

S&T Bank Home Equity Card Benefits

Rely on emergency roadside assistance

As a Visa Traditional cardholder, you have access to Roadside Dispatch®, a pay-per-use roadside assistance program. Simply call 800.847.2869, 24 hours a day/7 days a week. Roadside Dispatch will ask you where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set pre-negotiated fee per standard service call. No membership required, and you don't need to pre-enroll. No annual dues. No limit on usage.

Add peace of mind to your itinerary

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

- Standard Towing – up to five miles included¹
- Tire Changing – you must have a good, inflated spare tire
- Jump Starting
- Lockout Service – no key replacement
- Fuel Delivery – up to five gallons (plus the cost of fuel)
- Standard Winching

¹ Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county-maintained road only. Current fee for a standard service call is \$69.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor S&T Bank shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor S&T Bank provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.

Below you will find answers to the most commonly asked questions about the benefit:

Q: How do I get roadside assistance if I need it?

A: Just call toll free at 1-800-847-2869. Roadside Dispatch will ask you where you are and what the problem is. While they remain on the phone with you, Roadside Dispatch will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location, they will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency

police number in your area and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone call and you may save money because their rates are pre-negotiated. Dependable roadside assistance, 24 hours a day, 7 days a week has never been easier. No membership or pre-enrollment is required.

Q: Who are the service providers and what do they provide?

A: Service providers are independent contractors that provide emergency roadside assistance and towing services. All contractors are solely liable for their services.

Q: What other fees or limitations should I keep in mind?

A: Towing rates apply to vehicles classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program. If you require a tow for more than five miles, you must pay the cost beyond five miles. If a secondary unit being towed behind is not included, it can be accommodated for an additional fee.

Standard Winching applies within 100 feet of paved or county-maintained road only. Additional fees may apply for winching services under certain circumstances. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival.