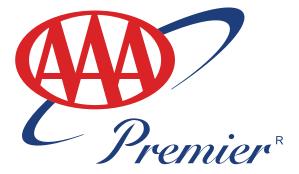
WELCOME TO AAA PREMIER®

It is our privilege to welcome you to AAA's elite level of service – AAA Premier.

We invite you to experience all the ways this exclusive membership can save you time and money - and give you the added peace of mind you've come to expect from AAA.

On the following pages, you will find brief descriptions of the services AAA offers to Premier Members. This enhanced membership gives you access to many special benefits and we want to be sure you enjoy them.

Please feel free to call or visit your local AAA office whenever you need assistance. It is always our pleasure to serve you!





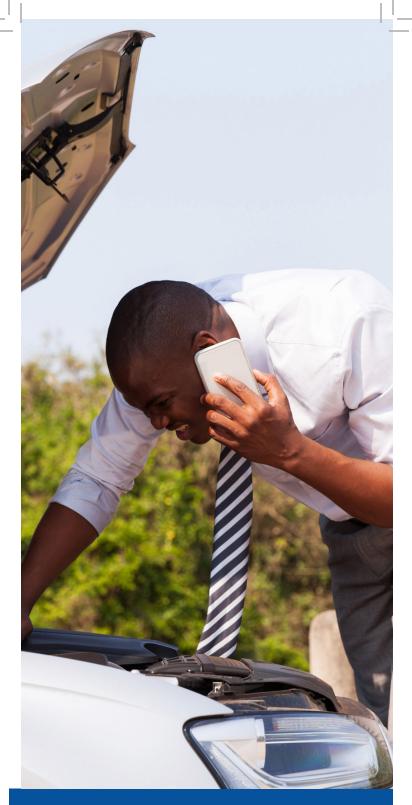
AAA's history of service is based upon our world renowned ability to provide assistance to stranded motorists 24 hours a day, seven days a week. As a Premier Member, you are entitled to our highest level of service, which also includes one 200-mile tow each year.

- Towing Service
- Tire Service
- Gasoline Delivery Service
- Mobile Battery Service*
- Lockout & Key Service
- Extrication/Winching Service
- Trip Interruption Reimbursement
- Auto/Stereo Theft Protection
- Legal Defense Reimbursement
- Roadservice Regulatory Information
- Rental Car Reimbursement

*In select locations in the Carolinas. Available on most vehicles. Call 1-800-AAA-HELP to see if AAA Mobile Battery Service is available in your area.

PREMIER

800-941-6658 Roadside Assistance within NC/SC 800-AAA-HELP 800-222-4357 Outside NC/SC



To learn about AAA's mobile solutions for members on the go, visit **AAA.com/Mobile**.

VACATIONS

Your membership gives you access to quality travel products, value added member benefits and enhanced service through AAA's worldwide travel agency. Because AAA is the world's largest travel organization, you reap the benefits of our buying power. Plus, as a AAA Premier Member, you are eligible for reduced service fees on airline bookings.

AAA Carolinas' professional and friendly travel agents are waiting to plan your next dream vacation.

STOP DREAMING AND START TRAVELING.

- Personalized Vacation Planning and Advice
- Cruises
- Maps
- TourBook[®] Guides
- TripTik[®] Routings
- Air Travel
- Disney Vacation Packages
- Land Tours
- AAA Vacations-Exciting itineraries, engaging experiences and exclusive values just for our members.

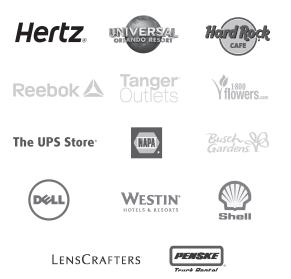


AAA's expert travel sales specialists are available for live online chat consultation at **AAA.com/Travel**.



