



# Cardholder Guide

## Travel

Important Information for all  
U.S. Bank Travel Card Users

Enclosed in this booklet you will find:

- Cardholder Agreement
- \$250,000 Worldwide Automatic Travel Accident Insurance
- Cardholder Guide



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## Individual Cardholder Agreement

# AGREEMENT BETWEEN INDIVIDUALLY BILLED TRAVEL CARDHOLDER AND U.S. BANK



IMPORTANT: BEFORE YOU SIGN OR USE THE TRAVEL CARD OR SIGN THIS AGREEMENT, READ IT THOROUGHLY. PLEASE RETAIN THIS AGREEMENT FOR YOUR RECORDS.

## **1. Definitions**

In this Agreement ("Agreement"), "Travel Card" means the enclosed U.S. Bank Travel Card (and all replacements) issued by U.S. Bank National Association North Dakota ("U.S. Bank"). "Account" means the Account established in connection with the Travel Card. A "Charge" is any account activity that has a debit value.

"Agency/Organization" means the United States federal agency, bureau, division, office or other organizational entity participating in the program that has requested/authorized U.S. Bank to issue the Travel Card to you, an employee of the Agency/Organization. The words "you" and "your" refer to the individual named on the Travel Card, who agrees to be bound by the terms of this Agreement.

## **2. Your Acceptance of the Agreement**

By activating, signing or using the Travel Card or the Account established in connection with it, you are agreeing to the terms of this Agreement. If you do not agree to the terms of this Agreement, cut the Travel Card in half and return the pieces to U.S. Bank.

## **3. Obtaining Credit Reports**

You authorize U.S. Bank to obtain reports concerning your credit, from credit bureaus and other credit reporting agencies, consistent with your Agency's/Organization's agreement with union officials (if applicable). You may prevent us from obtaining credit bureau information for processing your account application by (i) specifically indicating on our individually Billed Card Account Setup/Application that you do not authorize U.S. Bank to obtain credit bureau reports concerning your credit or (ii) failing to consent to the terms of this Agreement. U.S. Bank also has the right to request a credit report periodically from one or more consumer reporting agencies (credit bureaus), which may be used in connection with your Account for any update, renewal or extension of credit. Information may be furnished to consumer reporting agencies or others who may properly receive that information, and you consent to the foregoing.

If your agency participates in a Credit Worthiness Assessment in accordance with guidelines stipulated in OMB Circular A-123, U.S. Bank may assist your agency/organization in implementing credit worthiness checks and card issuance/spending limit controls on individually billed travel cards appropriate to a cardholder's personal credit history.

## **4. Use of the Travel Card**

Charging privileges on the Travel Card are provided by U.S. Bank pursuant to (1) the master contract, FCXC-G1-060001-N, between U.S. Bank and the General Services Administration (GSA) and (2) the task order issued by your Agency/Organization to U.S. Bank. Your Agency/Organization has authorized the issuance of the Travel Card, which you agree to use only for official travel and official travel related expenses in accordance with your Agency/Organization policies. You agree not to use the Travel Card for personal, family or household purposes. No other person is permitted to use the card issued to you for Charges or for any other reason. Charging privileges will be withdrawn upon:

- (i) request by the Government
- (ii) termination of your employment or affiliation with your Agency/Organization
- (iii) termination or expiration of the master contract between U.S. Bank and the GSA
- (iv) termination or expiration of the task order between U.S. Bank and your Agency/Organization
- (v) cards reported lost or stolen or for suspected fraud

## **5. Ownership of the Travel Card**

The Travel Card remains the property of U.S. Bank. U.S. Bank can revoke your right to use the Travel Card under the terms of the master contract and/or the terms of the task order issued by your Agency/Organization. You must surrender the Travel Card to your Agency/Organization or to U.S. Bank at their request.

## **6. Disclosure of Account Information**

In addition to routine uses under the Privacy Act, you authorize U.S. Bank to: (1) provide information about your Account to U.S. Bank service providers that administer your Account under the GSA Contract; (2) disclose all necessary Account information to outside attorneys representing U.S. Bank in connection with any legal or administrative proceeding involving your Account or U.S. Bank actions under this Agreement; (3) provide all necessary Account information to U.S. Bank auditors in the course of any audit; (4) disclose all necessary Account information to outside attorneys, collection agencies or credit bureaus if we refer all or part of the Account for collection in accordance with GSA Contract and your Agency/Organization. By signing the Individually Billed Card Account Setup/Application Form, you are providing your written consent to the disclosure of Account information.

## **7. Type of Account**

You have been issued either a Restricted or Standard Account. A Restricted Account generally has a lower credit limit and is subject to greater usage restrictions. The reason(s) a Restricted Account may have been established include, but are not limited to, (1) you, as the cardholder did not provide authorization for U.S. Bank to acquire a credit report on your financial history, or (2) the Agency/Organization Program Coordinator requested a Restricted Account, or (3) your credit did not meet the minimum requirements set by the Agency/Organization to qualify for the Standard Account. Your

Agency/Organization may change your account from a Standard Account to a Restricted Account or from a Restricted Account to a Standard Account.

## 8. Billing Statement

U.S. Bank will provide you with a billing statement. Because the Travel Card is a charge card, not a credit card, the amount on the billing statement is due upon receipt and must be paid in full each billing cycle. The billing statement lists all Charges made to the Account during the previous cycle. These Charges include Purchases, Cash Advances, Traveler's Checks and fees associated with use of the Travel Card.

