



MEMBER BENEFIT GUIDE

TERMS & CONDITIONS

AAA has been helping drivers get where they need to go since 1900. Today, AAA continues to make life better for our Members on the road, at home, on vacation—everywhere. In addition to receiving the best-in-class Roadside Assistance AAA is known for, Members can also get products and services like travel planning, financial products, insurance, and discounts on hundreds of items. AAA provides you with countless ways to get savings and services every day.

If you're wondering how you can get the most from your AAA Membership, this guide will show you that AAA doesn't just cover you on the road. We cover your life.

THIS IS NOT AN INSURANCE CONTRACT



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YOUR AAA MEMBERSHIP

It's important to have choices, so we created different levels of membership to fit your lifestyle. You can select the benefit level best suited to your personal needs.

All Memberships

The number of Service Calls you are entitled to depends on the type of membership you have. The following are considered Service Calls: Roadside Assistance or towing calls (whether a tow is needed or not); bicycle calls; battery service calls; vehicle lockout service; and extrication service. Auto Glass service is not considered a Service Call. NOTE: Service Calls may not be transferred, rolled over, or used by an Associate Member on the membership. Each Member's calls are allocated to that Member only.

Membership Year: Your membership year is defined as the date on which you sign up, through the one-year anniversary of that date. Your day and month expiration date is shown on your AAA Membership Card; the "valid through" year shown on the card assumes that you pay your annual dues when invoiced. Delay in paying your invoice does not extend your membership year.

A seven-day waiting period applies to: nonmembers who enroll in Premier; Classic, Plus, and Plus RV Members who upgrade to Premier; Associate Members added to an existing Premier membership; Premier memberships established prior to 9/16/17 and add the Battery Replacement Benefit; and Premier memberships reinstated after more than 60 days past due on dues payment.

Classic Membership

Our Classic Membership provides the basic benefits that AAA Members have come to rely on. As both a driver and a passenger, you have 24/7 access to our renowned Roadside Assistance program: towing, lock-out service, out of fuel delivery, jump starts, and more.¹ And help for a breakdown isn't limited to your vehicle—AAA will provide Roadside Assistance for your bicycle, too. You also receive free identity theft monitoring when you enroll in ProtectMyID®. Take advantage of perks like digital AAA TripTiks® routes; United States, Canada, Mexico, and Caribbean maps, as well as online mapping at AAAMaps.com; digital AAA TourBooks®; hotel and motel savings; and worldwide vacation planning and reservations.

Classic Motorcycle Coverage

Extend AAA Classic Roadside Assistance coverage for motorcycles by purchasing the additional rider.²

Plus Membership

In addition to all the benefits of Classic Membership, Plus Members get expanded towing coverage¹ up to 100 miles, free gas and delivery if you run out, and additional lockout service and extrication coverage. You'll also enjoy greater reimbursements, Trip Interruption Expense Reimbursement, and more, making AAA Plus coverage ideal for those who spend more time behind the wheel. A seven (7) day wait period applies to ANY Plus Membership upgrades.

Premier Membership

AAA Premier Membership offers a distinctively different membership experience, providing the most extensive coverage and personalized services available to AAA Members. You're afforded all of the benefits of Plus Membership and also receive exclusive roadside benefits: towing up to 200 miles, Home Lockout services, and even a battery at no cost to Members.³ Get exclusive free passport photos, 24-hour Travel Assistance, Concierge Service, Travel Accident Insurance, Vehicle Return Coverage, and more.¹

¹ Restrictions Apply. See "Learn More" section for details.

2 Motorcycle & RV Coverage

AAA PlusRV and PremierRV Members with active status as of 9/16/17 have the RV rider included at no extra charge for as long as they maintain their memberships. Additional fees apply for the RV rider for Members who join, rejoin, or upgrade from AAA Classic membership after 9/16/17.

AAA Classic Members with active membership status as of 9/16/17 have motorcycle coverage included at no extra charge for as long as they maintain their memberships. Additional fees for Motorcycle coverage apply for Members who join or rejoin after 9/16/17.

³ See page 7 for details.



YOUR AAA MEMBERSHIP

Your Premier Membership includes access to the best AAA has to offer—such as the convenience of a single toll-free number to call. Rather than dialing different numbers for different services, you only need to remember one to contact us: 888-222-9688. This special Premier Member Services toll-free number gives you single-point access to all AAA products and services, including Roadside Assistance, 24 hours a day, 7 days a week.

RV Coverage

Plus and Premier Members can add RV coverage for an additional cost to provide Roadside Assistance to motor homes, campers, motorcycles, and boat trailers.

Associate Membership

Make sure all drivers in your household—spouse, teen drivers, children away at college or in the military—carry the same AAA card that you do. Add them as Associate Members and gain peace of mind knowing they have AAA coverage, too.



AUTOMOTIVE

For over 100 years, we've been the name that millions of Members trust with the vehicles they rely on. Wherever you are on the road of life—nobody understands driving and drivers better than AAA.

ROADSIDE ASSISTANCE

YOUR AUTO CLUB MEMBERSHIP CARD IS YOUR KEY TO SERVICE

To receive Roadside Assistance, you must present your membership card to the service provider upon arrival. A driver's license or other form of matching photo identification also will be required.

Service is available only to the person named on the membership card, who is the driver of or a passenger in the vehicle at the time of the covered vehicle disablement.

Memberships are not transferable and membership service is not provided to nonmembers. Members cannot transfer or sell their membership or any service call to any other person. Other Members of your household who want Roadside Assistance must have their own membership cards, in their own names, to obtain service.

Unless a valid membership card and photo identification are presented at the time of service, you will be expected to pay for the covered service provided at commercial rates.

Emergency Roadside Services

AAA membership is a motorist's trusted ally. It covers you whether you're the driver or passenger in a car. To get Roadside Assistance, you need to be with the vehicle at the time of disablement and service. When the AAA representative arrives you will need to show us your AAA membership card and your driver's license or government-approved ID. Your membership benefits, like Roadside Assistance, cannot be used by any other person.

