



Membership Handbook



Emergency Road Service | Travel | Insurance | Financial Services

This Handbook will provide AAA Oklahoma Members an overview of the features, benefits and guidelines for your AAA Membership, as well as important phone numbers for contacting AAA should you ever need assistance.

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MEMBERSHIP
INSURANCE
TRAVEL AGENCY
FINANCIAL SERVICES
PUBLIC SAFETY
DRIVERS EDUCATION

For Emergency Road Service
in Oklahoma and Nationwide:

1-800-AAA-HELP
(1-800-222-4357)

Convenient Offices to Serve You

MEMBERSHIP, TRAVEL & INSURANCE

BARTLESVILLE

112 SE Frank Phillips • 74003
918-337-3737 • 800-688-2701

BROKEN ARROW

3746 S. Elm Place • 74011
918-455-4764 • 800-380-6443

EDMOND

3222 South Boulevard • 73013
405-348-8281 • 888-841-9127

MUSKOGEE

1021 W. Okmulgee St. • 74401
918-683-0341 • 800-259-9299

NORMAN

1017 24th Ave. NW • 73069
405-360-7771 • 877-314-3489

OKLAHOMA CITY

3625 NW 39th • 73112
405-717-8200 • 800-926-9922

3549 W. Memorial Rd. • 73134

405-753-9777 • 888-434-2270

STILLWATER

106 W. Miller Ave. • 74075
405-372-7448

TULSA

2121 E. 15th Street • 74104
918-748-1000 • 800-AAA-CLUB

8013 S. Sheridan Rd. • 74133
918-496-9600 • 800-745-5222

10051 S. Yale, #106 • 74137
918-296-9600 • 888-222-7611

INSURANCE & MEMBERSHIP ONLY

ADA

104 E. 12th • 74820
580-332-4222

ARDMORE

604 Grand Ave • 73401-4341
580-223-0222

ATOKA

511 S. Mississippi, #A • 74525
580-889-7571

BETHANY

6810 NW 23rd • 73008-5217
405-787-9595

BIXBY

8222 E. 103rd St. • 74133
918-364-8222

BROKEN ARROW

2604 W. Kenosha • 74012
918-251-8877

1101-B E. Lansing St • 74012

918-872-8105

CATOOSA

750 S. Cherokee St. • 74015
918-794-3800

CHOUTEAU

114 W. Main / P.O. Box 189 •
74337 • 918-476-6001

CLAREMORE

445 S. Brady • 74017
918-341-2100

COLLINSVILLE

11519 N. Garnett, Ste. A • 74055
918-371-7800

DURANT

3902 W Main St Ste. B • 74701
(580) 924-5673

EDMOND

1312 N. Kelly Ave. • 73003
405-340-5222

16620 N. Western • 73012
405-340-5222

ENID

215 W. Owen Garriott • 73701
580-242-7100

GROVE

1006 S. Main St. • 74344
918-786-4500

GUTHRIE

2015 S. Division • 73044
405-293-6633

LANGLEY

1792 N. Highway 82 • 74350
918-782-4091

LAWTON

1924 NW Cache Road • 73505
580-536-9100

McALESTER

319 S. 6th St. • 74501
918-426-1104

MIDWEST CITY

101 N. Douglas • 7313015
405-670-1474

MOORE

420 S. Broadway • 73160
405-799-2870

NORMAN

430 W. Main • 73069
405-801-3353

OKLAHOMA CITY

8503 S. Western Ave., Ste. C •
73139 • 405-604-5600

OWASSO

8506 N. 128 E. Ave. • 74055
918-272-4700

PONCA CITY

424 W. Grand Ave. • 74601
580-762-7405

PURCELL

104 S. Green • 73080
405-527-1200

SALLISAW

116 Cherokee Ave • 74955
918-790-3424

SAND SPRINGS

401 E. Broadway, #B2 • 74063
918-245-8884

SAPULPA

114-B W. Taft Ave. • 74066
918-512-6565

SHAWNEE

1146 N. Harrison Ave. • 74801
405-275-4222

SKIATOOK

518 W. Rogers Blvd. • 74070
918-396-7542

TAHLEQUAH

1409 S. Muskogee Ave • 74464
918-456-5835

TULSA

5920 S. Lewis • 74105
918-748-1230

6808 S. Memorial Dr.. Ste 208 •
74133 • 918-872-7100

11609 E. 31st St. • 74146
918-949-4080

4924 S. Memorial • 74145
918-663-7600

4103 E. 31st St. • 74135
918-712-8003

3856 Southwest Blvd. • 74107
918-960-2700

WOODWARD

1915 Oklahoma Ave, Ste. 1 •
73801 • 918-256-7200

YUKON

1817 Commons Cir., Ste. B •
73099 • 918-245-8884

A Message to our Members

Welcome to AAA Oklahoma!

I want to personally welcome you to the nation's largest motoring organization, an organization committed to safeguarding and enhancing your life as a traveler for well over 100 years. As members of AAA Oklahoma, we join more than 54 million motorists across North America who recognize the value and convenience of AAA membership.

AAA Oklahoma has been offering Emergency Road Services to the residents of our great state since 1920. We're proud of our Oklahoma heritage, and we're proud to continue to provide service for Oklahomans, by Oklahomans.

This Membership Handbook is your guide to the wealth of products, benefits and services designed to make your journey through life easier, more accessible, more affordable and safer for you and your family. It is organized in nine sections for easy reference:

- Membership Defined
- Member Entitlements
- Emergency Road Service
- AAA Premier RV
- AAA Insurance
- Travel Agency
- Financial Services
- Member Value Services
- Driver Education/Traffic Safety



Each section describes your membership benefits and tells you how to access services and information. We invite you to become thoroughly acquainted with your membership benefits. We also encourage you to refer to this book often! On countless occasions, you'll find it's a valuable reference. Whenever you need further information, just call us toll free at 1-800-AAA-CLUB (1-800-222-2582) or visit our web site at AAA.com. We're always available.

Your membership gives you emergency roadside assistance that covers you wherever you are, whatever car you're in, 24-hours-a-day, 7-days-a-week along with many significant discounts on everything from lodging, travel and entertainment, retail, dining, to home and auto insurance policies. Very simply, your membership can pay for itself with the savings you'll enjoy along with the peace of mind that's made AAA famous.

AAA Oklahoma is grateful for your trust and membership. Let us know—always—how we can better serve you. We're committed to your safety and the quality of all your journeys.

Sincerely,

Jared Peterson
President



About Your Membership

Your AAA card is issued for your personal use and entitles you to service at any AAA office in the U.S. and Canada. Most services are also available by calling toll free 1-800-AAA-CLUB or online at AAA.com. Your card is your key to emergency road service – whether you're a driver or passenger in any eligible vehicle.

1. Membership Defined

AAA services are for Members only. The AAA membership card covers the individual named on the card. New Memberships, Upgrades and Associate add-ons are in effect immediately with one exception: if a new Member has a pre-existing Emergency Road Service event, then Classic level service will be rendered for that call, regardless of the level joined with a \$75 service fee that is not included in the annual Membership fee. If a current Member wishes to upgrade their Membership level to cover a pre-existing Emergency Road Service event, the Membership level at the time of the incident governs that call regardless of the level upgrading to. One Membership per year is the maximum that any one individual may have. Multiple Memberships for the same individual may not be used to extend or increase Membership benefits.

AAA Oklahoma provides three levels of Membership:

Classic

The Classic Membership entitles members to receive all of the member benefits explained on pages 6 through 13.

Plus RV

AAA Plus® RV offers members expanded Emergency Road Service and many other AAA services (see page 10-13 for more details). Each household member associated with the Primary member who has AAA Plus® RV must also have AAA Plus® RV. AAA Plus® RV can be added to your membership for an

additional cost. Contact AAA Oklahoma at 1-866-877-2450 for rates.

Premier RV

AAA Premier® RV takes membership to the next level. Extended benefits offer more assistance when traveling in the U.S. or abroad. For detailed information refer to the special section beginning on page 13. Each household member associated with the Primary member who has AAA Premier® RV must also have AAA Premier® RV. AAA Premier® RV can be added to your membership at an additional cost. Call AAA at 1-866-877-2450.

There are two categories within the AAA Membership – Primary or Associate.

Primary Member

The Primary Member is the first person in the household to join AAA. Membership includes emergency road service protection and all other AAA services and benefits. Renewal statements, credentials, publications and most mailings are sent to the Primary Member.

Associate Member

There must be a Primary Member living in the same household to qualify as an Associate Member. A Primary Member can have a maximum of eight Associates on his or her membership. There are no age restrictions.

Membership Renewal

You will receive a membership dues statement before your annual expiration date, which is always the last day of your join month (ex: you join on January 10th, your Membership will go into effect immediately and expires on January 31st of the following year). Service will continue upon receipt of your renewal dues. Your renewal date will always be the 1st of the next month (in the example above, February 1st).

Express Renewal

To ensure that your AAA services are never interrupted, you are encouraged to enroll in

Express Renewal. Using your AAA Member Rewards Visa® credit card for Express Renewal will earn you three rewards points for every dollar spent on the renewal. You can also use any other Visa®, MasterCard®, American Express®, Discover® or Diners Club® card to enroll. Once enrolled, your dues will be automatically charged to your credit card approximately 30 days prior to your renewal date. Call 1-866-877-2450 or visit us online at AAA.com to take advantage of this benefit.

Term of Membership

It is the policy of AAA Oklahoma to consider a Membership active and in renewal status until sixty (60) days from the date of expiration of the prior Membership term. This is a service to our Members to provide them with continuous coverage for emergency roadside assistance in the event that their payment is forthcoming but not yet received. If service is requested during the renewal term, the Member is required to pay their Membership dues. If renewed, the new term will run one year from the expiration of the prior Membership term. In all cases, the expiration date of the Membership remains the same.

Once a Membership passes sixty (60) days after the expiration date, when/if the Membership is renewed a new expiration date will be issued.

Gift Membership

You can give the peace of mind and year-round savings of AAA to a loved one or friend. AAA is the perfect, considerate gift for a birthday, graduation, Christmas, or any other special occasion. Gift memberships may be purchased by calling toll free at 1-866-877-2450, online at AAA.com or at any AAA branch nationwide. The membership arrives with a gift card bearing your name.

Note: To protect the membership at large, AAA Oklahoma reserves the right to alter, add, or eliminate present services or dues, and cancel any membership for abuse of services (including use of a membership card by a non-member) at any time without notice. Additional personal identification may be requested when Emergency Road Service or other Club services are requested.

2. Membership Entitlements

Auto Travel

All your travel planning can be accomplished with one toll free call to 1-877-272-2223. Or you may visit your nearest AAA office, or visit us online at AAA.com. Our expert auto travel counselors will make your reservations and even plot your route with AAA's exclusive TripTik® routings. AAA is committed to helping you make all your travel plans smooth and easy. We publish more than 300 million maps, travel guides, TourBook® guides and other publications to help you get where you're going and enjoy yourself once you're there.

TripTik® Routings

For every motor trip you take, AAA Oklahoma can prepare a personalized TripTik® to guide you to your destination. The booklet shows mile-by-mile routing, construction, detours, mileage, highway conditions, points of interest, discount locations and lodging. It's the handiest travel aid you will ever use.

Call us toll free at 1-800-451-7977 to order your TripTik®, or you can create your own personalized TripTik® at AAA.com, with the ability to customize your route and displayed information.

TourBook® Guides and Maps

AAA's Tourbooks® help you find where to stay and where to play, with listings of AAA Approved hotels, motels, resorts, campgrounds and restaurants throughout the United States, Canada and Mexico.

Wherever you go, AAA TourBooks® allow you to travel "first class" on a budget you can afford. When making reservations or when registering, identify yourself as a AAA Member and present your valid membership card to receive available AAA Member discounts.

AAA maintains its own cartographic department that designs and prepares all AAA maps. Our state and regional maps are revised annually. As a AAA Member, you

may obtain current maps and TourBooks® free of charge.

Recommended Accommodations and Restaurants

Leave the guesswork out of choosing your travel accommodations by using the AAA approved accommodations listed in AAA's exclusive TourBooks®. AAA inspectors perform an in-person evaluation of each lodging location and restaurant listed in the TourBook®. For every approved establishment, there are many more that do not meet our standards.

Lodgings and restaurants approved in the TourBooks® are eligible for our Official Appointment Program, which permits the display and advertisement of the 'AAA Approved' emblem, so our members can locate them easily.

AAA TourBooks® point out restaurants and lodging locations that offer special features such as wheelchair accessible facilities. Spotting maps are provided for over 60 cities and metropolitan areas to help you locate AAA Approved lodging and restaurants. A "points of interest" index makes it easy to look up specific points by category.

Campground Guides

Americans love camping and AAA will guide you to the best camping sites and campgrounds. Your travel counselor will provide you with AAA's exclusive Campground Guides. These informative, richly detailed books give you the current information about AAA approved campgrounds, facilities available, charges for rental hookups, and directions to get you there.

Home & Away® Magazine

Home & Away® is a beautifully illustrated publication with features and articles about places to go, things to do, sights to see in Oklahoma and around the world. You'll discover what's new at AAA Oklahoma and learn great ways to save money through

AAA's Discounts & Rewards® member discount program. Home & Away® is published for Members 6 times per year.

Travel and Recreation Accident Insurance

Each AAA Oklahoma member is automatically protected by a Travel, Recreation and Pedestrian Accident Insurance policy which is limited coverage against most travel accidents and certain recreational accidents. This coverage increases in value each year for the first four years of your membership at no extra cost. Benefits in the policy are paid directly to the member regardless of any other insurance benefits the member may carry. Please refer to your Certificates of Insurance included in your membership kit for complete details on this policy. ***An endorsement of this policy called a "Medical Rider" that enhances the benefits of this policy can be added to any Member for an additional charge.***

Identity Theft Monitoring

AAA Oklahoma Members at every level of Membership can enroll in free identity theft monitoring with ProtectMyID® Essential, which provides daily credit monitoring, fraud resolution support and lost wallet assistance. This coverage is included in the price of your Membership – a \$79 value.

AAA Oklahoma Members can also upgrade to the ProtectMyID® Deluxe product for just \$8.95 a month, a 60% AAA Member discount. ProtectMyID® Deluxe offers ChildSecure to monitor your children's identity in addition to your own, and Internet Scan to track activity online. Additionally, ProtectMyID® Deluxe offers a \$1 Million Identity Theft Insurance policy, in case your identity is stolen.

Enrollment in ProtectMyID® is required; simply visit AAA.com/IDtheft or call 1-877-440-6943.

Theft Reward and Hit-and-Run Reward

AAA Oklahoma will pay up to \$1,000 reward for information leading to the arrest and conviction of hit-and-run violators or thieves involving a member's car. For AAA Plus® RV and AAA Premier® RV members, our Theft Reward and Hit-and-Run Reward offers up to \$2,000 for this information. Law enforcement officials, the AAA Member, and the AAA Members' family are ineligible to receive the reward.

\$100,000 Travel Accident Insurance

Let us make your travel arrangements and issue your airline tickets and AAA Oklahoma will include \$100,000 Travel Accident Insurance at no additional cost to you.

For AAA Plus® RV and AAA Premier® RV members, our Travel Accident Insurance covers members with \$300,000 insurance protection when traveling on a scheduled common carrier, with tickets purchased at AAA Oklahoma offices (includes the automatic \$100,000 coverage).

AAA Travel Money

In order to meet your changing preferences for the type of "money" you carry while traveling and provide you with more choices, AAA Travel Money offers members a variety of products. **American Express Traveler's Cheques** are a secure and convenient way to travel. They are available in single or dual signature cheques, and are fee-free for Members at select AAA branch offices.

If you prefer plastic, then the **Visa Travel Money® Card** is the right option for you. You can make purchases at any merchant that accepts Visa®, and can also withdraw money from your account at any Visa® ATM worldwide. Simply load your desired amount of funds prior to leaving home for your trip abroad.

You'll find the same convenience with our **American Express GlobalTravel Money Card**,

which can be used worldwide anywhere American Express is accepted.

AAA Foreign Currency Banknotes are the best way to make sure you have local currency in your wallet when you arrive in another country. Members can avoid line hassles, high fees and unfavorable exchange rates typically offered in airports, hotels and foreign banks by purchasing foreign currency before leaving the United States. Local cash on hand comes in handy for taxis, tips, incidentals and other situations in which plastic may not be accepted.

Simply order any of the 70 available currencies from AAA.com. Your currency will be shipped directly to you within 5 business days. Upon your return, Members can exchange unused foreign currency through our buy back mailer program.

Notary Public Service

Notary Service is available to Members at most AAA Oklahoma offices for free. This is another helpful membership feature to save you time and money.

Check Cashing Service

When you are traveling in the U.S. outside your AAA club territory and an emergency situation arises because your cash in hand is depleted, you may cash your personal check for up to \$100 at the nearest AAA office.

Trip Continuance Service

Your "Trip Continuance" benefit may be used if the motor vehicle used as the primary mode of transportation on your trip is disabled as the result of a collision (not mechanical failure) occurring 50 or more miles from home. You are entitled to one of the following two options, not both:

- (a) *Rental car or taxi, as well as reasonable local meals and lodging, all in the local vicinity where your vehicle is being repaired; or*

- (b) *Transportation to your destination or back home by rental car (drop off charges, fuel and insurance charges not included) or by commercial transportation (airplane, bus or train).*

Reimbursement is limited to unexpected expenses incurred within 72 hours from the time of the collision. Under this benefit, AAA Oklahoma will pay up to \$500 per collision toward the chosen coverage option listed above. There is a \$1,000 maximum when more than one AAA Member of the same family is involved in a common collision. For AAA Plus® RV members, the maximum increases to \$2,000 when more than one Member of the same family is involved in a common collision.

You must file a written police report and obtain itemized bills and receipts for your expenses. When you return home, contact AAA Oklahoma for a claim form. Your claim for reimbursement must be filed within 90 days from the date of the mishap. Approved claims will be paid by check directly to the Member.



AAA Premier® RV provides extended trip interruption benefits. See page 15 for complete details.

\$200 Stolen Car Transportation Reimbursement

If your vehicle or the vehicle you are a passenger in is stolen while you are 50 miles or more from your home, AAA will reimburse you up to \$200 per occurrence for commercial transportation expense to return home or continue to your destination. Drop-off, fuel and insurance charges on car rental are not included. The expense must be incurred within 72 hours of the time theft is reported to police. To obtain the reimbursement, you must furnish AAA Oklahoma an original commercial transportation expense receipt, a copy of the original police report, and complete the reimbursement claim form

furnished by AAA.



AAA Premier® RV provides extended Stolen Car benefits; see page 15 for complete details.

\$1,000 Guaranteed Arrest Bond Certificate

In most states, when you are involved in a minor traffic violation, you may surrender your AAA membership card in lieu of going to jail or posting a cash bond up to \$1,000. After surrendering your card, notify AAA Oklahoma as soon as possible. If you cannot appear in court at the appointed time, arrangements should be made with the court before that appointed time. If you forfeit your bond, AAA Oklahoma will actually pay for the bond forfeiture and then bill you for the exact amount that appears on the court notice. After you have reimbursed AAA Oklahoma, your card will be returned to you. There is no charge for this service.

Benefit no longer effective after June 30, 2016.

\$5,000 Bail Bond Protection

As a AAA Member, you have additional bail bond protection up to \$5,000 for traffic violations only.

Ohio Casualty guarantees the appearance of the AAA member named on the AAA membership card in any court up to the card's expiration date. The card can be accepted against an arrest bond up to \$1,000 or to secure a bail bond up to \$5,000 from Ohio Casualty for any motor vehicle law violation EXCEPT violations involving driving while under the influence of intoxicating liquors, drugs or narcotics, failure to appear for violations, driving on a suspended/revoked driver's license, hit and run, failure to present evidence of insurance, illegal use or falsification of license or registration, engaging in a felony, attempting to elude/eluding police, or while driving a vehicle used for commercial purposes. For bail bonds or to obtain payment in the event of non-appearance, contact AAA Oklahoma at

1-800-AAA-CLUB (1-800-222-2582). Member agrees to repay AAA or Ohio Casualty for any losses. This benefit may not be accepted by all jurisdictions.

Benefit no longer effective after June 30, 2016.

Legal Fees Reimbursement Service

Traffic courts are generally informal. You usually have ample opportunity to tell your story. But if you feel the charge is unfair or improper and wish to contest it in court, you may want an attorney to represent you. AAA Oklahoma will reimburse you up to \$500 for legal fees in your defense for moving violations.

Please remember: neither bonding service nor legal fees reimbursement service applies for charges of driving while under the influence of intoxicating liquors, drugs, or narcotics, failure to appear on prior traffic violations or driving on a suspended or revoked driver's license, hit-and-run, failure to present evidence of insurance, illegal use or falsification of license or registration, attempting to elude or eluding a police officer, engaging in a felony, violating anti-texting and driving laws, or while driving a vehicle used for commercial purposes.

3. Emergency Road Service

With a network of over 50,000 independently contracted emergency service vehicles across the United States and Canada, you'll feel better knowing AAA is there to help you when you need emergency roadside assistance. You can call for service whether you're the driver or passenger of your own car, a friend's car or a rental.

For Emergency Road Service (ERS) anywhere in the U.S., use the AAA Mobile App for the quickest response times. The AAA App is available for iPhone and Android products. Or call 1-800-AAA-HELP (1-800-222-4357). ERS is available 24 hours a day, 365 days a year, throughout the United States. AAA will assist you in an emergency whenever the vehicle you are driving or riding in becomes disabled.

Your coverage includes all emergency and towing services listed in the handbook.

Your coverage includes all emergency and towing services listed in the handbook.

To assure faster service when you call for Emergency Road Service, please be prepared with the following information:

- Membership number
- Vehicle year, make, model and color
- Location of vehicle (street address if available)
- Nature of trouble (flat tire, in ditch, etc.)
- Phone number where you can be reached

Eligible Vehicles

Service applies to all properly licensed two, three, or four-wheeled motor-driven vehicles of the passenger, pleasure, or recreational type (vans, motorcycles, campers, and motor homes), regardless of license plate designation, if those services can be safely delivered. Dual-wheel campers/motor homes will be provided all services except towing, extrication/recovery, and tire service. Dual-wheel unloaded pickup trucks are provided all services except tire service. Rented passenger vehicles are eligible for service. Commercial vehicles are eligible for service with the exclusion of limousines. On rare occasions it may be necessary for AAA or its service partners to deny service to a vehicle based on alterations or customizations made to the vehicle (lowering, for example). Additionally, AAA may deny service to any vehicle that is being utilized or has been acquired unlawfully. While this is not the norm, we do reserve the right to deny service for any reason to any vehicle, regardless of Membership level. Service will not be offered on any vehicle that is non-licensed or salvaged.

AAA Plus® RV and AAA Premier® RV extends your Classic coverage to include motor homes, recreational vehicles, unloaded one ton dual wheeled pickup trucks, and 5th wheel travel trailers. In instances when your vehicle becomes disabled while towing a light duty or boat trailer, service will be provided for

the trailer if it can be towed in tandem with the vehicle. You may be required to pay for trailer towing.

Please note: arrangements will be made to tow campers and travel trailers when the vehicle pulling them becomes disabled.

