance worldwide.

Services provided by LiveTravel, 1039 Ellis Street, Stevens Point, WI 54481.

48. PURCHASE SECURITY

IF ANNUAL SPENDING ON YOUR VISA SIGNATURE CARD IS LESS THAN $20,000 THE BELOW BENEFIT APPLIES:

What is Purchase Security?
Within the first ninety (90) days of the date of purchase, Purchase Security will, at the Providers discretion, repair or replace your eligible items of personal property purchased entirely with your eligible Visa card up to a maximum of $500 per occurrence and a total of $50,000 per cardholder* account per twelve (12) month period, in the event of theft or damage due to fire, vandalism, accidentally discharged water, or certain weather conditions.

Who is eligible for this benefit?
To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card.

What items are covered by Purchase Security?
Your eligible purchases are protected against damage due to the following:
• Fire, smoke, explosion, riot, or vandalism.
• Windstorm, lightning, hail, rain, sleet, or snow.
• Aircraft, spacecraft, or other vehicles.
• Theft (except from autos or motorized vehicles).
• Accidental discharge of water or steam from household plumbing.
• Sudden accidental damage from electric current. (This benefit does not apply to electronic components.)

What items are not covered?
• Animals and living plants.
• Antiques and collectible items.
• Boats, aircraft, automobiles, 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.
• Broken items, unless damage is the result of a covered occurrence.
• Computer software.
• Items damaged as a result of weather other than lightning, wind, hail, rain, sleet, or snow.
• Items purchased for resale, professional, or commercial use.
• Items stolen from automobiles and other vehicles, or common carriers.
• Items that are lost or that mysteriously disappear. “Mysterious disappearance” means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
• Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
• Items including, but not limited to, jewelry and watches from baggage unless handcarried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
• Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
• Losses resulting from misdelivery or voluntary parting with property.
Medical equipment.
- Perishables, consumables including, but not limited to, perfumes and cosmetics, and limited-life items such as 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.
- Rented or leased items or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
- Traveler’s checks, cash, tickets, credit or debit cards, and any other negotiable instruments.
- Used or pre-owned items.

Are gifts covered?
Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Are purchases made outside the U.S. covered?
Yes, as long as you, the eligible cardholder, purchased the item entirely with your eligible Visa card and the eligible item meets the terms and conditions of the benefit.

Do I need to register my purchases?
No. Your eligible purchases are automatically covered.

Do I need to keep copies of receipts or any other records?
Yes. If you want to file a claim, you will need copies of your Visa card receipt and your store receipt.

How do I file a claim?
Call the Benefit Administrator at 1.800.397.9010 (or collect at 0.410.902.8012) within sixty (60) days of loss or damage. Please note: if you do not give such notice within sixty (60) days after the loss or damage your claim may be denied. The Customer Service Representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It’s easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about Visa Purchase Security, go to the Visa Purchase Security Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?
- Your completed and signed claim form.
- Your Visa card receipt.
- The itemized store receipt.
- A police report (made within 48 hours of the occurrence in the case of theft); fire, insurance claim, or loss report; or other report sufficient to determine eligibility for benefits.
- A copy of your insurance declaration page, when applicable.
- Documentation (if available) of any other settlement of the loss.
- Any other documentation deemed necessary to substantiate your claim.

All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases you will be asked to send, at your expense, the damaged item to substantiate a claim. Retain the item in the event it is requested by the Benefit Administrator.

How will I be reimbursed?
Depending on the nature and circumstances of the incident, the Provider, at its sole discretion, may choose to discharge your claim in either of two ways:
1. A damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced.
   A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you will be notified of the decision within fifteen (15) days following receipt of the required proof of theft/ damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less handling and shipping charges, up to a maximum of $500.00 per claim occurrence.*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.

In either case, the Provider’s payment, replacement, or repair made in good faith will fulfill the Provider’s obligation under the benefit.

Do I have to file with my insurance company?
Yes, if you have other insurance applicable to the damaged or stolen item (e.g., business owner’s, homeowner’s, renter’s, or automobile) or if you are covered by your employer’s insurance for such losses, you are required to file a claim with your own insurance company and to submit a copy of any claim settlement from your insurance company along with your claim form.

* In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal insurance policy declaration page may be sufficient.*
No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us entitled at its own expense to bring suit in your name. Assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be

These benefits are provided to eligible Visa cardholders at no additional cost. The terms and conditions contained herein may be

no more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all these terms and conditions and policy have been complied with fully.