AAA offers a comprehensive suite of emergency roadside benefits available 24 hours a day, 7 days a week, 365 days a year.¹ When you're on the go, we can help you with jump starts and battery service, tire changes, emergency gas delivery, lockout service, mechanical first aid, and towing. And in most cases, we'll get you back on the road.

Towing

You never know when you'll need help—until you need it. Just give us a call or use the AAA app and we'll be there. One of our professional, courteous drivers will come to your aid and tow you to the destination of your choice.¹

Mobile Battery Service

Whether you're on the road or you never got out of your driveway, AAA will come to you. We'll diagnose and attempt to jump-start your dead battery, or provide towing service to your destination of choice.

If we can't jump-start your battery, we can offer a replacement on the spot. Our expert technicians will perform a convenient, no-cost diagnostic test and evaluation of your battery at the scene, and install your new battery at your request.

High-quality batteries are available for purchase at exclusive Member-only prices and include a 3-year free limited¹ replacement nationwide warranty. No delivery or installation charges apply. Specialty batteries, such as AMG batteries, are not covered. Difficult battery installations may incur additional service charges.

Lockout Service

We've all been there. Locked out. Miles from home. Call AAA and we'll send someone to get you back in the driver's seat and on your way.

Extrication

Sometimes life gives you lemons. And sometimes life leaves you stuck in a ditch. So when you're stuck, call AAA. We'll dispatch a service truck and driver to get you on your way again ASAP.

Auto Glass

Got cracked auto glass? Fix it before it spreads. AAA has partnered with Safelite AutoGlass® to help Members and nonmembers schedule mobile or in-shop appointments for glass repair or replacement. Our certified safety technicians provide convenient auto glass service at your home, office, and everywhere in between.

¹ Restrictions apply. See "Learn More" section for details.



AUTO COVERAGE

We make getting on the road much easier, from finding the vehicle that fits your needs to finding the loan that's right for you.

Auto Buying

Our hassle-free Auto Buying Service features competitive Member prices for most new and used vehicles at participating dealers. And we've already done the negotiating for you. All you have to do is select the vehicle you want. Get the discounted price you'll pay at the dealership online.

You can also research current price information for new and used cars at AAA.com/AutoBuying

Auto Loans

Once you've found your dream car, AAA can help you make it a reality. Our partners' competitive interest rates and convenient terms help keep your monthly payments low. They can even help you refinance your existing car, so take advantage of their exclusive pricing and loan terms.

Vehicle Protection Plan

Once your car is out of warranty, repairs can be costly. AAA's Vehicle Protection Plan is an extended auto warranty program that covers mechanical problems and repairs, saving you money in the event of breakdown or failure.



DRIVER TOOLS

We're here to help you enjoy the journey—and arrive at your destination safely.

TripTik

Need directions? Call or visit a AAA Store for a TripTik® or maps. Download the AAA TripTik® app for your smartphone, or go to AAA.com and use our TripTik Travel Planner. You can even check construction spots and driving regulations.

Driver Education & Training

We offer a variety of driver training solutions that promote safe and responsible driving. We've carefully developed training courses for new drivers, those with decades of experience, and everyone in between. So whether you're new behind the wheel or getting a new car, AAA can teach you all you need to know to stay safe on the road.



REPAIR & MAINTENANCE

The best way to avoid mechanical problems is to prevent them. Our AAA Car Care and Approved Auto Repair facilities are conveniently located near you.

Car Care Centers

Most AAA owned and operated Car Care Centers are open 7 days a week to help you get in and get back on the road as quickly and safely as possible. Our ASE-certified technicians use state-of-the-art tools and equipment to perform diagnostics, routine maintenance and repairs, inspections and registration renewals (at select locations), and unscheduled repairs. AAA Members can also take advantage of weekly offers on tires, fluids, and more, and save 10% on labor repair charges. Our Car Care Centers also offer travel planning, insurance, digital AAA TourBooks®, maps, and savings on attraction and movie ticket sales.

Approved Auto Repair Shops

We have nearly 7,000 AAA-affiliated Auto Repair shops across North America that offer services you can trust—quality repairs and maintenance to keep your car on the road. Members can receive a 10% discount on repair labor.¹

For vehicle repair advice, Approved Auto Repair specialists are available to speak to Members during normal business hours. Member calls received "after hours" will be returned by an Approved Auto Repair specialist the next business day.

¹ May be subject to a cap; ask the Approved Auto Repair shop for details.



PREMIER MEMBERSHIP AUTOMOTIVE BENEFITS

On-your-way Service

Premier Members are entitled to reimbursement up to \$55 for alternative transportation (e.g., taxi cab, ride share services) or one (1) free rental day on a Hertz car rental¹ (up to a full size) per Member per year if your car is towed by AAA and cannot be repaired in the same day.

1 If Premier Members arrange for alternative transportation on their own, or choose to use public transportation, they can receive reimbursement as long as AAA provided the tow.

Premier Members can be reimbursed for alternative transportation expenses with each tow where such transportation is used, as long as they have not exceeded their five service calls per Member during a membership year.

To receive reimbursement, Premier Members must submit a reimbursement form with the original receipt for the alternative transportation. Forms are available at AAA offices, online, or by mail from Premier Member Services (call Premier Member Services: 1-888-222-9688).

All Hertz/AAA Program discounts, rates and benefits apply to this rental. This benefit applies to the rental of a compact through full-size vehicle at participating Hertz locations in the U.S., Canada, and Puerto Rico, subject to availability. Standard rental/qualifications regarding age, driver, credit qualifications, and daily rate requirements apply. The car must be returned to the location of rental. Taxes, fees, optional service charges (i.e., refueling) are not subject to discount and are the responsibility of the renter. This benefit may not be used with tour rates or insurance replacement rates.

Premier Towing & Service Calls

Premier Members can get one free tow up to 200 miles per household Member per membership year. In addition to the one 200-mile tow, each Premier Member is entitled to four service calls towing up to 100-miles per membership year (up to five service calls per Member per membership year²). Those five service calls could be five 100-mile tows. With any Premier membership tow, AAA will cover all tolls to and from the tow destination.

2 All Roadside Assistance benefits apply to your existing covered vehicles. All other Roadside Assistance benefits under Premier membership can apply to recreational vehicles and motorcycles provided the Member also has Plus RV membership.