## 9. Cash Advances

If your Agency/Organization is participating in the U.S. Bank Automated Teller Machine (ATM) Program, you will separately receive a Personal Identification Number ("PIN"). You may then obtain Cash Advances at an ATM when authorized in accordance with Agency/Organization procedures. A fee will be charged when you withdraw cash from an ATM or use your Travel Card to obtain cash at a bank.

## 10. Traveler's Checks

If your Agency/Organization is participating in the U.S. Bank Traveler's Checks program for Government Cardholders, you may purchase traveler's checks when authorized in accordance with Agency/Organization procedures. A fee will be charged when you use your Travel Card to purchase traveler's checks.

## 11. Fees

**1) Cash Advance Fee:** The fee is 2.6% of the transaction amount, unless your Agency/Organization has negotiated a lower fee, in which case the lower amount will apply. The fee is listed on the billing statement as a "Cash Advance Fee." It is listed on the card carrier that is mailed with your new card after the word "Cash." If you use an ATM not owned or operated by U.S. Bank, the operator of that ATM may charge an access fee to use its ATM. U.S. Bank cannot control what operators of non-U.S. Bank ATMs charge.

**2) Traveler's Checks Fee:** The fee is 2.6% of the transaction amount, unless your Agency/Organization has negotiated a lower fee, in which case the lower amount will apply. The fee is listed on the billing statement as a "Cash Advance Fee." It is also listed on the card carrier after the word "Cash."

**3) Late Fee:** If your Account is canceled under the terms of the master contract and/or your Agency/Organization task order, any portion of the outstanding balance 120 days or older is subject to a Late Fee. The late fee is 2.5% of the outstanding balance, unless a lower fee has been negotiated by your Agency/Organization. This fee is listed on the card carrier after the words "Late Fee." It is listed on the billing statement as a "Late Payment Fee."

**4) Returned Check Fee:** If your check is not honored, or if U.S. Bank must return it to you because it cannot be processed, then U.S. Bank will charge a Returned Check Fee of \$15.

**5) Delinquency and Collection Fees:** If you fail to pay any undisputed amount that you owe, you will be liable for collection costs incurred by U.S. Bank, including fees paid by U.S. Bank to your Agency/Organization in connection with salary offset. If the claim is referred to an attorney for collection, you may be held liable for any reasonable attorney fees which are incurred, plus the costs and expenses of legal action, except where prohibited by law.

## 12. Your Responsibility to Make Immediate Payment

Your U.S. Bank billing statement is due and payable in full upon receipt. You are liable to U.S. Bank for full payment of all Charges authorized by you, independent of any agreement or program for reimbursement that may exist between you and your Agency/Organization. Payments must be made in U.S. currency, in electronic form or with a money order payable in U.S. dollars, or with a draft or a check drawn on a bank in the U.S. and payable in U.S. dollars. If U.S. Bank decides to accept a payment made in some other form, payment will not be credited to your Account until your payment is converted into one of the forms just mentioned. The payment must be sent to U.S. Bank at the address shown on your billing statement. In certain circumstances, unless prohibited by law, your Agency/Organization may decide to pay U.S. Bank directly for business-related Charges made to your Travel Card, but you are still liable for all Charges. Certain Charges may be billed directly to your Agency/Organization and will appear on your billing statement as a memorandum item only. In the event that your Agency/Organization refuses to pay these Charges and they are later billed to your Account, you agree to pay such Charges in full.

## 13. Foreign Transactions

If you make a Foreign Transaction, the following rules apply: If the Foreign Transaction is not made in U.S. Dollars, then the Foreign Transaction will require a currency conversion. The Foreign Transaction will be converted into U.S. Dollars at the exchange rate established, from time to time, under applicable bylaws and rules of Visa® and MasterCard®. Commercial airline foreign exchange rates are set by the airline. You understand that the exchange rate in effect when the Foreign Transaction is processed may differ from the rate in effect on the date of the Foreign Transaction or posting to your Account and a Foreign Transaction Fee will be assessed on such Foreign Transaction. The amount of the Foreign Transaction in U.S. Dollars will be the amount of the foreign currency times (i) a rate selected by Visa and MasterCard from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa and MasterCard receive, (ii) the government mandated rate, or (iii) the rate established by commercial airlines for airline tickets issued by them, which are in effect for the applicable central processing date; in each of the above instances plus a Foreign Transaction Fee of one percent (1.0%) times the resulting U.S. Dollar amount. This Foreign Transaction Fee is incorporated into the exchange rate; it will not be billed as a separate charge.

## **14. Assignment**

U.S. Bank may sell or otherwise transfer any amounts owed by you to another creditor upon cancellation of the Account. If U.S. Bank does this, the Agreement remains in effect.

## **15. Suspension/Cancellation of Travel Card**

1) U.S. Bank may suspend your Account and prohibit further Charges if (i) payment for any undisputed principal amount is not received within 61 calendar days from the closing date on the statement in which the unpaid Charge first appeared, or within the time frame specified in the Agency/Organization task order, unless otherwise directed by the Agency/Organization Program Coordinator, or (ii) the Agency/Organization or GSA requests the suspension. U.S. Bank will reinstate your suspended account upon full payment of the amount due unless otherwise directed by the Agency/Organization. U.S. Bank waives its right to suspend the Account for a particular Charge if suspension procedures are not initiated within 180 calendar days of the closing date on the billing statement in which the Charge first appeared.