Emergency Services

The following emergency services will be provided to enable you to drive the vehicle you are traveling in. If these attempts are unsuccessful after a reasonable effort by the service provider, the towing provision will apply.

1. Mechanical Adjustments: *Minor adjustments will be made in an attempt to enable your vehicle to operate safely under its own power.*

2. Battery Boost: *A battery boost will be provided in an attempt to start your vehicle.*

3. Flat Tire: *If your vehicle's spare tire is inflated and serviceable, it will be installed to replace a flat tire. If no inflated spare is available, the vehicle will be towed in accordance with the towing provision.*

4. Gasoline Delivery: *A limited supply of gasoline will be delivered to your disabled vehicle to enable you to reach the nearest open service station. Specific brands or octane ratings cannot be promised. You will be charged current pump price for the gasoline. Please Note: Due to additional services needed, diesel powered vehicles will be towed.*

AAA Plus® RV and AAA Premier® RV: extends your Classic coverage to include delivery of a limited supply of gasoline at no cost to the Member to the scene of disablement that will enable the vehicle to reach the nearest gasoline supply.

5. Lockout Service: If your keys are locked inside the vehicle, service will be sent to gain entrance. If the vehicle ignition key is

lost, broken or the service provider cannot gain entry, AAA Oklahoma shall provide a locksmith service up to \$50 or reimbursement of a commercial locksmith service up to \$50. If necessary, AAA Oklahoma will provide tow service in accordance with the towing provision.

AAA Plus® RV and AAA Premier® RV: extends your Classic coverage to provide locksmith service up to \$100 or reimbursement up to \$100 in parts and labor. Coverage increases to \$150 for Premier RV Members.

6. Extricating/Winching: Your vehicle will be extricated and/or winched when it can be safely reached from a normally traveled or established road or thoroughfare. If special equipment, additional manpower or vehicles are required, the associated costs may be at your expense.

AAA Plus® RV and AAA Premier® RV: extends your Classic coverage to provide, if necessary, a second service vehicle and personnel for one hour.

7. Towing Services: When your vehicle cannot be safely driven after attempting any of the listed emergency services, your vehicle will be towed to the ERS facility rendering the service if the repairs can be made there or a maximum of five miles. Additional mileage is to be paid by you at the time of service. In instances when your vehicle becomes disabled while pulling a trailer, you may be required to pay for trailer towing. Please Note: For trailer coverage see AAA Premier® RV coverage under eligible vehicles section.

AAA Plus® RV: extends all four Classic level coverage calls to include up to 100 miles of towing per breakdown, to a destination of your choice.

AAA Premier® RV: extends one of the five service calls per membership year to include up to 200 miles of towing to the destination of your choice. The remaining 4 service calls are eligible for

up to 100 miles of towing each.

Scope of Service

Under your membership, Emergency Road Service will be provided without charge from the nearest available AAA contract facility. Your service call will include a trip to the disabled vehicle and a reasonable amount of time at the scene to make your vehicle operable. We select Emergency Road Service facilities for their ability to handle service calls, but we cannot guarantee that these facilities will always have the parts and equipment to make repairs. When your vehicle cannot be made operable upon providing the services listed in this AAA Membership Handbook, AAA Oklahoma will assist you in finding the nearest open place of repair. If a repair facility cannot be located, AAA Oklahoma will assist you in obtaining lodging or alternative transportation at your expense. Charges for services that exceed the benefits listed will be at the prevailing hourly or mileage rate of the region where service is provided.

For your protection, service cannot be provided to an unattended vehicle. In extenuating circumstances, an exception may be made if prior arrangements have been made with AAA Oklahoma. During severe weather conditions, civil disturbances or national emergencies, service may be temporarily suspended.

Please Note: In most areas Emergency Road Service facilities are independent businesses. Their employees are not employees of AAA Oklahoma or its affiliates. Responsibility for loss, damage or unsatisfactory workmanship remains with the ERS facility providing the service.

AAA Emergency Road Service may not be used for commercial purposes or as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. AAA Oklahoma reserves the right to terminate or non-renew an AAA Membership, regardless

of Membership level, in the event of the aforementioned.

Alternate Service

If you have followed the procedures to obtain Emergency Road Service and AAA service is not available, you may obtain your own service, pay for it, and submit the original receipt to AAA Oklahoma within 60 days for reimbursement.

Reimbursement will be based on the prevailed commercial rate for the region where the vehicle was disabled. In instances when AAA contractor access is legally restricted (toll roads, limited access highways), reimbursement will be provided. At a minimum, AAA Oklahoma will reimburse Members the AAA Oklahoma contract network rate when AAA service was available but not requested.

Excessive Use

In fairness to all members, Emergency Road Service is not to be used as a substitute for proper vehicle maintenance. The Club will not provide unlimited service calls and you can be non-renewed or canceled for excessive use of services.

Maximum Service Call Benefit

Each Classic and Plus® RV member will be allowed four service calls per Membership year. Premier® RV Members will be allowed five service calls per Membership year. Enrollment in Express Renewal adds an additional call per Membership year.

Emergency Repair Check Acceptance

Your personal check for up to \$250 will be accepted by any independent contract facility providing emergency service or repairs for AAA Members. A valid membership card must be presented at the time of payment. The name on the check must match the Member's name.

AAA/CAA contract facilities shall accept

valid credit cards and debit cards presented by members of AAA Clubs.

Approved Auto Repair

AAA takes the scare out of auto repair by investigating which auto service providers in Oklahoma you can trust. Then we stand behind you in your dealings with these shops if you should have a problem.

Whether you choose to visit an Approved Auto Repair (AAR) facility for routine work, or ask to be towed to one when your car breaks down, we guarantee you will be treated right.

AAA Members receive written estimates, limited repair warranties of 24 months or 24,000 miles, replaced parts returned and the secure knowledge that AAA will resolve any dispute between you and an AAR facility.

4. AAA Premier® RV

AAA Premier® RV Members have access to AAA's enhanced package of value-added Member benefits. As you know, from AAA Discounts & Rewards to Emergency Road Service, all of your AAA Oklahoma Membership benefits can save you time and money – and give you added peace of mind whether you are at home or on the road.

You are eligible to receive AAA Premier® RV benefits immediately, with the exception of having a pre-existing Emergency Road Service event. AAA Premier® RV benefits, dues, fees and services are subject to change without notice.

Emergency Road Service

As detailed earlier, Emergency Road Service can help you with a flat tire, a dead battery, a vehicle lockout, emergency fuel delivery, extrication/winching or a tow. Each AAA Oklahoma Premier® RV Member is entitled to up to five Roadside Assistance calls per membership year.* And, with AAA Premier® RV, each Member can be towed up to 200

driving miles from the point of breakdown as one of the five allowable service calls per membership year, and up to 100 driving miles from the point of breakdown on the remaining allowable service calls.**

We'll even deliver a sufficient amount of fuel at no cost to you, if available, to enable you to reach the nearest service station. Please note: due to additional services needed, diesel powered vehicles will be towed.

If the service provider cannot get you into your car when your keys are locked inside the passenger compartment, we will arrange for assistance from a locksmith at our expense, up to \$150. If the services of a locksmith are required for an automotive emergency other than a lockout, you're covered up to \$150 per call.

*Some conditions apply. Additional calls are subject to service charge. Service may be provided by independent businesses.

**AAA Premier® RV Emergency Road Service is subject to the conditions in this Membership Handbook. AAA Emergency Road Service may not be used for commercial purposes or as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. AAA Oklahoma reserves the right to terminate or non-renew AAA Premier® RV service in the event of the aforementioned. AAA Premier® RV 200 mile towing may be subject to delay.