If any Service Calls, or the 200-mile tow, are not used during a membership year, they cannot be accumulated and carried over to the next membership year. For any towing miles in excess of 100 or 200 miles, as the case may be, Members will pay for the excess mileage based on current AAA towing rates per mile. Members can "save" their 200-mile tow at any time during a membership year by paying the current AAA towing rates per mile on tows over 100 miles.

Premier Battery Replacement Benefit

Premier Members are eligible for a AAA Battery replacement at no cost to the Member, limited to one (1) battery per household per membership year, if a AAA Mobile Battery Service test during a roadside service call indicates a replacement is needed.³

3 There is an initial 7-day waiting period for some Premier services, including the Free Battery Replacement. Free Battery Replacement Benefit is limited to one (1) battery per household per membership year if a AAA Mobile Battery Service test during a roadside service call indicates a replacement is needed.

The service technician deployed, in coordination with AAA, shall have sole discretion as to whether a replacement battery is necessary. In rare instances, some vehicle models may incur a charge for installation if battery installation is considered to be a "difficult install"—for example, this includes, but is not limited to, certain makes/models where the battery is located in the fender or is otherwise not readily accessible. Difficult install charges are not covered by your membership. Battery components, such as cables, are not included in the price. If cables or components other than the battery itself need to be repaired/replaced, additional charges may apply. Mobile Battery Service is available from 6 a.m. to 11 p.m. in most areas. Stock is limited to conventional lead-acid batteries and Absorbent Glass Mat (AGM) with coverage available for most vehicles. Batteries for hybrid vehicles are limited to select makes/models. VEHICLES WHICH ARE NOT REGULARLY DRIVEN MUST HAVE THE BATTERY MAINTAINED ON A BATTERY TENDER OR TRICKLE CHARGER TO KEEP THE BATTERY FROM DISCHARGING.

In some instances, where the original equipment is not available, a similar alternate battery may be offered in substitution. Should service or a substitution not be available, you may submit your request for reimbursement consideration up to \$125. You must make every effort to contact AAA to request battery replacement service through AAA Roadside Assistance prior to proceeding with a replacement on your own. AAA reserves the right to decline reimbursement if proper process is not followed. Reimbursement requests must be submitted with the original receipt within 60 days of battery replacement. Does not apply to RV, motorcycle, or other specialty batteries.

This benefit is applicable to Premier Members who joined or upgraded after 9/16/17. Premier Members who joined or upgraded prior to 9/16/17 can call 1-888-222-9688 to confirm if their membership includes this benefit or have this benefit added to their membership for a nominal cost.

Free Battery Replacement Benefit does not apply to RV coverage.

Effective August 1, 2021, AGM (Absorbent Glass Mat) batteries are covered for Premier Members with the Battery Replacement Benefit rider. All applicable Battery Replacement Benefit guidelines remain in effect. If the AGM battery is not available on the battery truck or battery service is not available in the Member's service area, Premier Members with the Battery Replacement Benefit will be eligible to be reimbursed up to \$200 by submitting a reimbursement form to Member Relations. Reimbursement may be less in cases where the Member did not call us for battery service and purchased an AGM battery on their own. (Lead acid battery reimbursement of up to \$125 will remain the same). Proof of a failed battery test along with a purchase receipt is needed for all battery reimbursements.



PREMIER MEMBERSHIP AUTOMOTIVE BENEFITS

Rescue Consultants Service

When a Premier Member's vehicle is broken down, AAA representatives will be available via the Premier Member Services toll-free number to provide repair advice, arrange alternative transportation, assist in contacting family members, and help locate nearby ATMs, restaurants, and lodging, if necessary.

Emergency Home Lockout Service

In addition to vehicle lockout service, Premier Members who accidentally lock themselves out of their home (or lose or have their house keys stolen) can now contact AAA. We'll advise you of locksmith availability.* You can be reimbursed up to \$150 for the expense of having a locksmith help you gain entry into your home.⁴

⁴ Members can be reimbursed for one (1) home lockout service call per membership year per membership household. This service, however, only applies to a Member's primary residence.

AAA will reimburse the Member up to \$150 for the locksmith's Service Call fee. To be eligible for reimbursement, the Member must first place a Service Call to AAA, even if the Member contacts a locksmith directly.

Home lockout service does not count as one of the five Service Calls Premier Members are allowed each membership year.

Costs to replace locks, including parts and labor, are not covered.

**Emergency home lockout service is a contracted service not performed by AAA and is subject to limitations.*

Hertz Gold Plus Rewards Program

Enroll in the Hertz Gold Plus Rewards program for free as a Member of AAA. You will have access to exclusive promotional codes throughout the year that will offer bonus rewards points when you rent with Hertz. Reward points are able to be redeemed for items such as gift cards, upgrades, free rentals, and more.



TRAVEL

For more than 100 years, we've been helping Americans get where they're going safely. We can help you get across town, across the country, and around the world. All you need is AAA.

AAA Travel Agency

Let AAA help you plan your next cruise or guided tour vacation. Our travel experts will give you personalized recommendations and make all the reservations and arrangements. You'll also get AAA's Best Price Guarantee for added peace of mind. And wherever you want to go, however you want to get there, we're there every step of the way—with 24-hour emergency assistance from anywhere in the world, if you need it. All you have to do is pack your bag.

Discounts on Train Tickets, Car Rentals, Hotels, Cruises, Guided Vacations, and More

We work with some of the top names in vacation travel to offer cruises, tours, and resort packages with exclusive Member benefits and amenities. You can save up to 20% every day when you rent a car with your Member-only Hertz discount, and get special Member values and exclusive experiences like hotel discounts, shipboard credits, VIP priority check-in, and more. With AAA Vacations®, you'll get additional benefits and special savings that can't be found anywhere else.

Travel Insurance

Life happens. And even the best-laid plans can go awry. If you need to change or even cancel your trip on the fly, AAA provides the flexibility you need with a variety of plans and programs that offer protection for domestic and international travel. From trip cancellation to emergency medical coverage, and even more optional benefits, we'll help you select the plan that best meets your travel needs. Travel insurance provided by Allianz Global Assistance, which is not owned or controlled by AAA.