BENEFIT APPLIES:

IF ANNUAL SPENDING ON YOUR VISA SIGNATURE CARD IS GREATER THAN OR EQUAL TO $20,000 THE BELOW BENEFIT APPLIES:

What is Purchase Security?
Purchase Security will replace, repair items, or reimburse you up to a maximum of $1,000 per claim and $50,000 per cardholder for eligible items of personal property purchased entirely with your eligible Visa card for the first ninety (90) days from the date of purchase in the event of loss, theft, damage, or fire.*

Who is eligible for this benefit?
To be eligible for this benefit, you must be a valid cardholder of an eligible U.S.-issued Visa card.

What items are covered by Purchase Security?
Purchase Security protects eligible items of personal property you purchase entirely with your eligible Visa card.

What items are not covered?
• Animals and living plants.
• Antiques and collectible items.
• Broken items, unless damage is the result of a covered occurrence.
• Computer software.
• Items purchased for resale, professional, or commercial use.
• Items that mysteriously disappear. “Mysterious disappearance” means the vanishing of an item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.
• Items under the care and control of a common carrier (including U.S. Postal Service, airplanes, or delivery service).
• Jewelry and watches from baggage unless hand-carried and under your personal supervision, or under the supervision of your traveling companion who is previously known to you.
• Losses resulting from abuse, fraud, hostilities of any kind (including, but not limited to, war, invasion, rebellion, insurrection, or terrorist activities), confiscation by the authorities, risks of contraband, illegal activities, normal wear and tear, flood, earthquake, radioactive contamination, or damage from inherent product defects.
• Losses resulting from misdelivery or voluntary parting with property.
• Medical equipment.

* NOTE: Purchase Security provides coverage on an “excess” coverage basis. That means it does not duplicate, but pays in excess of any valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile, or employer’s insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your eligible Visa account and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is $500.00 per claim occurrence and $50,000 per cardholder. You will receive no more than the purchase price as recorded on the eligible Visa card receipt. Where a protected item is part of a pair or a set, you will receive no more than the value (as described herein) of the particular part or parts, stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security: This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. The Provider relies on the truth of the statements of each cardholder. Each cardholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report a claim, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft, or product failure. After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider's payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled at its own expense to bring suit in your name.

No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all these terms and conditions and policy have been complied with fully.

These benefits are provided to eligible Visa cardholders at no additional cost. The terms and conditions contained herein may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional mailings, statement inserts, or statement messages. The benefits described in these terms and conditions will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or not renew the benefits, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance of North America.
• Perishables, consumables, boats, aircraft, automobiles, 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.
• 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 or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
• Traveler’s checks, cash, tickets, and any other negotiable instruments.
• Used or pre-owned items.

Are gifts covered?
Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Are purchases outside the United States covered?
Yes, as long as you purchased the item entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Do I need to register my purchases?
No, your eligible items are automatically covered.

Do I need to keep copies of receipts or any other records?
Yes. If you want to file a claim, you will need copies of your Visa card receipt and your store receipt.

How do I file a claim?
Call the Benefit Administrator at 1.800.397.9010 (or collect at 0.410.902.8012) within sixty (60) days of loss or damage. Please note: If you do not give such notice within sixty (60) days after the loss or damage, your claim may be denied. The customer service representative will ask you for some preliminary claim information and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days from the date of loss or damage.

Gift recipients of eligible items may also handle the claim process if you wish. However, the gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It’s easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about Visa Purchase Security, go to the Visa Purchase Security Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?
Your claim must contain the time, place, cause, and amount of the theft or damage, together with all of the following documentation substantiating your loss:
• Your completed and signed claim form.
• Your Visa card receipt.
• The itemized store receipt.
• A police report (made within 48 hours of the occurrence in the case of theft), fire report, insurance claim, or other report sufficient to determine eligibility for benefits.
• A copy of your insurance declaration page, when applicable.
• Documentation (if available) of any other settlement of the loss.
• Any other documentation deemed necessary to substantiate the claim. All claims must be fully substantiated as to the time, place, cause, and amount of damage or theft. In most cases, you will be asked to send, at your expense, the damaged item to substantiate the claim. Retain the item in the event it is requested by the Benefit Administrator.

How will I be reimbursed?
Depending on the nature and circumstances of the incident, the Provider, at its sole discretion, may choose to handle your claim in one of two ways:
1. The lost or damaged item (whether wholly or in part) may be repaired, rebuilt, or replaced. A stolen item may be replaced. If the item is to be repaired, rebuilt, or replaced, you will be notified of the decision within fifteen (15) days following receipt of the required proof-of-theft/damage documentation.
2. You may be reimbursed for the eligible item, but not more than the original purchase price of the covered item as recorded on your eligible Visa card receipt, less shipping and handling charges, up to a maximum of $1,000 per claim occurrence.*

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents. In either case, the Provider’s payment, replacement, or repair made in good faith will fulfill the Provider’s obligation under the benefit.

Do I have to file a claim with my insurance company?
Yes. If you have personal (i.e. homeowner’s, renter’s, or automobile) insurance, you are required to file a claim with your insurance company and to submit a copy of any claims settlement from your insurance company along with your claim form.*

In some cases, at the option of the Benefit Administrator, where the claim amount is within your personal insurance deductible, a copy of your personal declaration page may be sufficient.

Note: Purchase Security provides coverage on an “excess” coverage basis. That means it does not duplicate, but pays in excess of, valid and collectible insurance or indemnity (including, but not limited to, homeowner’s, renter’s, automobile, or employer’s insurance policies). After all insurance or indemnity has been exhausted, Purchase Security will cover the loss up to the amount charged to your Visa account, and subject to the terms, exclusions, and limits of liability of the benefit. Purchase Security will also pay for the outstanding deductible portion of your insurance or indemnity for eligible claims. The maximum limit of liability is $1,000 per claim.
occurrence, and $50,000 per cardholder. You will receive no more than the purchase price as recorded on the Visa card receipt. Where a protected item is part of a pair or set, you will receive no more than the value (as described herein) of the particular part or part stolen or damaged, regardless of any special value that the item may have as part of such a pair or set, nor more than the proportionate part of an aggregate purchase price of such pair or set. Purchase Security is not “contributing” insurance, and this “non-contribution” provision shall take precedence over “non-contribution” provisions found in insurance or indemnity descriptions, policies, or contracts.

Additional Provisions for Purchase Security:
This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase with your eligible Visa card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by this benefit. The Provider will not unreasonably apply this provision to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. The Provider relies on the truth of statements made in the Declarations and/or application of each cardholder and policyholder. Each cardholder and policyholder agrees that such representations are accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder or policyholder. Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of damage, theft, or product failure. After the Provider has paid your claim of loss or damage, all your rights and remedies against any party in respect of this loss or damage will be transferred to the Provider to the extent of the cost of the Provider’s payment to you. You shall give the Provider any assistance necessary to secure its rights and remedies—including the execution of all documents—and the Provider shall be entitled to bring suit in your name. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms of these terms and conditions and policy have been complied with fully. Purchase Security is a benefit provided to eligible Visa cardholders in accordance with the policy underwritten by Indemnity Insurance Company of North America. This benefit is subject to the terms and conditions outlined and includes certain restrictions, limitations, and exclusions. These terms and conditions are not a policy of insurance. In the event of any conflict between these terms and conditions and the policy, the policy will govern. The policy is on file at the offices of Visa U.S.A. These benefits are provided to eligible Visa cardholders at no additional cost. The terms and conditions contained herein may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional mailings, statement inserts, or statement messages. The benefits described in these terms and conditions will not apply to Visa cardholders whose accounts have been suspended or canceled. Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or not renew the benefits, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance of North America.

**WARRANTY MANAGER SERVICE**

**How do I benefit from Warranty Manager Service?**
Warranty Manager Service offers you a number of valuable features, including warranty registration and Extended Warranty Protection, all available with a simple toll-free telephone call. And with our Visa Performance Guarantee you have the option of purchasing affordable Extended Service Agreements.* Warranty Manager’s registration service helps you take full advantage of your warranties, because you can get key information about your coverage with a single toll-free call. And if you send us your sales receipts and warranty information, we’ll keep everything on file—so arranging for a repair or replacement is as easy as picking up the telephone. Warranty Manager Service offers Extended Warranty Protection that doubles the free repair period under the original manufacturer’s written U.S. repair warranty up to one (1) additional year on eligible warranties of three (3) years or less when an item is purchased entirely with your eligible Visa card. Items with a purchase price of $500.00 or higher may be eligible for in-home service if your annual spending on your Visa card is greater than or equal to $20,000.

**Why should I register my purchases?**
To have peace of mind knowing all of your purchases are registered and on file with Visa. Although registration is not required for Extended Warranty Protection benefits, it is strongly encouraged that you send us your sales receipts and warranty information. With this valuable service, you won’t have to search for critical documentation when you need it. Arranging for a repair or replacement is as easy as picking up the telephone. Call 1.800.397.9010 (or collect at 0.410.902.8012) for information regarding the security of registering your purchases.

**What are the advantages of Visa Performance Guarantee?**
Visa Performance Guarantee is valuable protection you can purchase beyond the benefit provided to you by Visa. It is available to extend your warranty coverage for up to five (5) years from the date of product purchase. This provides you with an easy, reasonably priced way to cover parts and labor costs necessary to repair your product in case of failure.
Who is eligible for this benefit?
To be eligible for this benefit you must be a valid cardholder of an eligible U.S.-issued Visa card.

Are gifts covered?
Yes, as long as you purchased the gift entirely with your eligible Visa card and it meets the terms and conditions of the benefit.