2) You may cancel your Travel Card at any time by notifying U.S. Bank in writing at the address on your billing statement and by returning the Travel Card to U.S. Bank cut in half.

3) Your Agency/Organization may suspend or cancel your Travel Card at any time for any reason.

4) U.S. Bank may cancel your account if (i) the Account has been suspended two times during a 12-month period for non-payment of undisputed principle amounts and is past due again; for purpose of this section (15.4), "past due" means payment is not received within 45 calendar days from the closing date on the billing statement in which the Charge first appeared; (ii) the Account is 126 calendar days past due from the closing date on the billing statement in which the unpaid Charge first appeared, or within the time frame specified in the Agency/Organization task order, unless otherwise directed by the Agency/Organization Program Coordinator, (iii) U.S. Bank requests cancellation, with the permission of your Agency/Organization, (iv) the Agency/Organization or GSA requests the cancellation; or (v) your account has been paid with checks returned by your financial institution for nonsufficient funds (NSF) two or more times in a 12-month period. U.S. Bank may reinstate a canceled Account upon full payment of the amount due and any late fee assessed.

You agree to surrender the Travel Card upon request to your Agency/Organization or to any authorized representative of U.S. Bank. Use of the Travel Card or Account after notification of its cancellation may be fraudulent and may result in U.S. Bank taking legal action against you. Even after the Account is closed, you remain responsible for payment of any outstanding undisputed balance, according to the terms of this Agreement.

## **16. Renewal and Replacement Cards**

U.S. Bank will continue to issue renewal or replacement Travel Cards until (i) you or your Agency/Organization tells U.S. Bank to cancel the Account or your account is canceled in accordance with Section 15, (ii) the termination or expiration of the master contract between U.S. Bank and the GSA, or (iii) the termination or expiration of the task order issued by your Agency/Organization.

## **17. Lost or Stolen Cards**

You agree to notify U.S. Bank immediately of any loss, theft or unauthorized use of the Travel Card or Account. You will notify U.S. Bank by calling 888-994-6722 (U.S. toll-free) or 701-461-2232 (call collect from outside the U.S.). Also, you agree to notify your Agency/Organization in accordance with your Agency's/Organization's instructions. If your Travel Card is returned to you after you have notified U.S. Bank, you agree not to use the Travel Card and to return it to U.S. Bank cut in half. If there is any unauthorized use of your Account, you agree to cooperate with U.S. Bank during its investigation, which may require you to complete a Cardholder Statement of Questioned Item (CSQI) form. Should you need a replacement card, please call the same telephone number listed in this Section 17 for lost or stolen Cards. You understand you may be liable if your Travel Card or Account is used by an unauthorized person and you fail to immediately notify U.S. Bank upon discovery of the unauthorized use. You will not be liable for unauthorized charges that occur after you notify U.S. Bank of the loss, theft or possible unauthorized use of your Travel Card.

## **18. Merchant Refusal to Accept Travel Card**

U.S. Bank cannot be held responsible for a merchant's refusal to honor the Travel Card.

## **19. Billing Inquiries/Disputed Charges**

If you think your bill is wrong, or if you need more information about a Charge on your statement, you should notify U.S. Bank in writing or by telephone. YOU MUST SUBMIT A SIGNED CARDHOLDER STATEMENT OF QUESTIONED ITEM (CSQI) FORM OR WRITE TO U.S. BANK, P.O. BOX 6335, FARGO, ND 58105-6335 no later than 90 days after the transaction posts to your account, in order to preserve your rights to dispute the transaction. You may telephone us, but doing so will not preserve your rights. The CSQI form or letter must include the following information:

- (1) Name and account number
- (2) The dollar amount of the Charge in question
- (3) An explanation, if possible, why you believe that there is an error

After U.S. Bank receives the CSQI form or your letter, U.S. Bank will not collect the amount you questioned or report that amount as past due. The amount in question will be placed in a pending status until U.S. Bank has completed its investigation. While U.S. Bank is conducting an investigation, you do not need to pay the amount of the Charge which is in dispute; however, you are obligated to pay for any Charges that are not in question.

U.S. Bank must acknowledge your CSQI form or letter within 30 days unless the error has been corrected by then. Within 90 days, U.S. Bank must either correct the error or explain why the statement was correct. Any correction will

appear on the next possible statement.

## **20. Third Party Benefits**

Some of the cardholder benefits offered by U.S. Bank are provided by third parties. The third parties providing these benefits may be changed by U.S. Bank at any time for any reason, without notice to you.

## **21. Amendment of Agreement**

U.S. Bank has the right to change this Agreement at any time, with the written consent of GSA and your Agency/Organization. If you do not accept the changes, you must return the Travel Card to U.S. Bank cut in half and notify U.S. Bank in writing within 25 days after the effective date of the changes. You also must pay U.S. Bank in full, according to the terms of the existing Agreement. You agree that the new terms provided in any such notice may apply both to your new transactions and to your Account balance on the date the change becomes effective. Use of the Travel Card after the effective date of the change constitutes acceptance of the change, even if the 25 days have not passed.