One-Day Complimentary Rental Car (in conjunction with a tow by AAA)

If your vehicle is towed through or by AAA and you are stranded without transportation, just ask us for help! AAA will reimburse you for one days' car rental (*Drop off charges, fuel and insurance charges not included*). With AAA Premier® RV, each member is entitled to this benefit one time per membership year, when the tow is one of the five allowable service calls. Road Service must be arranged through AAA Oklahoma. The Premier® RV member has up to 48 hours from the time

of the tow to call and request the car rental. Call toll free 1-877-252-4281 to make arrangements. To receive reimbursement contact AAA Oklahoma at 1-800-222-2587 and request a claim form.

Ride Assist and Accident Assist**

Following an accident or breakdown, we'll help you contact family members, locate restaurants, find hotel accommodations or make other transportation arrangements. Call 1-877-252-4281 for assistance.

Route Support**

If you should get lost on the road within the United States, call us for directions. Call 1-877-252-4281.

Home Lockout

Locked out of your home? No worries! As a AAA Premier® RV Member, if you become locked out of your primary residence, you can receive up to \$100 in locksmith services to pick or drill the lock to gain access to your home from the outside. Home Lockout service is reserved for a AAA Premier® RV Members' Primary Residence only and excludes all other buildings or locked areas. The service provides up to \$100 for the cost of re-keying, changing locks or making a new key only when the lock must be drilled to gain entry to the home or if the keys are lost or stolen. Any charges in excess of \$100, as well as charges associated with any other residential locksmith services, are at the expense of the AAA Premier® RV Member. Home Lockout service is limited to one usage per AAA Premier® RV Membership household per year.

Home Lockout service is not transferable to any other person. The AAA Premier® RV Member must be present at the time of service. Identification and proof of residence is required. In the case of rental property, approval of the property owner may be required. Service is subject to provider availability, and if AAA Oklahoma cannot provide service, the Member will

be referred to a commercial locksmith and will be reimbursed for covered service up to \$100. Locksmith arrival time is based upon locksmith availability.

Travel Services

Airline, Rail, Car Rental and Hotel Reservations

As a AAA Premier® RV Member, you can take advantage of waived airline and rail ticket service fees. You'll enjoy special Member rates at select hotels around the country and across the globe. For airline, rail or rental car reservations, call or visit your local AAA branch.

In addition, AAA can make your Amtrak reservations, plus provide a 10% member discount. Members can also purchase Eurail and Britrail passes.

Free International Travel Books and Maps

For international trips, AAA will provide AAA international maps at no cost to AAA Premier® RV Members, as well as Europe, Mexico and Caribbean TourBooks®.

Emergency Travel Assistance*

Toll free within the U.S. and Canada:

1-877-252-4281

Outside the U.S. call collect:

1-804-281-6710

Services are available only during Covered Travel.

As a AAA Premier® RV Member, you can rest easy every time you are traveling domestically or internationally. If you have an emergency while traveling 100 miles or more from your primary residence—in the United States or internationally—you may call for Emergency Travel Assistance 24 hours a day, 365 days a year.

This service provides access to such things as:

- Medical referrals
- Lost ticket and Baggage Assistance
- Emergency Airline and Hotel Reservation
- Legal referrals

- Money transfers

The AAA Premier® RV Membership includes access to emergency assistance services which are service benefits, not financial benefits. Any costs associated with services are paid by the member.

Concierge Services*

Toll free within the U.S. and Canada:

1-877-252-4281

Outside the U.S. call collect:

1-804-281-6710

Services are available only during Covered Travel.

As a AAA Premier® RV Member, you have instant access to a host of travel services when traveling domestically or internationally. By calling the toll-free AAA Premier® RV Services telephone number, you can obtain information such as:

- Restaurant and spa recommendations and services
- Event tickets
- Tour information
- Gift basket and floral delivery
- Business services
- Golf tee times and reservations (subject to availability)
- and more

The AAA Premier® RV Membership includes access to Concierge Services which are service benefits, not financial benefits. Any costs associated with services are paid by the Member.

***AGA Service Company is the administrator for this plan.**

Trip Interruption/Vehicle Return

Trip Interruption & Vehicle Return Group Insurance Benefits*

AAA Premier® RV Trip Interruption and Vehicle Return benefits provide Members added peace of mind while on trips of 100 driving miles or more from home.

Benefits include:

- If your trip is delayed due to an Accident,

mechanical breakdown, car theft, unexpected illness or injury, or severe weather, you can be reimbursed up to \$1500 for covered out-of-pocket expenses, including meals and accommodations, or for substitute transportation to continue your trip.

- And you can be reimbursed up to \$500 to help you get your car back home if an unexpected illness or injury prevents you from completing your trip.

Trip Interruption & Vehicle Return Group Insurance Benefits Provisions

AAA Oklahoma's AAA Premier® RV Trip Interruption and Vehicle Return group insurance benefits Assistance Services are provided to all AAA Premier® RV Members as long as the Master Policy with BCS Insurance Company remains in force.

These benefits are subject to the following conditions and exclusions:

Trip Interruption Coverage*

What is Covered

Covered Persons on Covered Travel are reimbursed up to \$1500 per trip for out-of-pocket expense for the cost of reasonable additional accommodations and meal expenses or the cost of substitute transportation to continue the trip, incurred as a result of overnight covered trip delay. Only expenses for the first 96 hours from the initial delay are eligible for coverage. The coverage only extends to Covered Travel in the United States and Canada.

The covered reasons for trip delay are:

- Vehicle disablement due to mechanical failure (excluding tire trouble) or an accident that renders the vehicle inoperable at least overnight
- Theft of a Vehicle
- Unexpected illness or injury requiring the Covered Person to receive treatment by a physician who advises delay of the trip
- Natural disasters; or
- Severe storms or unusual weather phenomena validated by National Weather

Service records

What is NOT Covered

Benefits are not payable for travel which does not meet the definition of Covered Travel, and for any loss, Injury, Illness, delays and/or expenses due to:

- War (whether declared or undeclared), acts of war, military duty, or hostilities of any kind (for example, invasion, rebellion, riots, or insurrections)
- Tire trouble
- Intentionally self-inflicted harm, including suicide
- Normal pregnancy or childbirth
- Mental or nervous health disorders
- Alcohol or substance abuse, or related illnesses
- An Accident occurring when the Vehicle is being driven by an unlicensed driver or a driver who is not a Covered Person
- Personal property which is damaged or destroyed
- Any liability for injuries or property damage
- The commission or attempted commission of an illegal act
- The cost of repairs to the Vehicle
- Cost of fuel expenses
- Air and/or sea travel
- Carrier-caused delays
- Participation in professional athletic events or motor competition (including training)
- The cost of meals, Accommodations and Substitute Transportation resulting from delays caused by routine maintenance or minor repairs to the Vehicle

In cases where the Covered Person rents a Vehicle for Covered Travel and the Vehicle is disabled or stolen, the Covered Person must make immediate contact with the rental company after the disablement or theft occurs to arrange replacement of the Vehicle. If such contact is not attempted, the Covered Person will not be reimbursed for any expenses incurred as a result of the delay.

Rental car expenses incurred by the Covered

Person to continue the trip will be reimbursed only if the Covered Person rents a vehicle of comparable or lesser class. Rental of expensive or exotic automobiles are excluded. Examples of such automobiles include Aston-Martin, Bentley, Bricklin, Daimler, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati and Rolls-Royce.

Substitute Transportation expenses on common carrier transportation will be reimbursed for economy fare only.

Trip Interruption coverage is in excess of other insurance or indemnity covering the benefits offered under this program. **Expenses after 96 hours from the initial delay are not covered.**

Vehicle Return Coverage*

What is Covered

Covered Persons on Covered Travel are reimbursed up to \$500 for transportation of the Vehicle back to the Covered Person's Primary Residence when an unexpected Illness or Injury prevents completion of the Covered Travel. The Vehicle must be operable. Transportation must be performed by an accredited professional transport company.