Are purchases made outside the United States covered?
Yes, as long as you purchased the item entirely with your eligible Visa card and the eligible item has a valid original manufacturer’s written U.S. repair warranty of three (3) years or less, store-purchased dealer warranty, or assembler warranty. Rest easy knowing the purchases made while you travel are protected by Visa.

What items are not covered?
• 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 or items purchased on an installment plan and for which the entire purchase price was not paid in full at the time of the occurrence.
• Computer software.
• Medical equipment.
• Used or pre-owned items.

Do I need to keep copies of receipts or any other records?
To file a claim, copies of your Visa card receipt, your store receipt, the original manufacturer’s written U.S. warranty, and any other applicable warranty are required.

How do I file a claim?
Call the Benefit Administrator at 1.800.397.9010 (or collect at 0.410.902.8012) immediately upon learning of a product failure. Please note: If you do not give such notice within sixty (60) days after the product failure, your claim may be denied. The Benefit Administrator will ask you for some preliminary claim information, direct you to the appropriate repair facility, and send you the appropriate claim form. This claim form must be completed, signed, and returned with all the requested documentation within ninety (90) days of the product failure. Unless otherwise noted, the date of loss shall be the date you first notified the Benefit Administrator.

The Benefit Administrator will assist in facilitating in-home service for eligible items with a purchase price of $500.00 or greater, if annual spending on your Visa card is greater than or equal to $20,000. While the Benefit Administrator will make every effort to provide in-home repair service for eligible items, such service may not be available in all circumstances. For example, some repairs require the controlled environment of a factory authorized service center. If you live beyond a fifty (50) mile radius of any authorized service center, you may be required to ship the product to the servicer. In-home service also requires that an adult of legal age be present at the location where in-home service will occur.

Gift recipients of eligible items are also covered by the claims process, if desired. However, a gift recipient must provide all the documents necessary to fully substantiate the claim.

For faster filing, submit your claim online. It’s easy, convenient, and available at no extra cost to eligible Visa cardholders. To submit your claim and learn more about the Visa Warranty Manager Service, go to the Visa Warranty Manager Service Claim Center at www.visa.com/eclaims.

What documents do I need to submit with my claim?
• Your completed and signed claim form.
• Your Visa card receipt.
• The itemized store receipt.
• A copy of the original manufacturer’s written U.S. warranty and any other applicable warranty.
• A description and serial number of the item, 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 order.

All claims must be fully substantiated.

How will I be reimbursed?
Once your claim has been verified, the item will be repaired or replaced at the Benefit Administrator’s discretion, but for no more than the original purchase price of the covered item less shipping and handling fees, up to a maximum of $10,000, as recorded on your Visa card receipt, and $50,000 maximum per cardholder. Extended Warranty Protection will pay the facility directly for repairs, if possible, or 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 the benefit.

Under normal circumstances, reimbursement will take place within five (5) business days of receipt and approval of all required documents.
Do I have to file with my insurance company?
No. However, if you have purchased or received a service contract or Extended Warranty, Extended Warranty Protection is secondary to that coverage.

* Extended Service Agreements are offered through a third-party administrator, and may not be available in all states. Terms and conditions may vary by product type.
Call 1.800.397.9010 for details regarding specific products.

Additional Provisions for Warranty Manager Service:
This protection provides benefits only to you, the eligible Visa cardholder, and to whomever receives the eligible gifts you purchase entirely with your eligible Visa card. You shall use due diligence and do all things reasonable to avoid or diminish any loss or damage to property protected by these benefits. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.

Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within six (6) months of the date of product failure. After the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this claim will be transferred to the Benefit Administrator to the extent of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies. No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. No legal action against us may be brought more than two (2) years after the time for giving Proof of Loss. Further, no legal action may be brought against us unless all the terms and conditions have been complied with fully.

These benefits are provided to eligible Visa cardholders at no additional cost. The terms and conditions contained herein may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional mailings, statement inserts, or statement messages. The benefits described in these terms and conditions will not apply to Visa cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or not renew the benefits, and if we do, we will notify you at least thirty (30) days in advance. This information is a description of the benefit provided to you as a Visa cardholder. It is insured by Indemnity Insurance of North America.

FORM #VWMGR (07/08) and FORM #VWMGR500 (07/08)

50. AUTO RENTAL COLLISION DAMAGE WAIVER

What is this benefit?
When certain terms and conditions are met, the Visa Signature Auto Rental Collision Damage Waiver benefit ("Auto Rental CDW") provides—at no additional charge—reimbursement for damage due to collision or theft up to the actual cash value of most rental vehicles. In your country of residence, this benefit is supplemental to, and excess of, any valid and collectible insurance from any other source. We will reimburse you only for the damage of theft not payable by any other party. Here are answers to some commonly asked questions about the benefit.