PREMIER MEMBERSHIP TRAVEL BENEFITS

Premier membership is our highest level of coverage, enhancing our comprehensive list of services with even more options and upgrades. Travel benefits provided only to Premier Members include those shown below.

Passport Photos

Premier Members can have color or black and white photos taken without charge for use on passports, visas, international driver's licenses, immigration documents, security badges, and even press releases. There will be a charge, however, for passport photos taken of Premier Members' friends and family who are not themselves Premier Members, other than immediate family members specifically defined as dependent children, including stepchildren and legally adopted children, who are under the legal driving age in the child's state of residence.

24-Hour Travel Assistance¹

If you're on a leisure trip more than 100 miles from home, you can call the Premier Member Services toll-free number and get special 24-hour emergency travel assistance service for help with:

- Prescription replacements
- Medical emergencies
- Emergency medical transportation
- Emergency visits by family
- Emergency cash transfers
- Lost ticket & passport replacement
- Translation assistance

¹ 24 Hour Travel Assistance services are not financial benefits. Any costs associated with a service are paid by the Member.

Premier Members also get the following enhanced insurance benefits:

Expanded Coverage of Trip Interruption Expenses²

You may be reimbursed up to \$1,500 for expenses such as a rental car, lodging, and meals.

Vehicle Return Coverage²

As a Premier Member on a covered trip, you may be reimbursed up to \$750 for expenses to transport your car back home.

Vehicle Theft Reward²

A reward will be offered for information provided by a person, unrelated to the Member, which leads to the arrest and conviction of anyone who steals or vandalizes your vehicle. Classic Membership Reward—total of \$1,000 regardless of number of witnesses. Plus & Premier Membership Reward—total of \$1,500.

Witnesses should call 1-800-768-8200, ext 69074, to get details on how to apply for the reward once the accused has been tried and convicted of auto theft and/or vandalism. Note: Members and their immediate family are ineligible to receive a reward with respect to the Member's vehicle.

\$25,000 Travel Accident Insurance²

When on a covered trip, you're protected with up to \$25,000 for you, and up to \$5,000 for a qualified companion traveler, of travel accidental death and dismemberment insurance.

² Insurance coverage is underwritten by BCS Insurance Company under a Form No. Policy 53.203 (0115). Allianz Global Assistance is the licensed producer and administrator for this plan. For a complete list of terms, conditions, and exclusions please visit AAA.com/PremierBenefits or call 1-888-222-9688.



INSURANCE

Auto Insurance

We have been providing auto insurance for more than 100 years. Our experienced Insurance Agents will work with you to review your existing policies, understand your needs, identify gaps in coverage, and find discounts you may be eligible for.¹ Whether you are just learning to drive, buying a new car, or adding a teen driver to your policy, we can help you decide what coverage is right for you.

1 Insurance products sold through ACA Club Insurance Agency, Inc. are underwritten by various insurance providers including CSAA Insurance Group, a AAA Insurer. All policies are subject to policy terms, underwriting guidelines and applicable laws. Applicants may not qualify for all coverages, benefits and discounts. Insurance coverage is not included in the price of membership. Participants in insurance programs incur separate costs for insurance.

Save up to 5% just for being a Member, up to an additional 5% over time, and up to an additional 5% when you switch from your current carrier. To qualify for current carrier discount, driver must have been insured with another auto carrier for at least one year with no lapse in coverage over 3 days. Discounts vary by state and are subject to eligibility requirements.

Homeowner's and Renter's Insurance

We can help you find the right coverage at the right price on homeowner's and renter's insurance, as well as liability coverage, flood insurance, and more.

Life Insurance

You protect your car and your home. But what's more important than your life? In addition to auto and homeowner's insurance, we offer a full line of life insurance products, policies, and tools, including term life and universal life. Protect and provide for the people you love, now and in the years to come.

Insurance products sold by ACA Club Insurance Agency, Inc. are underwritten by various insurance providers including CSAA Insurance Group, an ACA Club Insurance Agency, Inc. insurer. All policies are subject to policy terms, underwriting guidelines and applicable laws. Applicants may not qualify for all coverages, benefits or discounts. Insurance is not part of membership, and participants in the insurance programs incur a separate cost.



FINANCE

When you team up with AAA, managing your money suddenly doesn't seem so unmanageable. Take advantage of the expert knowledge and experience of our partners, and our team can help you reach every milestone along the road of life.

IDENTITY THEFT MONITORING PROTECTMYID[®]

Identity theft is an increasingly important concern. And even when you can't see that something's wrong, identity theft monitoring can. When unusual purchasing activity occurs, red flags are raised. You'll be notified via email, protected against fraud, and assisted throughout the loss recovery process.

AAA offers free identity theft monitoring with ProtectMyID[®], a part of Experian[®].¹ Enrollment in the free ProtectMyID Essential product offers you daily monitoring of your Experian credit report, as well as other valuable resources such as lost wallet assistance, \$10,000 of Identity Theft Insurance for Premier Members, identity theft assistance from a Fraud Resolution representative, and an Experian credit report delivered online upon enrollment. When you belong to AAA and enroll in ProtectMyID, your identity belongs to you and only you.

For Members seeking enhanced protection, ProtectMyID Deluxe provides additional benefits such as \$1 million identity theft insurance,² and daily monitoring of your credit reports from all three major credit bureaus, as well as internet scans to monitor use of your personal data for potentially fraudulent activity. ProtectMyID Platinum, our most comprehensive level of coverage, provides monitoring of all three credit bureaus, child identities, social media accounts, payday lending, and much more.

ACCOUNTS³

AAA has the financial solutions you're looking for—whether you're planning for the future or enjoying the present.

Savings

AAA Members can take advantage of high-quality savings products and competitive rates with Discover Bank, one of the most recognized financial services providers in the country. Feel confident in your decision—Discover accounts are FDIC-insured up to the maximum allowed by law.

The Online Savings Account features free and easy online transfers. With no minimum balance required, it's easy to maintain an account, grow your money, and enjoy control of your finances. Customize terms and interest, add funds to a maturing CD, or fund a new one. Discover Bank's Banking Specialists are available 24/7 to answer your questions.

Money Market

Don't just work hard for your money. Put it to work for you. If you're looking to earn even more interest on a deposit, look into a Money Market Account. Discover Bank offers AAA Members a rate that consistently exceeds the national savings average,⁴ with no minimum to open an account. You can access funds by check, debit card or online, enjoy free ATM withdrawals at over 60,000 Allpoint[®] and MoneyPass[®] ATMs, and transfer funds between your AAA and non-AAA accounts.

1 Identity theft monitoring/ProtectMyID. ProtectMyID[®] Essential, Deluxe and Platinum are provided by ConsumerInfo.com, Inc., an Experian company. To be eligible to enroll in and receive this benefit, you must be 18 years of age or older, have a valid email address and internet access, and be a current valid AAA Member. Benefit subject to change or termination at any time without notice. Certain terms, conditions and restrictions apply.

2 Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

3 Deposit accounts are offered by Discover Bank, Member FDIC. AAA is not a lender, bank or financial institution and is not affiliated in any way with Discover Bank. AAA does not guarantee account performance, earnings or rates of return and does not certify any systems or products. AAA makes no representations or warranties regarding the products and services offered by Discover Bank. AAA expressly disclaims all liability related to the terms and conditions of sale and damages of any kind suffered as a result of acquiring or using the products or services advertised herein.

4 Money Market. National savings average APYs based on rates of the top 50 U.S. banks by deposit provided by Informa Research Services Inc.



CDs

Certificates of Deposit (CDs) can help you receive higher returns on your money with low risk. CD Accounts offer competitive rates that consistently exceed the national CD averages.⁵ When you open an account, you can get preferred Member rates on 12-, 24-, and 60-month CDs and IRA CDs. You can also choose terms from 3 months to 10 years, and opt to automatically withdraw interest.

IRA CDs

When you're saving for retirement, an IRA CD is an excellent choice to secure growth with tax advantages. AAA's partner Discover Bank offers both traditional or Roth IRA CDs, so you can select the option that makes the most sense for your life and your needs. With rollover and transfer options available, you can consolidate previous accounts and continue to grow your money for the future. Discover Bank offers preferred Member rates on select CD terms designed to help you grow and effectively manage your assets.

AAA Member Rewards Visa® Credit Card

Have the ability to purchase what you want when you want it with the AAA Member Rewards Visa® credit card.⁶ This card offers competitive pricing, rewards, unique features and benefits, and the assurance you need for everyday living.

Loans⁷

Everyone's financial needs are both complex and unique. At AAA, we're here to help ensure your loan fits your life and your family. Our partners can help you finance practically anything—classic automobiles, education, motorcycles, jet skis, home improvements, even refinancing your debt.

Auto Loans⁷

Once you've found your dream car, AAA can help you make it a reality. Our partners offer competitive interest rates and convenient terms to help keep your monthly payments low. They can even help you refinance your existing car, so take advantage of the exclusive pricing and loan terms.

AAA Financial Services products are provided by various financial institutions. Visit AAA.com/Financial for more information.

⁵ CDs. National CD Average APYs based on rates of top 50 U.S. banks (ranked by total deposits) provided by Informa Research Services, Inc.

⁶ AAA Member Rewards Visa® credit card. The AAA Member Rewards Visa credit card program is issued and administered by Bank of America, N.A. Visa is a registered trademark of Visa International Service Association and is used by the issuer pursuant to license from Visa U.S.A. Inc. AAA is a registered trademark of American Automobile Association, Inc. ©2020 Bank of America Corporation Inc. ©2020 AAA 3008554.

Restrictions apply. For information about the rates, fees, other costs and benefits associated with the use the AAA Member Rewards Visa credit card, visit a AAA Store or AAA.com/creditcard.

⁷ AAA Club Alliance Inc. may be compensated for the referral of loan customers to its banking partners. AAA is not a lender, bank or financial institution and does not underwrite loan requests.



DISCOUNTS & REWARDS

Your AAA membership is the key to unlocking an array of discounts from your favorite brands, plus savings at theme parks, concerts, sporting events, and the movies. With AAA, having fun is affordable, and saving money is fun.

Local Discounts

Wherever you live, you can save on admission fees to your favorite attractions and restaurants. Or head to the mall or outlets for extra savings. And when you travel, you can sightsee for less. Tour a new city on a Segway, take the kids to a zoo, theme park, or aquarium, and save on museum or show tickets, too.

Regional Discounts

Throughout the U.S., you can also spend less at places such as Tanger Outlets and Hard Rock Cafe—and the list goes on. With new partners added each year, you can take advantage of all kinds of discounts at all sorts of places.

International Discounts

When you travel outside the U.S., keep your AAA membership card with your passport. You can access Member-only discounts nearly anywhere in the world, and save on attractions, hotels, theme parks, and more. Just present your AAA membership card for discounts of up to 30% on the spot.

National Discounts

Wherever you go—Maine to Florida, New York to California—your AAA membership card is good for savings at:

1-800-Flowers
AAA Tickets
Atlas Van Lines
Dell
Fuel Rewards® at Shell
GoodRx
Hard Rock Café
Hertz® car rentals

AAA Preferred Lodging Partners:

Best Western®
Marriott
MGM Resorts
Hilton Hotels® & Resorts
Hyatt Hotels
HP
Landry's
LensCrafters®
NAPA® Auto Parts
The Parking Spot
Penske Truck Rental

The UPS Store
Reebok Outlet Stores
Samsonite
Sparefoot
Tanger Outlets

GoodRx Prescription Discounts

FREE with your AAA membership, this program allows you to save up to 85% on medications at over 70,000 pharmacies including Wal-Mart, CVS, Walgreens, and many more.

This program covers everyone in the family—including pets! Print your GoodRx savings card and coupons or learn more at AAA.com/GoodRx

GoodRx Prescription Discounts for AAA Members is not insurance and cannot be used with insurance. GoodRx Prescription Discounts for AAA Members can be used instead of insurance or Medicare. It cannot be combined with any federal or state-funded programs such as Medicare. Savings are estimated based on difference between price shown by GoodRx and typical retail price. Savings projected based on U&C prices. GoodRx is not sponsored by or affiliated with any of the pharmacies or brands identified.