What is NOT Covered

In addition to the exclusions listed under Trip Interruption Coverage, Vehicle Return benefits will not be payable if the Vehicle is a rental vehicle or a Vehicle with an original lease term of less than one year OR if the transportation of the Vehicle could have been performed by a Covered Person or by a travelling companion of a Covered Person. Vehicle Return Coverage is in excess of other insurance or indemnity covering the losses covered under this program. **Expenses after 96 hours from the initial delay are not covered.**

General Program Provisions

This guide to benefits is not a policy or contract of insurance, but is your most complete source of information. Please be

sure to keep it in a safe place.

All information in this document is subject to the terms and conditions of the Master Policy, a copy of which is in the possession of AAA Oklahoma. The terms and conditions of the Master Policy agree with the terms outlined in this guide to coverage. However, features and benefits are subject to change without notice.

The Covered Person agrees to use diligence in doing all things reasonably prudent to avoid or diminish any loss. We will not unreasonably apply this provision to avoid claims hereunder.

How to File a Claim

Please gather the information below if you have a covered loss during your Covered Travel as it will be requested when you file a claim upon returning home.

All claims must be reported to Us within 60 days from the date of loss or as soon after that date as is reasonably possible.

Once you report a claim, the Service Associate will set up a claim file for you and send you a claim form. You must send written proof of loss, including any required information necessary to support the claim, to Us within 90 days from the date of loss, or as soon after that date as reasonably possible, and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required.

General Documentation:

1. Receipts and itemized bills for all expenses (such as itemized food and lodging receipts)
2. Evidence of accident/theft (i.e. official police report)
3. Copy of payment for automobile repairs
Rental car receipts
4. Common Carrier receipts
5. Copy of invoice from accredited professional transport company (Vehicle Return Benefit)

If you have a question or need a claim form
Please contact AGA Service Company at 1-877-252-4281 as soon as possible, and have the following information ready:

1. Your name and group identification number 001003050
 2. Your location and local telephone number
 3. Whether you want to have the claim form mailed, emailed or faxed to you
- The Allianz Service Associate will confirm your request and provide you with assistance.

Definitions

"AAA Premier® RV Member" means a AAA Oklahoma AAA Premier® RV Member, AAA Premier® RV adult associate or AAA Premier® RV dependent associate in good standing.

"Accident" means an unexpected, unintended, unforeseeable event causing Injury or property damage.

"Accommodations" means temporary lodging in an establishment licensed to provide temporary lodging to paying guests.

"Covered Person" means a AAA Premier® RV Member whose primary residence is in the United States and his/her immediate family members traveling in the same Vehicle during the Covered Travel.

"Covered Travel" means a planned leisure automobile trip in the Covered Person's Vehicle which has taken the Covered Person at least one hundred (100) driving miles from his or her Primary Residence when the incident occurs; which was intended to include at least one overnight stay within the United States or Canada; and which does not exceed, and was not planned to exceed, forty-five (45) consecutive days.

Please note: the Covered Person must be at least 100 driving miles from the AAA Premier® RV Members' Primary Residence when the incident occurs in order to be eligible for the benefits.

"Family Member" means your spouse; parent; child(ren); including children who are or are in the process of becoming adopted; sibling;

grandparent or grandchild(ren); step-parent; step-child; or step-sibling; in-laws (parent, son, daughter, brother or sister); aunt; uncle; niece; or nephew.

"Illness" means a sickness, infirmity or disease that causes a loss that begins during Covered Travel.

"Immediate Family Member" means the AAA Premier® RV Members' spouse and/or unmarried dependent children age 21 or under, including stepchildren and legally adopted children. A grandparent travelling with his or her grandchild who is a AAA Premier® RV dependent associate is also considered an Immediate Family Member.

"Injury" means bodily injury caused by an Accident, directly and independently of all other causes and sustained during Covered Travel. Benefits for Injury will not be paid for any loss caused by sickness or other bodily diseases or infirmity.

"Physician" means a person who is licensed and legally entitled to practice medicine and who is not a Covered Person or an Immediate Family Member of, or related to, a Covered Person.

"Primary Residence" means the AAA Premier® RV Member billing address which is recognized by AAA Oklahoma, and which must be in the United States.

"Substitute Transportation" means any form of common carrier transportation (i.e., licensed for the transportation of fare-paying passengers, with the exclusion of taxis and limousines) and/or a rental car of equal or lesser vehicle class to the Vehicle. Expensive or exotic automobiles are excluded under this definition.

"Vehicle" means any two-axle properly licensed motor vehicle designated for private use for travel on paved public roads in which the Covered Person is either driving or riding as a passenger. Moving vans are excluded.

"We, Us, or Our" refers to BCS Insurance Company and its agents.

***Insurance coverage is underwritten by BCS Insurance Company under a Form No. 50.233B. AGA Service Company is the licensed producer for this plan.**

5. Insurance

AAA Insurance Agency

Bring the security of AAA home with our complete line of insurance products. AAA Insurance offers exceptional service, competitive rates and generous discounts. Insure your car and home through AAA Insurance and receive up to a 30 percent discount on your home policy. For a free analysis and proposal, call 1-800-786-8322 or contact a AAA Insurance agent at a branch near you. You may also request insurance quotes online at AAA.com/insurance.

The following coverages are available for your convenience: Automobile, Homeowners, Life, Tenants, Condominiums, Personal Articles, Floaters, Personal Liability Umbrellas, Mobile Home, Motor Home, Flood, Boats, Long-Term Care, and Home Warranty.

Automobile

AAA Insurance provides complete auto insurance service and protection for qualified AAA Members. Special discounted rates have been designed exclusively for AAA Members.

Homeowners

For homeowners, mobile home owners and condominium owners, AAA Insurance offers a complete policy providing coverage for your dwelling, personal effects and liability. An additional discount is available when you insure your automobiles and owner-occupied home with AAA Insurance.

Long Term Care

LTC insurance provides coverage for a variety of services and supports to meet health or personal care needs over an extended period of time. Most long-term care is non-skilled personal care assistance, such as helping to perform everyday activities of daily living. For more information call 877-550-1222 or visit us online at AAA.com/insurance.

Life and Annuities

Competitively priced life insurance programs are available through AAA. We offer term, whole and universal life, as well as annuity products.

Recreational Vehicle

AAA Insurance provides coverage for all types of recreational vehicles, including boats, jet skis, motorcycles, motor homes and travel trailers. This insurance is available from companies specializing in recreational vehicle coverage.

Accident Coverage

Several excellent accident policies are available for accidental death and injuries at very reasonable group rates. These insurance policies are offered to AAA Members by direct mail. For more information, call 1-800-684-4222.

6. Travel Agency

AAA Travel Agency

AAA operates over 1,000 fully licensed travel agencies in the United States and Canada. We are the world's largest leisure travel agency. Our expert counselors have traveled the globe and can provide valuable guidance to make your trip worry free. Agents are ready to assist you when you call toll free 1-877-272-2223.

Cruises, Tours and Rail Tickets

AAA Travel Agencies handle arrangements for escorted or independent cruises and tours all over the world. Cruising has become one of the most popular vacation choices, and tours are a great way to see the world. We'll find the cruise ship or tour best suited to fit your dreams and budget—from a three-day cruise to the Bahamas to a three-week tour of Europe. AAA Travel offers you exclusive savings and value-added benefits with several cruise and tour companies. And if you love trains, whether here in the U.S. or abroad, we've got you covered. Purchase rail passes before you go and save yourself

time and money.

Web Travelers

Everything you love about AAA Travel is now also available online at AAA.com. Whether you just want to do some pre-trip research or actually book your trip online, AAA.com is the site to visit. With an online booking, you'll receive member discounts automatically for hotel and motel accommodations, car rentals, and attraction tickets. After you create an online user account, the system will recognize your preferences and you'll be greeted personally every time you make reservations. The best part is knowing you can always call AAA for any questions about your online bookings, unlike some other travel websites.