Who is eligible?
You are eligible only if you are a valid cardholder whose name is embossed on an eligible U.S.-issued Visa Signature card. Only you as the primary renter of the vehicle and any additional drivers permitted by the auto rental agreement are covered.

What is covered?
Subject to the terms and conditions in these terms and conditions, Visa Signature Auto Rental CDW reimburses you for the deductible portion of your personal automobile insurance, valid administrative and loss-of-use charges imposed by the rental car company, as well as reasonable towing charges resulting from covered damage or theft of the rental vehicle while it is your responsibility. If you do not have personal automobile insurance or any other insurance covering this loss, this benefit reimburses you for the covered damage or theft as well as valid administrative and loss-of-use charges imposed by the auto rental company and reasonable towing charges. Only vehicle rental periods that neither exceed nor are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence are covered.

The benefit provides reimbursement up to the actual cash value of the vehicle as it was originally manufactured. Most private passenger automobiles, minivans, and sport utility vehicles are eligible, but some restrictions may apply. Please contact the Benefit Administrator to inquire about a specific vehicle.

Within your country of residence, this benefit supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. This means that, subject to these terms and conditions, Visa Signature Auto Rental CDW applies to losses or expenses that are not covered by insurance or reimbursement.

Covered losses are:
• Physical damage and/or theft of the covered rental vehicle.
• Valid loss-of-use charges imposed and substantiated by the auto rental company through a fleet utilization log.
• Reasonable and customary towing charges, due to a covered loss, to the nearest qualified repair facility.

How do I activate this benefit?
For the benefit to be in effect, you must:
• Initiate and complete the entire rental transaction with your eligible card, and
• Decline the auto rental company’s collision damage waiver (CDW/LDW) option, or similar provision, if offered by the auto rental company.

Helpful hints:
• Check the rental vehicle for prior damage before leaving the rental lot.
• Review the auto rental agreement carefully to make sure you are declining CDW/LDW and also to familiarize yourself with the terms and conditions of the auto rental agreement.

What do I do if I have an accident or the rental vehicle is stolen?
Immediately call the Benefit Administrator at 1.800.397.9010 to report the theft or damage regardless of whether your liability has been established. If you are outside the United States, call the international operator and ask to be connected collect to +1 410.902.8012. The Benefit Administrator will answer any questions you or the rental agency may have and will then send you a claim form.

All incidents must be reported immediately following the theft or damage, but in no event later than forty-five (45) days* following the date of the theft or damage. Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any loss. You must make every reasonable effort to protect the rental vehicle from damage or theft.

What is not covered?
• Any obligation you assume under any agreement (other than the deductible under your personal auto policy).
• Any violation of the auto rental agreement or this benefit.
• Injury of anyone or damage to anything inside or outside the rental vehicle.
• Loss or theft of personal belongings.
• Personal liability.
• Expenses assumed, waived, or paid by the rental agency or its insurer.
• Cost of any insurance or collision damage waiver offered by or purchased through the auto rental company.
• Depreciation of the rental vehicle caused by loss or damage including, but not limited to “diminished value.”
• Expenses reimbursable by your insurer, employer, or employer’s insurance.
• Loss due to intentional acts, or due to the driver(s) being under the influence of alcohol, intoxicants, or drugs, or due to contraband or illegal activities.
• Wear and tear, gradual deterioration, or mechanical breakdown.
• Items not installed by the original manufacturer.
• Loss due to off-road operation of the rental vehicle.
• Loss due to hostility of any kind (including, but not limited to, war, invasion, rebellion, or insurrection).
• Confiscation by authorities.
• Vehicles that do not meet the definition of covered vehicles.
• Rental periods that either exceed or are intended to exceed fifteen (15) consecutive days within your country of residence or thirty-one (31) consecutive days outside your country of residence.
• Leases and mini leases.
• Loss or damage as a result of the cardholder’s lack of reasonable care in protecting the rental vehicle before and after damage occurs (for example, leaving the vehicle running and unattended).
• Losses reported more than forty-five (45) days* from the date of loss.
• Losses for which a claim form has not been received within ninety (90) days* from the date of loss.
• Losses for which all required documentation has not been received within 365 days from the date of loss.
• Losses from rental transactions which originated in Israel, Jamaica, the Republic of Ireland, or Northern Ireland.

What if the auto rental company insists that I purchase the auto rental company’s auto insurance or collision damage waiver?
Call the Benefit Administrator at 1.800.397.9010 for help. If you are outside the United States, call the international operator and ask to be connected collect to +1 410.902.8012.

*Not applicable to residents of certain states.

When and where do I have this benefit?
This benefit is available in the United States and most foreign countries. No benefit is provided for motor vehicles rented in Israel, Jamaica, the Republic of Ireland, or Northern Ireland. Additionally, this benefit is not available where precluded by law or in violation of the territory terms of the auto rental agreement or prohibited by individual merchants. Because regulations vary outside the United States, we recommend you check with your auto rental company and the Benefit Administrator before you travel to make sure Visa Signature Auto Rental CDW will apply.