Hertz Gold Plus Rewards Program

Enroll in the Hertz Gold Plus Rewards program for free as a Member of AAA. You will have access to exclusive promotional codes throughout the year that will offer bonus rewards points when you rent with Hertz. Reward points are able to be redeemed for items such as gift cards, upgrades, free rentals, and more.



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Information about Paying Your Membership Dues

AAA records memberships on a monthly basis. For example, if a Member joins on January 3, the membership will not expire until February 1st of the following year. There is a 7-day waiting period for Plus, RV, & Premier enhanced services. Classic level service will be provided during this period.

To sign up for Automatic Renewal, you must provide a valid credit or debit card; Visa, Mastercard, American Express or Discover; and the credit card expiration date. AAA will automatically charge your annual membership fee for your credit card approximately 35 days prior to your membership renewal date each year. You may cancel this arrangement at any time with a letter or phone call to AAA. All Automatic Renewal enrollment requests must be made at least five (5) business days prior to the date of your scheduled membership dues charge. Requests made less than five (5) business days prior to your scheduled membership dues charge may not be honored for that renewal period, but will be honored for all future renewals.

When a membership is renewed within 59 days of the membership expiration, the original membership join date and expiration date are unchanged and the Member's years of membership tenure continue to accrue. AAA continues to provide all services to Members for the first 30 days after membership expiration, and all services except Roadside Assistance for the next 29 days unless the membership dues are paid at the time Roadside Assistance is requested (Roadside Assistance available at Member rates during this later, 29-day period). Note also that annual membership dues will be due one year from the original expiration date, which will be less than twelve months from the late payment date.

When a membership is renewed 60 days or more following the expiration date, those Members will receive a new join date, a new annual expiration date and any accrued membership tenure will be lost.

All renewal bills and membership renewal communications will be sent to the Primary Member.

AAA will charge a \$15 non-refundable Enrollment Fee for joining the Club.

Membership Policy within First 3 Months of New Membership

There is a new limited Membership refund policy which became effective April 15, 2012. If, at any time during the first three months of your new membership including any upgrades and added Associate Members, you decide AAA isn't right for you, simply cancel. We'll refund the unused portion of your paid membership dues.

Overpayments will be applied to your next membership renewal or on a request basis will be 100% refunded. No other refunds will be granted. Visit AAA.com/Refund for more information.

Membership Refund Policy for Renewing Memberships and New Memberships after First 3 Months of Membership

Membership dues payments including renewals, upgrades, and added Associate Members will not be refunded once applied to your membership; however, your membership will remain in force until it expires. Overpayments will be applied to your next membership renewal or on a request basis will be 100% refunded. Visit AAA.com/Refund for more information.

CANCELLATION OF MEMBERSHIP BY THE CLUB

1. The Club reserves the right to cancel the membership for a Member's abusive use of Roadside Assistance Services ("Services"). This includes using, or attempting to use the Services in violation of the restrictions set forth herein.

2. The Club reserves the right to cancel the membership of any Member who physically or verbally threatens any AAA Associate, contractor, or agent.

3. The Club reserves the right to cancel the membership of any Member who has instituted frivolous litigation in an attempt to gain benefits to which the Member was not entitled.

4. In addition, a Member who requests or uses an excessive amount of Service, that is, uses Services over a sustained period that are greater than the average Member uses, may be subject to membership downgrades at renewal, surcharges, or non-renewal of the membership.

About Roadside Assistance

We are all about Safety—on and off the road—and an important part of that is making sure all of our Members know how we operate. AAA Roadside Assistance does not cover your car; AAA covers **YOU** as a Member in any car you are driving or riding in.

To get Roadside Assistance, **YOU** need to be with the vehicle at the time of disablement and service. When the AAA representative arrives you will need to show us your driver's license. Your membership benefits, like Roadside Assistance, cannot be used by any other person. AAA membership with Roadside Assistance is designed to help you when the vehicle you are in is disabled. By the way, AAA considers a disabled vehicle, a vehicle that is broken down and you are unable to drive. Our goal is to get your car running again. If we are unable to, our goal is to move your vehicle to a place of repair. Service will be provided to Members on any eligible vehicles that Members are either driving or riding in at the time of disablement unless prohibited by law. An "eligible" vehicle is a currently tagged and registered four-wheel motor-driven passenger vehicle (i.e. cars, vans and pickup trucks, including rented passenger vehicles) if those services can be safely delivered.

AAA will charge an additional non-refundable Immediate Service Fee if Roadside Assistance is requested at the time a Member joins or a canceled Member renews with the Club beyond their Membership Grace Period.

Service Fee Update (Effective June 1, 2020)

AAA will charge an additional non-refundable Service Fee if Roadside Assistance is requested the same calendar day a Member joins or cancelled Member renews with the Club beyond Membership Grace Period (60+ days beyond expiration).

Vehicles and services covered under Classic, Plus, RV, or Premier Membership: Roadside Assistance means 24-hour assistance for minor mechanical first aid, battery service, tire change, out of fuel, lockout service, extricating and towing. Roadside Assistance will be provided to you when the vehicle you are either driving or riding in becomes disabled. The following types of vehicles are eligible for service:

Four-wheel motor-driven passenger vehicles (i.e. cars, vans, and pick-up trucks, including rented passenger vehicles) if those services can be safely delivered.

Dual rear wheel unloaded pickup trucks are provided all services except tire service.

Dual rear wheel campers and motor homes are covered for lockout, battery service and out of fuel services only. Additional services (such as towing and tire change services) are provided only if you have an RV Rider Membership.



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Vehicles Covered under Plus RV and Premier RV

Campers, motor homes, motorcycles, travel trailers, and boat and utility trailers (but only if loaded with boat or recreational vehicle such as ATV, dirt bike, or jet ski).