## **22. Collection/Telephone Monitoring**

You agree that if you do not pay your Account, U.S. Bank or its collection agent may call you regarding the collection of your Account. You understand that the calls could be automatically dialed and a recorded message may be played. You agree such calls will not be "unsolicited" calls for purposes of local, state or federal law. You agree that U.S. Bank may monitor telephone calls between you and U.S. Bank to ensure the quality of the customer service provided by U.S. Bank.

## **23. Accord and Satisfaction/Delay in Enforcement**

U.S. Bank may accept late payments, partial payments or checks and money orders marked "payment in full" or with other restrictive endorsements without losing any of its rights under this Agreement or under the law. A payment less than the amount due but intended to settle an account in full (accord and satisfaction) should be mailed to U.S. Bank, P.O. Box 790428, St. Louis, MO 63179.

## **24. Governing Authority**

This Agreement and your Account are subject to the GSA Contract, FCXC-G1-060001-N and shall be governed by North Dakota law and Federal laws.

## **Privacy Act Notice**

In accordance with the Privacy Act (5 U.S.C. 552a), the following notice is provided: The information requested on the card application form is collected pursuant to Executive Order 9397 and chapter 57, title 5, United States Code, for the purposes of recording travel expenses incurred by the employee/member and to claim entitlements and allowances prescribed in applicable federal travel regulations. The purpose of the collection of this information is to provide Government agencies necessary information on the GSA travel card contract which provides travelers with charge cards for official travel and related expenses, attendant operational and control support, and management information reports for expense control. Routine uses which may be made of the collected information and other account information in the system of records entitled "Travel Charge Card Program GSA/GOVT-3" are as follows: (1) transfers to appropriate Federal, State, local or foreign agencies when relevant to civil, criminal, administrative or regulatory investigations, (2) pursuant to a request of another Federal agency in connection with hiring, retention, issuing a security clearance, reporting an employee investigation, clarifying a job, letter or contract or issuing a license, grant or other benefit, (3) to a Member of Congress or to a Congressional Staff Member in response to an inquiry of the Congressional Office made at the request of the individual about whom the record is maintained, (4) to officials of labor organizations when necessary to their duties of exclusive representation, (5) to a Federal agency for accumulating reporting data and monitoring the system, (6) GSA contract travel agents assigned to agencies for billing of travel expenses, (7) listing, reports and records to GSA by the contractor to conduct audits of carrier charges to the Government, and (8) any other use specified by GSA in the system of records entitled "Travel Charge Card Program GSA/GOVT-3," as published in the Federal Register periodically by GSA. The information requested is not mandatory. Failure to provide the information will nullify the application and a charge card will not be issued to the employee/member.

**\$250,000**  
**COMMERCIAL CARD TRAVEL**  
**ACCIDENT INSURANCE**

**\$250,000**  
**WORLDWIDE**  
**AUTOMATIC**  
**COMMON CARRIER**  
**TRAVEL ACCIDENT**  
**INSURANCE**

**At no extra cost for Cardholders of**



**GOVERNMENT SERVICES**



**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.**



This is your Description of Coverage – keep it in a safe place with your other insurance documents.

## **Description of Coverage – The Program**

As a U.S. Bank Travel Cardholder\* or Authorized Traveler\* on a U.S. Bank Central Travel System (CTS) account, you, your accompanying spouse and your accompanying dependent children and any Authorized Users of the account (“Insured Person(s)”), will be automatically insured traveling worldwide while on the business of your employer (designated organization), against an accident or 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, if you charge the entire cost of the Common Carrier passenger fare(s), less redeemable certificates, vouchers or coupons, to your U.S. Bank commercial account or a U.S. Bank CTS account (“Account”). Frequent flyer and non-revenue Common Carrier passenger fares must be redeemed by 1) the commercial Cardholder; or 2) an authorized agent of the designated agency/organization for use by a commercial Cardholder or Authorized Traveler of the designated agency/organization while on the business of your employer.

“Common Carrier” means any land, water or air conveyance operated under a license for the transportation of Passengers for hire. Common Carrier does not include any conveyance that is hired or used for a sport, gamesmanship, contest, sightseeing, observatory and/or recreational activity, regardless of whether such conveyance is licensed.

“While on the business of your employer” means while on assignment by or at the direction of your employer for the purpose of furthering the business of your employer, but does not include any period of time: 1) while you are working at your regular place of employment; 2) during the course of everyday travel to and from work; 3) during an authorized leave of absence or vacation.

Coverage begins on the following: 1) if the entire cost of the Common Carrier passenger fare is charged to your Account at the airport, terminal or station immediately before departure on the Common Carrier, coverage begins at the time such charge is made; or 2) if the entire cost of the Common Carrier passenger fare is charged to your Account prior to departure for the airport, terminal or station and transportation to the airport, terminal or station is provided by other than a Public Conveyance, coverage begins upon arrival at the airport, terminal or station immediately preceding departure of the Common Carrier; or 3) if the entire cost of the Common Carrier passenger fare is charged to your Account prior to departure for the airport, terminal or station, and transportation to the airport, terminal or station is provided by a Public Conveyance, coverage begins while riding as a passenger in, entering or exiting any such 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) if traveling from the airport, terminal or station on a Public Conveyance, coverage ends when alighting from any Public Conveyance after departing from the airport, terminal or station immediately after arrival on the Common Carrier; or 2) if traveling from the airport, terminal or station using other than a Public Conveyance, coverage ends when departing from the airport, terminal or station immediately after arrival on the Common Carrier.

### **Eligibility**

This Common Carrier travel accident insurance coverage is provided to you, a U.S. Bank Commercial Cardholder or Authorized Traveler on a U.S. Bank Central Travel System (CTS) account automatically when the entire cost of the Common Carrier passenger fare(s) is charged to your Account while this insurance is effective. It is not necessary for you to notify U.S. Bank, the Program Administrator or the Company when Common Carrier tickets are purchased.

### **The Cost**

This Common Carrier Travel Accident Insurance Program (“Program”) is provided at no additional cost to U.S. Bank Commercial Cardholders or Authorized Travelers on a U.S. Bank Central Travel System (CTS) account.

### **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. The beneficiary designation supersedes any previous notification you may have made.

### **The Benefits**

The full Benefit Amount of \$250,000 is payable for accidental loss of life, two hands or two feet, sight of both eyes, one hand and one foot, one hand or one foot and sight of one eye, speech and hearing 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. 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. 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 your 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.

**Note:** Maximum benefits for any one single accident are limited to a \$50,000,000 aggregate for all Insured Persons of U.S. Bank combined under the Policy. 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; sickness, disease or infections of any kind regardless of how contracted, except bacterial infections that are directly caused by an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition; or the Insured Person's commission of or attempt to commit a felony.

### **Effective and Termination Date**

Your insurance under this program is effective on the later of: 1) May 1, 2008; 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 Account ceases to be in good standing; or 3) the date you cease to be an eligible person.

### **Filing Claims for Benefits:**

To file a claim under this program, write to the Plan Administrator:

**Robinson International Incorporated  
208 South LaSalle Street  
Chicago, Illinois 60604**

The Plan Administrator will provide you with instructions and forms for filing proof of loss. Written notice of claim must be given to the Company within 90 days after the occurrence of any covered loss, or as soon thereafter as is reasonably possible.

### **Insurance Provider**

The insurance provided as described in this Description of Coverage brochure is issued and underwritten by National Union Fire Insurance Company of Pittsburgh, PA (the "Company"), with offices in New York, NY. The insurance policy issued and underwritten by the Company described in this Description of Coverage, including limitations and exclusions, is contained in Policy Number SRG 9102411 (the "Policy").

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 or Authorized Traveler of the principal provisions of the insurance. If a conflict exists between a statement in this Description of Coverage and any provisions in the Policy, the Policy will govern.

### **Questions**

If you have any questions regarding this Common Carrier Travel Accident Insurance program, write the Program Administrator:

**Robinson International Incorporated  
208 South LaSalle Street  
Chicago, Illinois 60604**

### **Replacement of Prior Coverage**

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 commercial credit card account by U.S. Bank. Commercial charge card accounts may include Corporate Travel Cards and Declining Balance Cards. **"Authorized Traveler"** means an individual traveling at the request of a designated organization, whose ticket is charged to a U.S. Bank Central Travel System account established by U.S. Bank. Other eligible persons include a Cardholder's/Authorized Traveler's respective legal spouse; unmarried children who are primarily dependent on the Cardholder/Authorized Traveler for maintenance and support and who are under the age of 19, or up to age 23 if classified as a full-time student at an accredited institution of higher learning; and Authorized Users (a fellow employee of a designated organization traveling at the request of such organization whose tickets are charged to the Cardholder's Account).

## CARDHOLDER GUIDE



GOVERNMENT SERVICES



## **A Message to Cardholders**

Your Travel Card Program is brought to you by U.S. Bank® Government Services. Your agency/organization has made it policy to use the U.S. Bank Travel Card Program to better manage travel expenses. The Travel Card Program has also been designed to save you time and automate your processes. These instructions will guide you through the information you need to know to use the travel card effectively. Your agency/organization may also supplement these instructions with policies of its own. You are encouraged to read this information carefully and contact U.S. Bank Government Services or your Agency/Organization Program Coordinator (A/OPC) if you have questions about any part of this program.

MY A/OPC's NAME and PHONE NUMBER:

Name: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

## **How to Contact U.S. Bank Government Services**

Contact U.S. Bank Government Services through the U.S. Bank electronic access system. Contact your A/OPC for access. If the U.S. Bank electronic access system is not available, use the following:

### **24-hour Customer Service**

(Card activation, lost/stolen card, disputes and questions)

Toll-Free: 888-994-6722

Outside the U.S., call collect: 701-461-2232

Fax: 866-457-7506

Outside the U.S., fax to: 701-461-3466

### **Remittance**

U.S. Bank Government Services

P.O. Box 790428

St. Louis, MO 63179-0428

### **Disputes/Research**

U.S. Bank Government Services

P.O. Box 6335

Fargo, ND 58125-6335

## Instructions for the Use of the U.S. Bank Travel Card

### 1. Purpose

To provide Cardholders instruction on the proper use of the U.S. Bank Travel Card Program.

### 2. Cardholder Responsibilities and Liability

- Activate and sign the back of the card upon receipt.
- Maintain card security to prevent unauthorized charges against the account. Use it only for travel in accordance with agency/organization policies.
- Obtain a receipt at the point of purchase and verify it for accuracy. Retain receipts and reconcile against the monthly Cardholder Statement. Upon completion, forward receipts and expense report to the agency/organization for reimbursement as needed.
- Your U.S. Bank billing statement is due and payable in full upon receipt. **You are liable to U.S. Bank for full payment of all charges authorized by you, independent of any agreement or program for reimbursement that may exist between you and your agency/organization.**
- Call U.S. Bank Government Services Customer Service immediately at 888-994-6722 regarding lost or stolen cards. Notification is required to protect against fraudulent charges incurred by someone other than the Cardholder.