This benefit is in effect while the rental vehicle remains in your control or in the control of a person permitted to operate the rental vehicle in accordance with the rental agreement between you and the auto rental company. This benefit terminates when the auto rental company re-assumes control of the rental vehicle.

How does this benefit apply?
Within your country of residence, Visa Signature Auto Rental CDW supplements, and applies excess of, any valid and collectible insurance or reimbursement from any source. It does not duplicate insurance provided by or purchased through the auto rental company; it will not pay for losses reimbursed by your own insurer, employer, employer’s insurance, or any other valid and collectible insurance; however, it will pay for the outstanding deductible, loss or damage to a vehicle, or other charges, including valid administration and loss-of-use charges not covered by your applicable automobile insurance policy. Outside your country of residence or if you do not have automobile insurance, this benefit is primary in those countries where it is available, and in that case, you do not have to claim payment from any other source of insurance before receiving the benefits.
What types of rental vehicles are not covered?
Excluded worldwide are: expensive, exotic, and antique automobiles; certain vans; vehicles that have an open cargo bed; trucks; motorcycles, mopeds, and motorbikes; limousines; and recreational vehicles. Examples of excluded expensive or exotic automobiles are the Aston Martin, Bentley, Bricklin, Daimler, DeLorean, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche and Rolls-Royce. However, selected models of BMW, Mercedes-Benz, Cadillac and Lincoln are covered.
An antique automobile is defined as any vehicle over twenty (20) years old or any vehicle that has not been manufactured for ten (10) years or more.
This benefit is provided for only those vans manufactured and designed to transport a maximum of eight (8) people and which is used exclusively to transport people.
If you have any questions regarding a specific vehicle, call the Benefit Administrator at 1.800.397.9010. If you are outside the United States, call the international operator and ask to be connected +1 410.902.8012.

What do I need from the auto rental company in order to file an Auto Rental CDW claim?
At the time of the damage or theft, or when you return the rental vehicle, immediately ask the auto rental company for:
• A copy of the Accident Report Form and claim document, which should indicate the costs you are responsible for and any amounts that have been paid toward the claim.
• A copy of the initial and final auto rental agreement(s).
• A copy of the repair estimate or itemized repair bill.
• Two (2) photographs of the damaged vehicle, if available.
• A police report, if obtainable.

How do I file a claim?
You, the cardholder, are responsible for reporting your claim to the Benefit Administrator immediately, but in no event later than forty-five (45) days* from the date of theft or damage, or your claim may be denied. Notice to any other party will not suffice.
Furthermore, we reserve the right to deny any claim that contains charges that would not have been included had the Benefit Administrator been notified before those expenses were incurred. We therefore advise you to notify us immediately after any theft or damage.
Mail the following documentation to the Benefit Administrator:
• The completed and signed Visa Signature Auto Rental CDW Claim Form. Your completed claim form must be postmarked within ninety (90) days* of the date of the damage or theft, even if all other required documentation is not yet available, or your claim may be denied.
• A statement from your insurance carrier (and/or your employer or employer’s insurance carrier, if applicable) or other reimbursement showing the costs for which you are responsible and any amounts that have been paid toward the claim. Or, if you have no applicable insurance or reimbursement, please provide a notarized statement to that effect.
• A copy of the Accident Report Form.
• A police report, if obtainable.
• Any other documentation deemed necessary by the Benefit Administrator to substantiate the claim.

Do I have to do anything else?
Usually not. Under normal circumstances, the claim will be paid within fifteen (15) days after the Visa Signature Auto Rental CDW Benefit Administrator has received all documentation necessary to fully substantiate your claim.
However, after the Benefit Administrator has paid your claim, all your rights and remedies against any party in respect of this theft or damage will be transferred to the Benefit Administrator to the extent of the cost of payment made to you. You must give the Benefit Administrator all assistance as may reasonably be required to secure all rights and remedies.

Additional Provisions for Auto Rental CDW: You must make every effort that would be made by a reasonable and prudent person to protect the Rental Vehicle from damage or theft. This provision will not be unreasonably applied to avoid claims. If you make any claim knowing it to be false or fraudulent in any respect including, but not limited to, the cost of repair services, no coverage shall exist for such claim and your benefits may be canceled. Each cardholder agrees that representations regarding claims will be accurate and complete. Any and all relevant provisions shall be void in any case of fraud, intentional concealment, or misrepresentation of material fact by the cardholder.
Once you report an occurrence, a claim file will be opened and shall remain open for six (6) months from the date of the damage or theft. No payment will be made on a claim that is not completely substantiated in the manner required by the Benefit Administrator within twelve (12) months of the date of damage or theft.
No legal action for a claim may be brought against us until sixty (60) days after we receive Proof of Loss. After the expiration of three (3) years from the time written Proof of Loss was to be provided, no action shall be brought to recover on this benefit. Further, no legal action may be brought against us unless all the terms of these terms and conditions have been complied with fully. This benefit is provided to eligible Visa Signature cardholders at no additional cost. The terms and conditions contained herein may be modified by subsequent endorsements. Modifications to the terms and conditions may be provided via additional mailings, statement inserts, or statement messages. The benefit described in these terms and conditions will not apply to Visa Signature cardholders whose accounts have been suspended or canceled.