Incentive and Group Travel

Are you in charge of incentive and business travel for your company and don't know where to start? Or perhaps your church, school, club or association would like to arrange a trip. Turn to AAA Travel! Whether you're planning a trip around the country or around the world, our group travel department will assist you in the entire process. Please call toll free 1-877-272-2223 to begin planning your next trip.

Lodging Discounts

Take the worry out of traveling. Let AAA reserve your hotel or motel for you. Our preferred partners save you 10 to 20 percent. Stop by your nearest AAA Travel branch, visit our website at AAA.com/travel, or call toll free 1-877-272-2223 for reservations.

Airline Tickets

We represent most major airlines, so you are assured of an unbiased selection of flights. With today's complexity of airline schedules, maze of fares, seating classifications and departure times, we offer the AAA advantage. Purchase airline tickets online at AAA.com/travel, stop by the nearest AAA Travel branch or call toll free 1-877-272-2223.



AAA Premier® RV Members receive fee-free airline bookings.

International Driving Permits

AAA can issue official International Driving Permits. Call, write, or stop by your local full-service AAA branch to obtain your application. International Driving Permit applications are also available online at AAA.com.

Passport Photos

To make your overseas planning even easier, for a small fee we'll even snap your passport photos at your local full-service AAA branch.

Special Foreign Travel Guides and Maps

Need overseas maps and travel tips? We've got that covered too. AAA foreign travel guides and maps of Europe and the Caribbean make your travels a lot easier, with details unknown to even experienced tour guides. Whether you are using your own car, renting a car, or relying on public transportation, our travel guides and maps show you the way to go. Take advantage of these valuable publications at members-only prices.



AAA Premier® RV Members receive international travel guides and maps free.

Travel Insurance

Before your departure, you may select any of the following optional insurance coverages:

- Emergency Medical
- Trip cancellation
- Baggage and personal effects

Call 1-877-272-2223 for more information on specific coverages.

Hertz Car Rental

Whenever you rent a car for business or pleasure, you'll receive special members-only discount rates worldwide from Hertz®. To make reservations in the United States, Canada or overseas, call your local AAA branch. Or, after regular business hours, call the Hertz® toll free number at 1-800-654-3080 or make your reservation online at AAA.com. Be sure to give them your AAA Hertz® group discount number: CDP#00176.

AAA Members can also take advantage of Hertz Gold Plus Rewards and receive a free one-day rental. Go to AAA.com/HertzGold or AAA.com/HertzPremier for more details.

7. Financial Services

AAA Member Rewards Visa® Credit Card

AAA Members can enjoy the safety, security and peace of mind with a credit card that goes the extra mile. With the AAA Member Rewards Visa® card, you earn rewards points for all of your purchases made with the card. You'll earn triple points for qualifying AAA and travel purchases, including membership renewal and even AAA insurance premium payments. You'll also earn double points for all gas, grocery store and drugstore purchases; and one point per dollar spent on purchases anywhere else. Rewards points can be redeemed for cash, gift cards, AAA branch vouchers, travel certificates, and much more. The AAA Member Rewards Visa® card is perfect for AAA Members.

For information about rates, fees, other costs and benefits associated with the use of this credit card, or to apply, Members can visit:

- Online at AAA.com/memberrewards
- Call 1-866-665-3581
- Visit a local AAA branch to apply with a AAA Associate
- Mail in a Take-One application, available at select full-service AAA branches

How You Earn Points: You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Purchases"). The following transactions are not considered Purchases and will not earn points: Balance Transfers and Cash

Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1 Point:** Earn 1 point for every \$1 of Purchases charged to the credit card each billing cycle. **2 Points:** Earn 2 points per \$1 for Purchases made with the card at any eligible gas, grocery store or pharmacy retail merchant categories as designated by Bank of America. **3 Points:** Earn 3 points per \$1 for Purchases made with the card through any participating AAA Club when AAA is the merchant of record, or at eligible retail travel merchant categories as designated by Bank of America. **Points Expiration:** Points expire 5 years after the month they were earned. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

This 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.

Deposit Program

Members save more with the AAA Deposit Program. Special benefits include:

- Preferred Member Rates on 12, 24 and 60 month CDs that have consistently beaten the national bank average.
- No minimum required to open a CD, IRA CD or Money Market account (Money Market Accounts require a minimum balance of \$1,500 after 60 days).
- Online Savings Account where you can fund your account electronically from any existing checking or savings account (\$500 minimum deposit is required to open).
- Quick account set-up by phone, mail or online
- Easy and secure access to your account information via AAA.com/Deposits.

Discover the AAA difference in high-yield savings accounts. Call 1-888-728-3230 or go online to AAA.com/Deposits for more information.

8. Member Value Services

AAA Discounts & Rewards®

AAA Members enjoy significant benefits and savings at thousands of lodging locations, attractions, restaurants, retail locations, and online merchants throughout the United States and Canada – just by presenting their AAA Membership card. To find out about all the participants offering exclusive discounts to AAA Members visit AAA.com/discounts. Discount updates are also available in *Home*

& *Away* magazine and in handouts available at your local AAA branch.

Here are just a few ways that you can count on everyday savings with AAA (partners and discounts are subject to change without notice):

Travel

Members get exclusive discounts with partners such as Hertz®, Dollar Thrifty, and Amtrak.

Shopping

Save significantly on everyday items in-store at retailers like New York & Company, Payless Shoesource, NAPA Auto Parts, Lenscrafters, and more. Shop online with AAA and a wealth of exclusive discounts at merchants such as glasses.com, 1-800-Flowers.com, and more. Plus save on computers, laptops and other electronics from Dell.com and HP.com.

Please note that some discounts are not available at retail locations, and are only valid online.

Prescriptions

With the AAA Prescription Savings Program, AAA Members save an average of 24% on prescriptions at their local pharmacy. AAA Prescription Savings can save you money on medications not covered by your insurance company, as well as save money for Medicare Part D seniors who are still in their deductible period or the Medicare coverage gap, or Donut Hole as it is commonly called. Just present your AAA Prescription Savings card to your pharmacist for immediate savings. Most members now have the Prescription Savings information built into their membership card. Just check the back of your card for the Prescription Savings information. Your AAA Prescription Savings card is accepted at nearly 60,000 pharmacies nationwide.

Dining

Get more for your money at over 2,500

restaurants across the United States and Canada. Save an average of 10% or more on food and non-alcoholic beverages when you show your AAA Membership card at places like Hard Rock Cafe, Carino's, Mimi's Cafe, Landry's Restaurants and more. To find offers in your hometown, visit AAA.com/discounts.

Lodging

Travel with confidence knowing you are saving money at AAA preferred hotels such as Best Western, Marriott, Hilton, Hyatt and Starwood Hotels.

Attractions

Get an unbeatable combination of fun and world class savings with AAA at destinations and entertainment such as Six Flags, Universal Theme Parks, Frontier City, Worlds of Fun, and the Oklahoma Aquarium in Jenks, OK.

Many attractions in the U.S. will offer you discounted admission; these attractions are listed in all AAA TourBooks®. Some attraction tickets are available at full service AAA branches for even greater savings, so be sure to stop by or call your neighborhood branch before you hit the road for a great vacation. Tickets for select venues can even be ordered online and shipped to your home. Visit AAA.com/discounts for a complete list of all locations in your area.

AAA Members can also purchase discount movie tickets at your local AAA branch. Save up to 25% on admission to participating theaters, including AMC, Cinemark/Century, Regal, and Warren Theaters. Tickets are not available in all branches. Tickets can also be purchased online at AAA.com/discounts. Savings vary by movie time and location.

Services

AAA Members can take advantage of tremendous discounts on services as well. Members save on Sprint Wireless, Atlas Van Lines, TurboTax and Cox Communications.