### 3. General Information

**A. Authorized Use of the Card.** Your unique U.S. Bank Travel Card is embossed with your name. No staff or family member, your supervisor or anyone except you may use this card. It has been especially designed to prevent you from confusing it with your personal credit cards. However, this charge card must not be used for personal purchases or for any reason other than official government travel.

**B. Traveler's Checks.** Your agency/organization may authorize you to purchase and/or use traveler's checks provided by U.S. Bank Government Services. The agency/organization may provide the checks or may instruct you to purchase them using your U.S. Bank Travel Card for payment. For information on how and where to purchase traveler's checks contact your A/OPC.

If you are authorized to purchase or use traveler's checks, remember to keep your receipts—you will need to account for all checks used on your agency/organization expense report. If your checks are lost or stolen, call the 24-hour phone number on the Purchase Agreement to report them missing and to order replacements. You will need the serial numbers of the checks to make the lost/stolen report.

**C. Travel Emergency Assistance.** Your U.S. Bank Travel Card provides you with the following Emergency Assistance while traveling. Please refer to the benefits brochure included with your new card for information and instructions regarding these services.

- Emergency Card Replacement
- Emergency Medical Referral Assistance
- Prescription Assistance
- Emergency Legal Referral Assistance
- Valuable Document Delivery
- Emergency Transportation Assistance
- Emergency Ticket Replacement
- Travel Accident Insurance
- Lost Luggage Assistance
- Emergency Message Service
- Emergency Translation Service
- Pre-Trip Assistance

**D. ATM Use and Locations.** Your agency/organization may enable you to use the U.S. Bank Travel Card at automated teller machines (ATMs) for cash withdrawals. The fee is 2.6% of the transaction amount, unless your agency/organization has negotiated a lower fee, in which case the lower amount will apply.

The U.S. Bank Travel Card can be used at any of 250,000 ATMs worldwide. Look for the Visa and MasterCard symbol on the ATM.

Insert the card as shown into the machine. You will be asked for a Personal Identification Number (PIN). You will have received this PIN in a separate mailing from U.S. Bank Government Services. When prompted by the ATM enter your PIN, the card type ("credit") and the dollar amount. You may then be asked to authorize an ATM surcharge. This is a fee charged by the owner of the ATM. No surcharge will be assessed at U.S. Bank® ATMs for U.S. Bank Travel Card users. Your A/OPC can request a list of these ATM locations from U.S. Bank, or you can access this information on our website at [www.usbank.com](http://www.usbank.com).

Cash advances may also be available through local financial institutions. Simply produce your card and follow the procedures of the local bank. You will be asked to sign a cash advance slip similar to a sales slip. The financial institution may add a provider fee.

For information on the nearest ATM, you may order the International ATM Locator Guide from your A/OPC.

**E. Electronic Access.** Most agencies/organizations use the U.S. Bank electronic access system. Your A/OPC will determine if you will have access to your Travel Card account via the U.S. Bank electronic access system, which is the most convenient method for obtaining transaction information.

- F. U.S. Bank Government Services has established an authorization process whereby the merchant seeks approval via a telecommunications system each time you use the card. The authorization is to verify that the purchase is within any limits set by your agency/organization.
- G. Your account statement is issued on the same date each month. This is referred to as your cycle date. If your cycle date falls on a weekend or holiday, your account statement will be issued on the following business day.
- H. You may receive government-authorized literature mailed with your Cardholder Statement.
- I. The Cardholder Statement will be paid by you and you will submit an expense reimbursement request to your agency/organization as required by agency/organization policy.
- J. Use of the U.S. Bank Travel Card does not relieve you from adhering to all Federal and Departmental acquisition regulations, policies and procedures. If you have questions about travel policy, please contact your A/OPC.
- K. Questions regarding your account or specific U.S. Bank Government Services procedures should be directed to U.S. Bank Government Services.

#### 4. Procedures

- A. **Card Receipt and Activation.** You will be sent a U.S. Bank Travel Card after a completed Cardholder Setup has been received and processed by U.S. Bank Government Services. You should immediately acknowledge receipt of the card by calling U.S. Bank Government Services to activate your account. An Interactive Voice Response unit (IVR) requiring the use of a touch tone telephone will move you through the account activation process. Cards sent as a result of the reissue process at the expiration for your current account are subject to the same activation process.
- B. **Card Acceptance and Use.** You may use your U.S. Bank Travel Card at any travel-related merchant that accepts Visa and MasterCard for payment. U.S. Bank Merchant Services can assist merchants who are not already capable of processing Visa and MasterCard transactions. For information regarding acceptance of the U.S. Bank Travel Card, merchants may call 800-334-1941.

When using the card for travel-related purchases, the process will be:

1. Once you have used/selected a service (such as hotel or airfare) present your card to the merchant.
2. As the sales draft is being completed the merchant will obtain authorization for the transaction via a telephone call or direct telecommunication link to the authorization network.
3. The merchant will request that you sign the receipt. Before you do, verify that the dollar amount is correct.
4. You will be provided one copy of the signed sales receipt. This copy should be kept and verified against your monthly Cardholder Statement and attached to your expense reimbursement request.
5. The remaining copies of the sales receipt are used by the merchant.
6. Should you need to review your purchases or payments, you may access the U.S. Bank electronic access system via the Internet (ask your A/OPC for access); for further questions, please call U.S. Bank Government Services.