Termination dates may vary by financial institutions. Visa and/or your financial institution can cancel or not renew the benefit, and if we do, we will notify you at least thirty (30) days in advance. This is a description of the benefit provided to you as a Visa Signature cardholder. It is insured by Indemnity Insurance Company of North America. This Guide to Benefit describes the benefit in effect as of 3/1/08. This benefit and description supersedes any prior benefit and description you may have received earlier. Please read and retain for your records. Your eligibility is determined by the date your financial institution enrolled your account in the benefit.

FORM #VCCDW01 (06/06)

51. LOST LUGGAGE REIMBURSEMENT

As a MERRILL+ cardholder*, you, your legal spouse (including Domestic Partner) and dependent children ("Insured Person(s)") are automatically, at no additional cost to you, provided Lost Luggage Reimbursement Insurance while this program is in effect if you charge your entire Common Carrier passenger fare, less redeemable certificates, vouchers, coupons, or free flights awarded from frequent flier cards, to your applicable MERRILL+ credit card account. “Common Carrier” means any licensed land, water or air conveyance operated by those whose occupation or business is the transportation of persons for hire.

Notice for Florida Residents only: The benefits of the policy providing your coverage are governed primarily by the law of a state other than Florida.

What are the Insurance effective and termination dates?
Your insurance under this program becomes effective on the later of: 1) August 1, 2010 or 2) the date you become an eligible person. Your insurance under this program ends on the earliest of: 1) the date the master policy is terminated (in which case you will be notified by Merrill Lynch); 2) the date your applicable credit card account is no longer in good standing; and 3) the date you are no longer a Cardholder of the applicable MERRILL+ card.

Your legal spouse and dependent child's insurance under this program is effective on the later of: 1) the date your insurance begins; and 2) the date the person become eligible. Your legal spouse and dependent child's insurance under this program ends on the earlier of: 1) the date your insurance under this program ceases; or 2) the date the person is no longer eligible.

“Cardholder” means an individual who has been issued a Merrill Lynch credit card account by FIA Card Services, N.A.

“Dependent children” means unmarried children, including adopted children, primarily dependent on the Cardholder for maintenance and support and who are under the age of 19 or up to age 25 if enrolled as a full-time student at an institution of higher learning.

“Domestic Partner” means an opposite or a same sex partner who is at least 18 years of age and has met all of the following requirements for at least the most recent 12 months: (1) resides with the Cardholder in a committed relationship; (2) shares financial assets and obligations with the Cardholder; (3) is not related by blood to the Cardholder to a degree of closeness that would prohibit a legal marriage; (4) neither the Cardholder or Domestic Partner is married to anyone else, nor has any other Domestic Partner and (5) intends to continue the relationship indefinitely. The Company requires proof of the Domestic Partner relationship in the form of a signed and completed Affidavit of Domestic Partnership.

What is Lost Luggage Reimbursement Insurance?
This coverage provides reimbursement of amounts the Insured Person actually paid for loss of or damage to the Insured Person's Checked and/or Carry-On Baggage. This coverage applies if the entire cost of your Common Carrier passenger fare was charged to your applicable MERRILL+ card. It is not necessary for you to notify Bank, the Program Administrator, or the Company when Common Carrier tickets are purchased.

“Checked Baggage” means suitcases or other containers specifically designed for carrying personal property, and the personal property contained therein, for which a claim check has been issued to the Insured Person by a Common Carrier.

“Carry-On Baggage” means suitcases or other containers specifically designed for carrying personal property, and the personal property contained therein, which are carried on board a Common Carrier by the Insured Person.

What are the limits of coverage?
The Company’s liability will be for a maximum reimbursement amount of $3,000.00 per Covered Trip, of which no more than $200 will be for all jewelry and fur. Reimbursement will be on an actual Cash Value basis at the time of loss. This coverage is in excess of all other insurance or indemnity available to Insured Persons.

“Cash Value” means the cost of replacement, less depreciation as determined by the Company.

“Covered Trip ("Trip")” means a trip, for which Common Carrier costs are charged to the Insured Person's MERRILL+ card.
What if I live in the state of New York?
For Insured Persons who are residents of New York State, the following conditions apply: 1) the loss or damage must occur while
the Insured Person is in transit; and 2) the Company's liability will be for a maximum reimbursement amount of $2,000.00 per bag,
including contents, subject to a maximum aggregate amount of $10,000 for all Insured Persons per Trip.

What are the Coverage effective and termination dates?
Subject to the provisions regarding the effective date of insurance for individuals, coverage will become effective as to
each Insured Person on the following, provided the entire Common Carrier passenger fare is charged to your MERRILL+
credit card account:

With respect to Checked Baggage, when the Insured Person receives a claim check issued by the Common Carrier.

With respect to Carry-On Baggage, when the Insured Person boards the Common Carrier.

Subject to the Policy provisions regarding the termination date of insurance for individuals, coverage will end on the
following:

With respect to Checked Baggage, when the Insured Person retrieves their Checked Baggage from the baggage claim area.

With respect to Carry-On Baggage, when the Insured Person alights from the Common Carrier.

What are the exclusions?
Coverage does not apply to loss resulting from or to the following: any dishonest, fraudulent, or criminal act of the Insured Person;
forgery by the Insured Person; loss due to war or confiscation by authorities; loss due to nuclear reaction, or radioactive
contamination; sporting equipment, unless checked with the Common Carrier and for which a claim check has been provided by the
Common Carrier; animals and perishables; cameras and accessory equipment; eye glasses and contact lenses; prosthetics devices
including dentures and hearing aids; tickets, valuable papers and documents; credit cards and debit cards; securities, money, art
objects, electronic equipment and business items; bullion or precious or semi-precious metals as well as stones or gems other than
that contained in items of personal jewelry owned by the Insured Person; household furniture; motor vehicles, boats, watercraft and
aircraft or parts for such conveyances.

Misrepresentation and Fraud. Coverage of the Insured Person will be void if, at any time, the Insured Person has concealed or
misrepresented any material fact or circumstance concerning this coverage or the interest of the Insured Person in this coverage, or
in the case of any fraud or false swearing by the Insured Person relating to this Coverage. Coverage for an Insured Person will be
void if, whether before or after a loss, the Policyholder has concealed or misrepresented any material fact or circumstance
concerning this coverage or the interest of the Insured Person in this coverage, or in the case of any fraud or false swearing by the
Policyholder relating to this Coverage.

How do I file a claim?
To file notice of a claim under this program, please contact the Program Administrator at 1.800.678.0768, Monday through Friday
between the hours of 8 a.m. and 9p.m. EST. Notice of claim for Lost Luggage must be submitted within 45 days of the date of the
Loss. The Program Administrator will provide you with instructions and forms for filing proof of loss. If such forms are not provided
to you within 15 days after you give notice of claim to the Program Administrator, you can satisfy the proof of loss requirements
upon submitting, within 90 days of the date the loss occurred, written proof covering the occurrence, the character and the extent of
the loss for which you are making claim.

To provide proof of loss for a Lost Luggage claim you must also send the following information to the Program Administrator or its
authorized representative: 1) a copy of the account statement showing the Common Carrier passenger fare charged; 2) a copy of
the initial claim report submitted to the Common Carrier; 3) proof of submission of the loss to and the results of any settlement by
the Common Carrier; and 4) proof of submission of the loss to and the results of any settlement or denial by the Insured Person’s
personal insurance carrier(s). If no other insurance is applicable, a notarized statement from the Insured Person to that effect must
be submitted.

When are benefits paid?
Lost Luggage reimbursements are paid within 60 days after the Company’s receipt of due written proof of the loss.

No action at law or in equity may be brought to recover on the Policy prior to the expiration of 60 days after written proof of loss has
been furnished in accordance with the requirements of the Policy. No such action may be brought after the expiration of three years
after the time written proof of loss is required to be furnished (For Florida residents, the last sentence of Legal Actions will read: No
such action may be brought after the expiration of six years after the time written proof of loss is required to be furnished.)

Note: Please read this Lost Luggage Reimbursement description of coverage and keep it in a safe place with your other insurance
documents. This description of this coverage is not a contract of insurance but is simply and informative statement to each
Cardholder of the principal provisions of the insurance. Complete provisions pertaining to Lost Luggage Reimbursement Insurance
are contained in Policy Number 9110569, issued and underwritten by National Union Fire Insurance Company of Pittsburgh, Pa.
(the Company) with offices in New York, NY. If a conflict exists between a statement in this description and any provisions in the
Policy, the Policy will govern.
If you have any questions concerning the Lost Luggage Reimbursement Insurance, please call the Program Administrator, Cardwell Agency, at 1.800.678.0768 between the hours of 8 a.m. and 9 p.m. EST.

MERRILL+ 03/12

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