AAA Auto Buying

To provide members with online assistance in researching and purchasing a new or used car, AAA offers AAA Auto Buying. Through AAA Auto Buying, Members can research vehicles across the state by make, model and style. Members can compare pricing for vehicles using AAA TrueCar, which provides a history of the price paid for the vehicle you are looking for in your area, dealer MSRP, and trade-in value. Then a Member can find that vehicle at a dealer nearby and take advantage of exclusive AAA Member pricing to purchase that vehicle. To take advantage of AAA Auto Buying, just visit AAA.com/autobuying.

CarFax Vehicle History Reports

One in every 10 used cars has a hidden problem. A CarFax Vehicle History Report is your best protection against buying a used car with costly, hidden problems. AAA Members can get special Members-only pricing on CarFax Vehicle History Reports. Just visit AAA.com/automotive to order.

9. Education & Safety

Working for Safer Roads

AAA Oklahoma has a long-standing commitment to represent travelers in the Oklahoma Legislature and in the U.S. Congress. We fight to secure adequate funding for roads and bridges and our efforts to promote traffic safety are legendary – in the schools, with civic organizations and through local governments.

Motor Vehicle Crash Prevention Course

Thousands of Oklahomans have taken advantage of AAA Oklahoma's Motor Vehicle Crash Prevention Course to brush up on basic motoring skills and to save money on auto insurance premiums.

AAA's course is a classroom program, given on select Saturdays throughout the year.

Classes are offered in Tulsa and Oklahoma City. To sign up, call (918) 748-1071 or visit AAA.com/driversafety.

Online Motor Vehicle Crash Prevention Course

This course offers the same education and insurance discount as our classroom course. But the online course offers the advantage of learning at your own pace. To enroll in the Online Motor Vehicle Crash Prevention Course, log on to AAA.com/driversafety. For more information call (918) 748-1074 or (800) 222-2582, ext. 1074.

Roadwise Driver for Seniors

RoadWise Driver for Seniors offers the convenience of taking an online course that is designed to make it easy to learn at your own pace. This course will refresh your driving skill and qualify you for a good discount on your insurance.

Visit AAA.com to sign up, or call AAA Public Affairs at (800) 222-2582, ext. 1074.

CarFit

CarFit is a free educational program that offers mature drivers the opportunity to check how well their personal vehicles "fit" their physical stature.

To learn more, contact AAA Public Affairs at (800) 222-2582, extension 1074.

DriveSharp

The AAA Foundation for Traffic Safety has partnered with Posit Science to bring you DriveSharp — a software program that is clinically proven to help drivers see more, react faster, and cut crash risk by up to 50 percent. Measure your current crash risk and learn how DriveSharp can improve it. Visit DriveSharp.com to learn more.

SeniorDriving.AAA.com

This one-stop online resource offers information, resources, and advice for mature drivers and their families. Learn how you can

start a conversation about driving with a loved one, or discover how you can address common aging issues while maintaining your independence. Visit SeniorDriving.AAA.com to learn more.

RoadwiseRX

Prescription and over-the-counter medications come with warnings about possible side effects, such as drowsiness or risks related to driving, yet many people ignore them, because they've never had a problem. In addition, side effects for an individual drug can change when combined with other medications, especially new prescriptions. Visit AAA.com/meds to learn more.

Take the Wheel Parent-Taught Driver Education

AAA's "at home" teen driver education course is certified by the Oklahoma Department of Public Safety and will qualify your child for an automobile "driver's ed" insurance discount.

Called "Take the Wheel," this AAA Oklahoma program supplies you with everything you need to teach your teen how to drive. All "in-class" and "in-car" materials are included, along with full instructions and support system. We even supply a passenger-side rear-view mirror.

The low-cost program is available in three ways:

- in person at all full service AAA branches and most Insurance/Membership branches
- by calling (918) 748-1071 or (800) 222-2582
- online at AAA.com/TaketheWheel.

Keys2Drive

This interactive teen driving website provides you with specific information based on what state you live in, as well as where your teen is in the learning process — from preparing to drive, through the learner's permit stage, to solo driving. Visit TeenDriving.AAA.com to

learn more.

StartSmart

The AAA StartSmart program helps families get through the crucial period when teens are learning to drive. A series of free newsletters helps you identify the challenges you and your teen will face and how to work as a team to reduce risk. Visit AAA.com/StartSmart to sign up your teen driver.

TeenSmart

This computer-based driver tutorial will not only help your teen become a safer driver, but it can also save you some money. AAA offers up to 24 percent in savings on your teen's auto insurance for successful completion of the TeenSMART program.

Visit AAA.com/TeenSmart to speak to a AAA Insurance agent to register your teen driver.

School Safety Patrol

In 1920, AAA originated the national School Safety Patrol program. Today, a half-million elementary school students serve as patrollers across the country. AAA Oklahoma provides this program free to schools as a community service.

Child Passenger Safety

Did you know that 3 out of every 4 child car seats are not installed properly? Many AAA Oklahoma offices have certified child car seat technicians on staff to inspect your child car seat to make sure it's installed properly.

For an appointment call AAA Public Affairs at (918) 748-1074 or statewide at (800) 222-2582 ext. 1074.

Child Car Seat Loaner Program

Whether you are flying to a different town and will need a car seat for your rental vehicle, or you have a family member or friend coming to visit that has a child, AAA can help assure parents that children are transported safely when they travel. All AAA Members may borrow a child car seat for up to two weeks

of use. Availability of equipment is not guaranteed, so please make arrangements in advance by calling AAA Driver Education at (918) 748-1071 or (800) 222-2582.

Car seats are loaned on a first come, first request basis. Not all AAA offices are equipped to loan car seats.

Fuel Prices & Online Tools

While you're on AAA.com, click on Fuel News & Tools under the AAA News & Safety section. Need to know what the latest fuel prices are around the country? Log on to AAA's Fuel Price Finder, select the service station location you want and the tool will tell you how much it is per gallon.

Going on vacation and need to know how much it's going to cost to fill your tank? Look to AAA's Fuel Cost Calculator. It'll estimate your fuel costs, no matter where you are traveling, based on today's prices and your particular vehicle's fuel economy. Log on to AAA's Fuel Cost Calculator.

Plus, the Fuel Gauge Report will give you today's average gasoline and diesel prices city-by-city and state-by-state.

Find all of AAA's fuel resources by going to AAA.com/fuel.

More News & Safety at AAA.com

While visiting AAA.com, click on the AAA News & Safety section for news about:

- **The Otto Club** – helping youngsters be safe in traffic while also teaching them schoolwork basics;
- **AAA Traffic Safety Brochures** – life-saving and downloadable traffic safety information; learn more at AAA.com/brochure;
- **AAA News Releases** – all current and archived news releases can be found on a wide range of traffic safety, travel and auto-related topics.



HELPFUL AAA TELEPHONE NUMBERS

Emergency Road Service in Oklahoma and Nationwide 1-800-AAA-HELP
AAA Information and Customer Service 1-866-877-2450
AAA Auto Travel 1-877-272-2223
TripTik® Routings 1-800-451-7977
AAA Express Renewal 1-866-877-2450

AAA Premier® RV Numbers

Ride Assist/Accident Assist/Route Support/Emergency
Travel Assistance/Concierge Services/Filing a Claim for
Trip Interruption 1-877-252-4281
Complimentary Car Rental with a AAA Tow 1-800-222-2587

AAA Insurance Numbers

AAA Insurance Sales and quotes by phone 1-800-786-8322
AAA Insurance Customer Service, existing policy holders 1-800-259-8008

AAA Travel Numbers

Reservations, Hotel Accommodations, Airline Bookings,
and Travel Insurance, Group Travel 1-877-272-2223
Hertz® After Hours Car Rental and Customer Service
(use CDP#00176) 1-800-654-3080

AAA Financial Services

AAA Member Rewards Visa® applications 1-866-665-3581
AAA Credit Card Program Customer Service 1-800-732-9194
AAA Deposit Program, rates and account information 1-888-728-3230

AAA Education and Safety

AAA Crash Prevention Course 1-918-748-1071
AAA Take the Wheel® Parent-Taught Driver's Education 1-918-748-1071