#### 5. Procedures After Purchase

- A. **Cardholder Monthly Statement.** At the close of each billing cycle, you will receive a Cardholder Statement, a sample of which is included in these instructions. The statement will itemize each transaction which was posted to your U.S. Bank account during the past cycle period. Upon receipt of the statement (either paper or electronic file through the U.S. Bank electronic access system), complete each of the actions listed below unless internal agency/organization procedures direct you otherwise:
  1. Review the statement for accuracy.
  2. Be sure to review any messages provided by U.S. Bank, GSA or your A/OPC.
  3. You may be able to use the U.S. Bank electronic access system to review and approve transactions. Or, complete your agency's/organization's expense reimbursement request form and sign it to confirm its accuracy.
  4. Attach the sales receipts to the expense reimbursement request form and submit it to your agency/organization, as needed.
  5. File disputes if needed (see section 5.D for more information).
  6. Send payment to U.S. Bank Government Services.
- B. **Payment Requirements/Liability.** Because the U.S. Bank Travel Card is a charge card, not a credit card, the amount on the monthly billing statement is due upon receipt and must be paid in full each month. In certain circumstances your agency/organization may decide to pay U.S. Bank Government Services directly for business-related charges made to your travel card, but you are still liable for all charges. In limited cases, certain charges may be billed directly to your agency/organization and will appear on your billing statement as a memo item only. In the event that your agency/organization refuses to pay these charges and they are later billed to your account, you are liable to pay such charges in full.

##### 1. Payment Options:

**Online** – Balances requiring cardholder payment can easily be paid online through Access Online E-Payment. This secure online payment feature from U.S. Bank allows cardholders to electronically debit their personal checking or savings account to pay card balances 24/7. E-Payment is fast, efficient and virtually eliminates payments delayed or lost in the mail.

**Telepay** – Cardholders may electronically pay Travel Card balances by calling the U.S. Bank Government Services Customer Service telephone number. Once enrolled, cardholders may submit payments automatically from their Personal checking or savings account using the Interactive Voice Response unit (IVR) 24/7.

**Other** – U.S. Bank also accepts check, ACH and wire transfer payments.

**2. Returned Payment Fee:**

If your check or electronic payment is not honored for non-sufficient funds, or if U.S. Bank must return it to you because it cannot be processed, then U.S. Bank will charge a returned item fee of \$15.

**C. Credit for Returns.** Review your Cardholder Statement carefully. If you have canceled and returned a travel ticket and a credit for this item does not appear on the statement for the billing cycle in which the item was returned, attach the credit voucher or documentation showing the item was returned, such as a postal receipt, to a Cardholder Statement of Questioned Item (CSQI) form. Send the original signed form with supporting attachments to U.S. Bank Government Services. Alternatively, the dispute can be filed electronically via the U.S. Bank electronic access system. If filed electronically, a signature is not required.

**D. Dispute Resolution.** If you are charged for an item, try to resolve the problem with the merchant first. If the merchant refuses to issue a credit voucher, you may initiate a dispute of the transaction through the U.S. Bank electronic access system or by using the CSQI form (available from your A/OPC). Send the original signed CSQI form with supporting attachments to U.S. Bank Government Services. A copy should also be forwarded with your expense reimbursement request to your A/OPC. For more information, refer to “Instructions for Disputing a Sales Transaction” on the back of the Cardholder Statement.

**Please note.** Visa and MasterCard Operating Regulations establish specific time frames during which reversals of charges may be processed. If conditions occur as noted in items 5.C and 5.D, the CSQI form must be received by U.S. Bank Government Services within 90 days after the transaction posts to your account, in order to preserve your rights to dispute the transaction. The dispute can be filed electronically via the U.S. Bank electronic access system or faxed to U.S. Bank Government Services. If filed electronically, a signature is not required.

In addition to these time frames, Visa and MasterCard Operating Regulations often require certain written documentation from you before a dispute can be processed. Information on the CSQI form will assist you in identifying the specific documentation that is required.

If you have any questions regarding the information on the CSQI form, or if you have any problems regarding the reversal of a transaction, please contact U.S. Bank Government Services.

**E. Charges made in Foreign Currency.** If you incur a Charge in a foreign currency, Visa and/or MasterCard will convert the Charge into U.S. dollars. For more information, refer to the Cardholder Agreement.

**6. Suspension/Cancellation**

Prompt payment in full is an essential part of the process of using your U.S. Bank Travel Card. In the event that prompt payment is not made to U.S. Bank Government Services, you may be subject to suspension action that can lead to account cancellation. If your account is canceled, a Late Fee will be assessed. Your Travel Card may be suspended after 61 days, and canceled after 126 days, in accordance with the terms of the master contract and the task order issued by your agency/organization. Your agency/organization may suspend or cancel your Travel Card at any time for any reason.

You may cancel your Travel Card at any time by notifying U.S. Bank in writing at the address on your billing statement and by returning the Travel Card to U.S. Bank cut in half.