ROADSIDE ASSISTANCE RESTRICTIONS: WHAT'S NOT COVERED

- Service on taxis, buses, dual-wheeled box trucks, limousines, or modified vehicles which would prevent the vehicle from being towed safely (i.e. plows).
- **UNTAGGED AND UNREGISTERED VEHICLES DO NOT QUALIFY FOR ROADSIDE ASSISTANCE.**
- Services to vehicles which AAA has determined to be unsafe due to overloading or which require heavy duty equipment to safely provide service. Service to a vehicle which is snowbound, including unplowed streets or driveways.
- Service on a vehicle to which a plow is attached (plow must be removed by Member before a covered vehicle will be towed).
- Service to an unattended vehicle, service to vehicles located at a repair facility where repairs can be performed, except when it has been confirmed that the repairs cannot be provided or completed within 72 hours.
- Removal of a vehicle from a closed repair facility.
- No more than one tow is permitted per disablement.
- Use of two or more Roadside Assistance service calls to extend the Member tow mileage benefit for the same breakdown.
- Service to a vehicle located in areas such as vacant lots, back, front or side yards, beaches, fields or barricaded streets.
- Towing service is intended for personal, non-commercial use and is only provided for a covered vehicle disablement and will not be provided for the purpose of transporting vehicles due to a purchase, sale, renovation, auction transaction, car show exhibition, charitable donation, relocation, or any other similar situation. Such tows are considered "convenience tows" and are not covered Roadside Assistance services.
- Tow requests for a vehicle to or from the street to the driveway (unless obstructing traffic); one location to another on the property; a closed repair facility; a vacant or unattended location, an auto auction; or for the purposes of buying, selling, trading, junking, or donating.
- Tire service for dual-rear wheel trucks or vans (except under Plus RV Rider).
- Towing of utility trailers attached to a covered vehicle (service for the trailer may be provided at the Member's expense).
- The cost for repairs, parts, and labor is not covered.
- Taxi service from site of disablement (tow trucks are limited as to the number of passengers they can accommodate). Taxi service or other transportation can be arranged at the Member's expense. See exception for Premier Members. Service may be restricted, delayed, or suspended without notice due to severe weather, disease, civil unrest, declaration of state of emergency by any federal or state government official, or other conditions that the Club, at its sole discretion, deem a harm to service providers, Members or others.

Service may be suspended or denied if Member makes verbal or physical threats, whether in person or not.

- Reimbursement of tow expense covered by insurance is not covered.
- Delivery of diesel fuel is not covered.
- An individual's membership may not be used by a business or organization to provide Roadside Assistance service for its customers.

Additional Points

Your membership benefit cannot be transferred to or used by any other person. The Member calling for Service must be present at the time of the service technician's arrival. The Member will be asked to produce their membership card and a photo ID. AAA reserves the right to refuse service if appropriate documentation is not provided.

All renewal bills and membership renewal communications will be sent to the Primary Member.

AAA membership is a motorist's trusted ally. It covers you whether you're the driver or passenger in a car. To get Roadside Assistance, you need to be with the vehicle at the time of disablement and service. When the AAA representative arrives you will need to show us your AAA membership card and your driver's license or government-approved ID. Your membership benefits, like Roadside Assistance, cannot be used by any other person.

Without limiting any other rights or remedies it may have, the Club may seek reimbursement from a Primary or Associate Member for Roadside Assistance services fraudulently or wrongfully obtained by the Primary or Associate Member. Primary Members are responsible for the conduct and the service demands of their Associate Members.

Classic Member

Entitled to 4 Roadside Assistance calls per Member, per membership year for covered services, including up to \$50 for auto lockout service.

May have the vehicle towed to the responding AAA facility or any other destination, including the hookup and first 5 miles of towing, at no charge—additional mileage at Member discounted rates.

Out of Fuel Service provides a sufficient amount of gasoline to enable your vehicle to reach the closest open service station. Member pays pump price for gas. If this service fails to make the vehicle operable, the extended towing benefit will apply.

Tolls are not covered.

Plus Member

Entitled to 4 Roadside Assistance calls per Member, per membership year for covered services, including up to \$100 for auto lockout service. May have the vehicle towed to the responding AAA facility or any other destination, including the hookup and first 100 miles of towing, at no charge—additional mileage at Member-discounted rates.

Out of Fuel Service provides a sufficient amount of gasoline at no additional cost to enable your vehicle to reach the closest open service station. If this service fails to make the vehicle operable, the extended towing benefit will apply.

Tolls are not covered.

Premier Member

Entitled to 5 Roadside Assistance calls per Member, per membership year for covered services, including up to \$150 for auto lockout service and one (1) home lockout per household per membership year up to \$150.



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May have the vehicle towed to the responding AAA facility or any other permitted destination, including the hookup and first 100 miles of towing, at no charge—additional mileage at Member-discounted rates.

Out of Fuel Service provides a sufficient amount of gasoline at no additional cost to enable your vehicle to reach the closest open service station. If this service fails to make the vehicle operable, the extended towing benefit will apply.

May have the vehicle towed to the responding AAA facility or up to one hundred (100) miles and one two hundred (200) mile tow per household Member per year.

Tolls are covered.

AAA may arrange for service to Members who have exceeded their “per membership year” allowance; however, Members will be required to pay for each additional call at AAA Member discounted rates. There is a 7-day waiting period from the time your payment is processed before you can receive Plus, RV or Premier benefits; this also applies to an upgrade from one membership level to another; to renewal of membership 60 days or more after expiration, or if you just joined the Club and enrolled initially as a Plus, RV, or Premier Rider Member. Services during this waiting period will be provided under the guidelines for Classic Membership.

AAA Liability

We have contracted with independent service facilities to provide Roadside Assistance. AAA shall not be liable for any damage, injury or loss occasioned by or resulting from rendering, attempted rendering, or failure to provide any Roadside Assistance or towing service or failure thereof by an independent service facility. Independent service facilities are not agents of AAA, nor is AAA an agent for them. They are solely responsible for their actions and for any legal liability arising therefrom. Any arrangements you make for subsequent nonemergency repairs are between you and the service facility.

Additional information about Roadside Assistance and other Member services and benefits are available online at AAA.com, by calling 1-800-763-8200, or by writing to AAA Member Relations, P.O. Box 55610, Lexington, KY 40555.

Additional Benefits

Emergency Check, Debit/Credit Card Acceptance:

Your personal check and/or valid debit/credit card will be accepted by any independent contract facility or AAA/CAA-owned service facility for payment of emergency road service up to \$250. A valid AAA membership card and identification must be presented at the time of payment. The name on the check and/or debit/credit card must match the Member's name. If an independent contract facility or AAA/CAA-owned service facility is unable to accept the valid credit and/or debit card presented, AAA will provide support for debit/credit card authorization.

Trip Interruption Expense Reimbursement

Classic & Plus Members

Your vehicle must be involved in an accident in the United States, Canada or Mexico, 100 miles or more from home, while on a planned leisure trip which includes at least 1 overnight stay. Vehicle must be disabled and inoperable for a minimum of 8 hours (mechanical disablement excluded). You may request reimbursement for reasonable, unanticipated costs of accommodations and meals, or substitute transportation, up to \$500 for Classic Members and up to \$1,000 for Plus Members. These expenses must be incurred within 72 hours of the accident. All requests for trip interruption reimbursements must include a police report and original receipts for expenses incurred.

Premier Members

Your vehicle must be involved in an accident or experience mechanical failure (excluding tire trouble) or theft of the vehicle in the United States or Canada, 100 miles or more from home while on a leisure trip planned to include at least 1 overnight stay, and due to the accident, mechanical failure or theft, your vehicle must be inoperable for a minimum of eight (8) hours. Premier Members may request reimbursement for reasonable unanticipated costs of accommodations and meals or substitute transportation, up to \$1,500 incurred within 96 hours of the covered event.

All requests for Trip Interruption Expense reimbursements must include original receipts for expenses incurred. Police reports are needed if member is involved in an accident. Police reports not required if mechanical breakdown occurs under Premier.

Vehicle Theft Reward

A reward will be offered for information and testimony provided by a person, unrelated to the Member, which leads to the arrest and conviction of anyone who steals or vandalizes your vehicle. Classic Membership Reward—total of \$1,000 regardless of number of witnesses. Plus Membership Reward—total of \$1,500 regardless of number of witnesses. Premier Membership Reward—total of \$2,000 regardless of number of witnesses. Witnesses should call 1-800-763-8200, ext. 69074, to get details on how to apply for the reward once the accused has been tried and convicted of auto theft and/or vandalism.

Note: Members and their immediate family are ineligible to receive a reward with respect to the Member's vehicle.

Bicycle Roadside Assistance

Bicycle coverage included in all membership levels (Classic, Plus, Premier).

Bicycle towing mileage same as vehicle towing mileage limit (5 miles for Classic, 100 miles for Plus/Premier, and one 200-mile tow for Premier Members). Additional towing miles—same per mile rate as vehicles.

No additional charge to Member for bicycle coverage.

Any of the Member's four (five for Premier Members) Roadside Assistance calls can be used for bicycles.

Bicycle must be disabled; transportation will not be included for rider fatigue and physical inability to continue riding.

Tow providers are only obligated to provide bicycle transportation to Member rider whose bicycle is disabled or inoperable. In order to service off-road bicyclist, they must meet the service vehicle at an accessible road (Members must show their card at the time of service).

Roadside Assistance limited to transporting a bicycle (back home, to bike repair shop etc.) due to breakdown disablement. Mechanical repairs not included, including bicycle lock service.

Bicycles covered:

- Bicycle rentals
- Tandems/trailers pulled by bicycles
- The above is provided as long as service can be safely delivered using normal servicing equipment



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Bicycles NOT covered:

- *Bicycle taxis or bicycles used for commercial transportation*
- *Motorized bicycles or scooters*
- *Impounded bicycles*
- *Bikes that require breaking or cutting a lock to transport*
- *Unattended bicycles*
- *More than one transportation per disablement*

Service is only available in AAA ACA's footprint.

Legal Defense Reimbursement

You may qualify for reimbursement for attorney's fees up to the amounts listed below if you are charged with a listed motor vehicle violation to which you plead not guilty throughout the proceeding. After final disposition, contact AAA to request the necessary paperwork to apply for this benefit. Violations arising on the same date/time are considered one violation regardless of the number of charges arising therefrom).

Criteria:

Not guilty plea must be entered and maintained as to each violation arising under the citation.

Not eligible if you plead guilty to a lesser charge on any one or more of the charged violations.

Submit original bill from attorney and copy of final disposition.

Not eligible if convicted of illegal conduct, such as driving under the influence of alcohol or drugs; evading police; hit and run; or theft of a vehicle.

Moving Traffic Violation:

Classic—Representation in Primary Court up to \$50; Representation in any Higher Court up to \$75; Maximum combined benefit \$125.

Plus & Premier—Representation in Primary Court up to \$100; Representation in any Higher Court up to \$150; Maximum combined benefit \$250.

Assault & Battery by Automobile:

Classic—Representation in Primary Court up to \$100; Representation in any Higher Court up to \$150; Maximum combined benefit \$250.

Plus & Premier—Representation in Primary Court up to \$200; Representation in any Higher Court up to \$300; Maximum combined benefit \$500.

Manslaughter by Automobile:

Classic—Representation in Primary Court up to \$400; Representation in any Higher Court up to \$600; Maximum combined benefit \$1,000.

Plus—Representation in Primary Court up to \$600; Representation in any Higher Court up to \$900; Maximum combined benefit \$1,500.

Premier—Representation in Primary Court up to \$800; Representation in any Higher Court up to \$1200; Maximum combined benefit \$2,000.

Take advantage of these Additional Benefits by contacting:

*AAA Member Relations
PO Box 55610
Lexington, KY 40555-9980
800-763-8200
AAA.com*

(OKLAHOMA SPECIFIC):

- 1. This contact may be canceled at any time by the Club or by the holder, if the Club or its agent have violated any of the provisions of Title 36-3104, Section 3 or Section 5, in soliciting the purchase of such contract from the holder.*
- 2. This Motor Club Agreement is effective upon payment of membership dues. Services become available as stated herein.*
- 3. This Motor Club Contract is between the Member and AAA Club Alliance Inc., dba AAA Oklahoma/South Dakota.*
- 4. Home office: 1 River Place, Wilmington, DE 19801.*
- 5. Oklahoma location: 2121 E. 15th Street, Tulsa, OK 74104.*

Revised August 20, 2021