You must surrender the Travel Card upon request to your agency/organization or to any authorized representative of U.S. Bank. Use of the Travel Card or Account after notification of its cancellation may be fraudulent and may result in U.S. Bank taking legal action against you. Even after the Account is closed, you remain responsible for payment of any outstanding balance, according to the terms of this Agreement.

**7. Lost or Stolen Cards**

Immediately notify your A/OPC and U.S. Bank Government Services in the event your card has been lost or stolen or if you believe your account number has been compromised in a fraudulent manner. Provide the following information to your A/OPC: your complete name and card number, the date the theft was reported to the police (if applicable), the date U.S. Bank Government Services was notified and any purchase(s) made on the day the card was lost or stolen.

It is important that you notify U.S. Bank Government Services at 888-994-6722 immediately upon the loss or theft of a card. Also notify your A/OPC.

**8. Replacement Cards**

If your card is damaged or malfunctioning, contact your A/OPC to request a replacement card. U.S. Bank Government Services will issue a new card within 24 hours (U.S.) or 48 hours (International).

**9. Non-receipt of Requested Card**

After a new account is setup allow for normal mail time to receive your card. If you believe that your card or confirmation letter should have been received, contact U.S. Bank Government Services and your A/OPC, and a new card will be mailed to you. A new account number will be assigned to your account.

**10. Changes to Cardholder Information**

**A.** Changes to a Cardholder's information including name, address, telephone number, e-mail address or organization should be immediately reported to U.S. Bank Government Services and to your A/OPC.

**B.** If you leave your agency/organization or if you move to another group or division within the same

agency/organization, you should check with your A/OPC to see what changes may be required.

### Cardholder Statement Explanation

#### Section/Explanation

**A. CARDHOLDER:** Your name as it appears on your card, along with your agency/organization name and billing address.

**B. ACCOUNT NUMBER:** The account number on your card or account.

**C. PAYMENT DUE DATE:** Your payment must be postmarked by this date.

**D. AMOUNT DUE:** Amount you owe, payable in full upon receipt.

**E. CURRENT BALANCE:** The net total dollar amount of current billing cycle activity.

**F. STATEMENT MESSAGE:** Your agency/organization, GSA or U.S. Bank Government Services may provide important program information here.

**G. POSTING DATE:** The date U.S. Bank Government Services received and processed the transaction posted to the account.

**H. TRANSACTION DATE:** The date of your purchase. This date should match the date on the sales receipt provided by the merchant.

**I. REFERENCE NUMBER:** A 22-digit number used internally by U.S. Bank Government Services to record the transaction posted to the account.

**J. TRANSACTION DESCRIPTION:** The merchant's name, city and state.

**K. AMOUNT:** The amount of each purchase as shown on your copy of the sales draft.

**L. STATEMENT DATE:** U.S. Bank Government Services will send your Cardholder Statement at the same time each billing cycle.

**M. CASH ADVANCES:** Your agency/organization may authorize the use of the U.S. Bank Travel Card for cash advances. Total cash advances will be listed here.

**N. DISPUTE AMOUNT:** The total dollar amount of transactions in dispute.

**O. CREDITS:** Total credits received during the billing cycle.

**P. PAYMENTS:** Payments received during billing cycle.

**Q. LATE PAYMENT CHARGE:** A fee will be assessed on outstanding balance: canceled accounts only.

**R. CASH ADVANCE FEE:** Fee of 2.6% of all cash advances.

**S. NEW BALANCE:** Total outstanding balance including all fees and disputed transactions.

### Sample Cardholder Statement

**U.S. Bank**  
U.S. BANK  
TRAVEL CARD PROGRAM  
P.O. BOX 1318  
FARGO, ND 58120-4348

**ACCOUNT NUMBER:** 4400-XXXX-XXXX-XXXX  
**AMOUNT DUE:** \$1,504.00  
**CURRENT BALANCE:** \$1,504.00  
**AMOUNT EXCEEDED:** \$

MARY SMITH  
123 CAPITAL STREET  
WASHINGTON, DC 20008

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**GOVERNMENT AGENCY ACCOUNTING CODE:** AGENCY ORG ID:

**TRANSACTION LIST**

Post Date	Trans Date	Reference Number	Transaction Description	Amount
01-24	01-24	XXXXXXXXXXXX	CORPORATE SOCIAL RESPONS	01.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00
01-24	01-24	XXXXXXXXXXXX	XXXXXXXXXXXX	25.00

**CUSTOMER SERVICE CALL:** 888-864-6722  
**LOST/STOLEN CARDS CALL:** 888-864-6722

ACCOUNT NUMBER	ACCOUNT SUMMARY
4400-XXXX-XXXX-XXXX	PREVIOUS BALANCE 24.24
W/STYTY	PAYMENTS 24.24
ONSTYTY	CASH ADVANCES 20.00
	CHARGES 25.00
	NEW BALANCE 49.24



## U.S. Bank Travel Card Activation Procedure\*

Before you begin, have this information ready: your 16-digit account number, the zip code of your mailing address, your social security number and your business phone number.

Call 888-994-6722 or outside the  
U.S. call collect 701-461-2232

Enter your 16-digit Account Number

Enter the 5-digit zip code  
of your mailing address

Press "1" to activate your account

Enter your Social Security Number,  
Followed by the pound (#) key

Enter your business telephone number

Congratulations!  
Your account has been activated

*\* If you encounter any difficulties in activating your account, you will be transferred to a Customer Service Representative for assistance.*



GOVERNMENT SERVICES



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