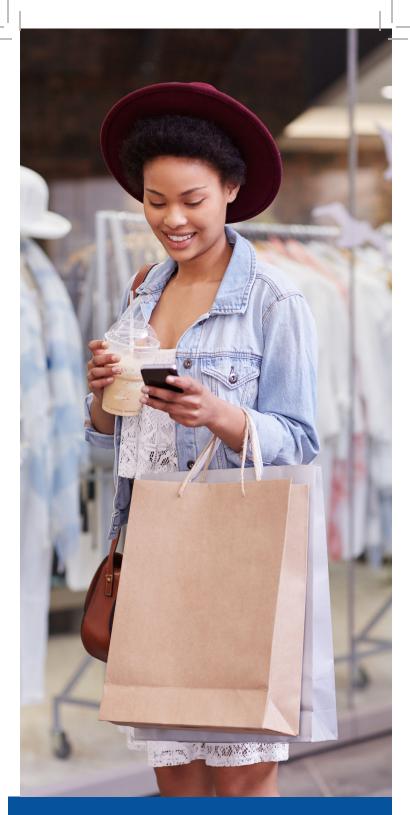
DISCOUNTS AND REWARDS PARTNERS

There are more than 120,000 places to save just for being a AAA Member. All you have to do is show your card & save. Whether you're shopping, dining out, traveling or visiting attractions in the Carolinas and throughout the U.S. – your AAA card keeps more money in your pocket.



PREMIER

AAA.com/Discounts



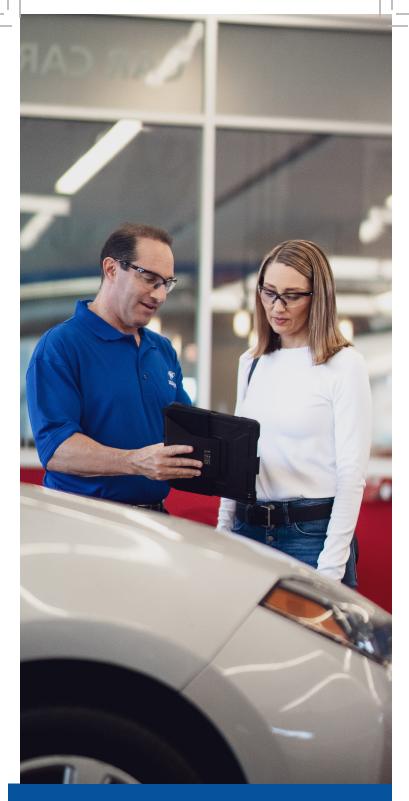
Find even more savings at **AAA.com/Discounts** or download the AAA Mobile app.

CAR CARE

AAA goes far beyond roadside service. In the Carolinas we have 36 AAA Owned Car Care locations to serve you for any of your car preventative maintenance or repair needs. Plus, your AAA Membership gives you access to exclusive discounts at every visit. See below for some of the car care services we offer.

- Oil Changes
- Tire Purchase and Install
- Alignment and Suspension
- Brake Services
- Belts and Hoses
- A/C Service
- Engine Diagnostics
- Other Maintenance & Repair Needs

Stop in to check out AAA Digital Vehicle Insight[®] (DVI), a digital vehicle inspection performed with every Car Care visit that sends results directly to your phone via text or email. Get complete transparency into your vehicle's health with the AAA DVI.



Reserve your car care appointment today by visiting AAA.com/ReserveService or call 833-668-4241

AUTO BUYING

Enjoy a concierge-level car buying experience tailored to your needs without ever having to visit a dealership. AAA Auto Buying will find your next vehicle — any year, make or model you desire. We'll take care of everything from title to tags, and even deliver your car to your door. It's really that easy. See below for everything we can offer you when it comes to auto buying:

- New and Pre-Owned Vehicles
- Free Delivery Anywhere in the Carolinas
- Trade-Ins Accepted
- Multi-Point Vehicle Inspections on
 Pre-Owned Vehicles
- Clean CARFAX Histories
 on Pre-Owned Vehicles
- Personalized Extended Warranty Plans
- GAP Insurance
- Competitive Finance and Lease Rates



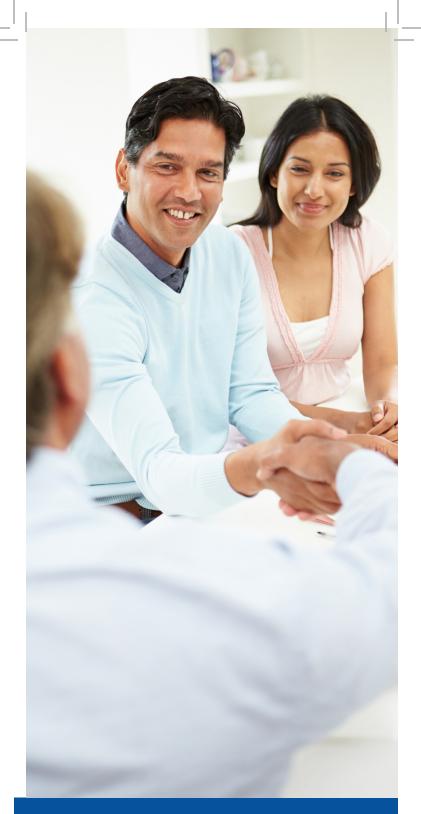
Try our exceptional car buying service and avoid the hassle of a dealership. Visit **AAA.com/AutoBuying** or call **800-258-0063**.



At AAA Insurance, our promise is to provide you with genuine care and protection through the finest personal service and solutions possible.

When it comes to auto, home and life insurance, there's no better choice than AAA – your trusted companion on the road with a century-long history of protecting the things you cherish. Call for your free no obligation quote and discover no matter where you are in life, we have an insurance policy made especially for you.

- Auto Insurance
- Home Insurance
- Home Protection Products
- Renters Insurance
- Life Insurance
- Health Insurance
- Business Insurance
- Travel Insurance
- Motorcycle/Boat Insurance
- Umbrella Policies
- Annuities



Find out how AAA can save you money on your insurance. Visit **AAA.com/Insurance** for your free quote.



AAA's involvement in the community isn't limited to what happens on the roads. In addition to serving as an advocate for the motoring public, we also understand the importance of supporting the community through such avenues as charity work and local sporting events.

- Make-A-Wish Foundation
- Casual for a Cause
- Foundation for Traffic Safety
- American Cancer Society Making Strides Against Breast Cancer
- Special Olympics of North Carolina
- Paralyzed Veterans of America
- Habitat for Humanity of Charlotte
- Ronald McDonald House of Charlotte

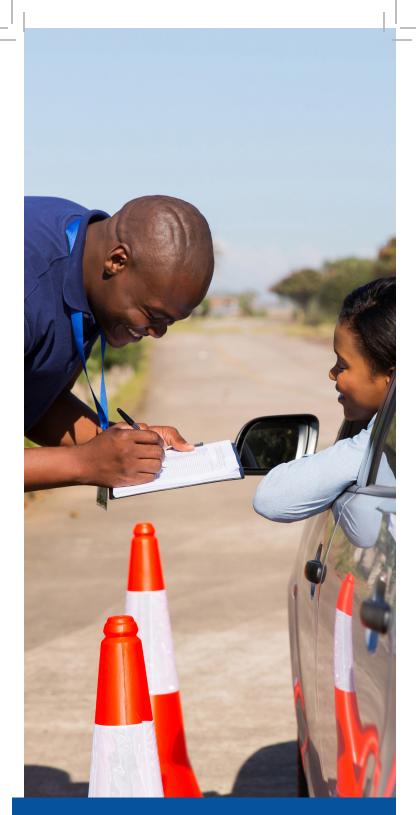


Visit AAA.com/Cares for more information or to donate.

A DRIVER SAFETY

AAA works to make our roadways a safer place for all users, whether we are motorists, passengers, pedestrians or bicyclists. Our services and products empower others to join this movement.

- AAA Foundation for Traffic Safety
- School Safety Patrol Program
- Driver Improvement Courses for Point
 Reduction and Court Referral
- Instructor Certification Program
- Traffic Safety Supplies
- Fleet Courses
- Online and In-Classroom Traffic Safety Courses
- AAA Approved Driving Schools



Find a AAA-approved driving school near you by visiting **AAA.com/ApprovedSchools**.

AAA.COM

From creating your own TripTik® to requesting a battery jump, many of our products and services can be accessed online for your convenience. Stay up-to-date with all of the latest discounts and benefits that are included with your membership.

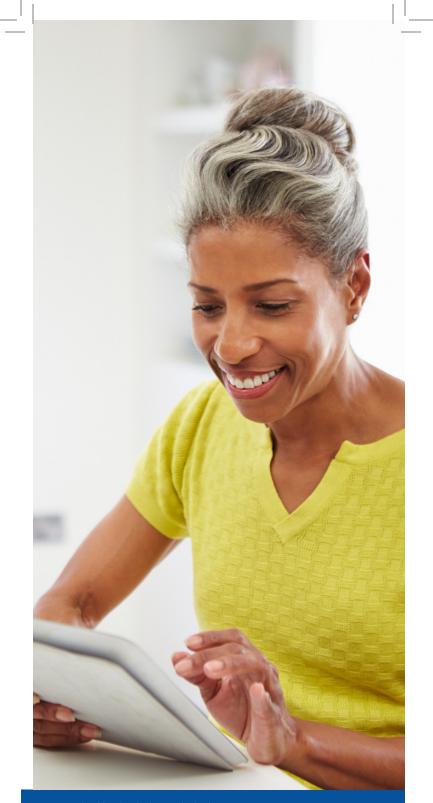
- Book a Flight, Hotel, Car Rental or Cruise
- Get Insurance Quotes
- Browse Go Magazine Online
- Enter Contests
- Search for a New or Pre-owned Vehicle
- Locate AAA Offices
- Live Chat with a Travel Agent
- Review AAA Diamond-Rated Hotels
 and Restaurants
- Find New Discounts & Rewards[®] Partners
- Access to Coupons
- Manage Your Membership and Renewal
- Reserve a Car Care Appointment
- And Much More!

Join the conversation and get the latest updates:

AAA.com



PREMIER



Looking for the lowest fuel prices near you? Visit **AAAMaps.com** for gas prices, directions, lodging, attractions and more.

FINANCIAL SERVICES

AAA MEMBER REWARDS VISA® CREDIT CARD

Start earning unlimited rewards for everyday purchases.*

- Earn Triple points on eligible travel and AAA purchases
- Earn Double points on gas, grocery, wholesale club and drugstore purchases
- 1 point per \$1 spend on purchases everywhere else
- No limits on the points you can earn
- Points redeemable for exclusive rewards including AAA vouchers - good for travel, gift cards or 1% cash back
- Lost luggage insurance**
- Emergency card replacement**

To apply, visit **AAA.com/CreditCard** or a AAA office. For access to your account visit **aaanetaccess.com**.

For information about rates, fees, other costs, and benefits associated with the use of this card or to apply, visit the website listed above or your AAA branch and refer to the disclosures accompanying the credit card application.

*How You Earn Points: You earn points when you use your card to make purchases, minus returns, credits and adjustments ("Net 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. *T Point*: Earn 1 point (base point) for every \$1 of Net Purchases charged to the credit card each billing cycle. *2 Points*: Earn 2 points (consisting of 1 bonus point and 1 base point) per \$1 for Net Purchases made with the card at any eligible gas, grocery store, wholesale club and drugstore merchant categories as designated by Bank of America. *3 Points*: Earn 3 points (consisting of 2 bonus points and 1 base point) per \$1 for Net 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. *Points Forfeiture*: If the owner(s) of the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. *Rewards Point* gram Rules: Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change. **Certain restrictions apply to these and other benefits described here and in your Benefits Guide.

This credit card program is issued and administered by Bank of America, N.A. Visa and Visa Signature are registered trademarks of Visa International Service Association and are used by the issuer pursuant to license from Visa U.S.A. Inc. AAA is a registered trademark of the American Automobile Association. ©2020 Bank of America Corporation ©2020 AAA

PREMIER

AAA.com/CreditCard

AAA DEPOSIT PROGRAM

AAA and Discover Bank help you get more mileage from your savings with the AAA Deposit Program.

Special benefits include:

- Preferred member rates on the most popular AAA CD terms, with competitive rates on additional CD terms, IRA CDs, Money Market and Online Savings Accounts
- No minimum deposit to open Money Market, CD or IRA CD Accounts and a low minimum deposit required to open Online Savings Accounts.1
- Easy online account opening and account management with U.S.-based Banking Specialists ready to assist you 24/7.

Discover a better way to save – accelerate your savings with AAA! Call 1-888-728-3230 or go online to AAA. com/Deposits for more information.

1 National Savings Average APYs based on rates of top 50 U.S. banks by deposit provided by Informa Research Services, Inc. as of 1/17/20. ©2020 Discover Bank, Member FDIC.

AAA MEMBERPAY VISA® PREPAID CARD

Traveling stateside or abroad?

MemberPay is the smart choice to pay for travel.

- Ultimate payment security & mobile management
- Many no-cost reload methods
- No links to bank or credit accounts
- Large fee-free ATM network

FREE PERSONAL NOTARY SERVICE

Stop by your local AAA office the next time you need a notary. As a AAA Premier Member, you receive most personal notary transactions free of charge.



EXCLUSIVE TO AAA PREMIER MEMBERS

- 200 Mile Tow
- Rental Car Reimbursement
- Concierge Services
- Home Lockout Coverage
- 24 hour Emergency Travel Assistance
- Premier Accident Assistance
- Premier Route Support
- Savings on Airline Service Fees
- Free US Maps, TourBook[®] and European TourBook[®] Guides
- Higher Coverage Levels for:
 - → Auto Theft
 - → Trip Interruption
 - → Legal Defense

WHITE GLOVE SERVICE JUST FOR YOU

As a AAA Premier Member, not only do you belong to the AAA club you also belong to the most exclusive club AAA offers. It is our pleasure to offer you elite benefits only available to Premier members. AAA Concierge and Emergency Travel Services are available to you any time you should need it, 24/7. Find out what being Premier really is.

As a AAA Premier member, you receive access to many services when you're vacationing 100 miles or more from home. Call us toll-free **877-865-8548** 24 hours a day for our premier attention.

24-HOUR CONCIERGE SERVICES

Contact our Premier Assistance Services Representatives for detailed information about your destination, including hours, locations, directions, and reservations for:

- Theater, sporting event and other entertainment ticketing/reservations
- Limousine and car service information and reservations
- Shopping, sightseeing, and museums
- Airports and other mass transportation
- Health club referrals and information
- Exhibition, shows and festival information
- Golf tee times, information, referrals, and reservations (subject to availability)
- ATM location information
- Weather forecast information
- Local customs & duty requirements
- Current exchange rates and local visa & passport requirements

AAA Premier Concierge Services can also help you while on vacation by assisting with the following arrangements:

- Computer rental referrals
- Audio/Visual equipment rentals
- Gift basket deliveries
- Messenger service
- Other special requests

The Premier Assistance Services Representatives will assist the Premier Member with any of the above requests.

There is no fee for the service and the Premier Member is responsible for all cost associated with purchase, rental, delivery fee, or any other additional fees as incurred.



GENERAL PROGRAM PROVISIONS

These services are available to all AAA Premier members in good standing, whether you are the primary member or an associate member on the account. However, you must be a AAA Premier member prior to your travel departure date in order to use these services, or have waited the normal "ten day waiting period" after upgrading to Premier to be eligible for all privileges and benefits associated with this level of membership.

The information, referral, arrangement, ticketing and reservation services for Emergency Travel Assistance and Concierge Services are provided without charge; however, you will be responsible for all fees, expenses and other amounts charged by outside entities.

Emergency Travel Assistance and Concierge Services are provided in conjunction with Eligible Trips only. An "Eligible Trip" is any planned leisure trip which: 1) takes the you at least 100 traveled miles from your primary residence, 2) includes at least one overnight stay, and 3) does not exceed, and was not planned to exceed, 45 consecutive days.

Certain restrictions and limitations may apply and benefits are subject to change without notice.

24-HOUR EMERGENCY TRAVEL

As a AAA Premier Member, you've got access to a dedicated Premier Services Representative to help you navigate around any roadblock that might arise while you are on vacation. If something goes wrong when you are traveling on a leisure trip 100 miles or more from your primary residence—in the US or internationally—rest easy knowing that Emergency Travel Assistance is just a phone call away, 24 hours a day, 7 days a week.

To access these services call the Premier Member Assistance telephone toll-free: 877-865-8548.

LOST LUGGAGE ASSISTANCE.

If your luggage is lost or stolen while traveling, your Premier Services Representative will help locate your personal belongings by following up with the airline, train, bus, or cruise ship on your behalf. This allows you to spend your valuable vacation time exploring your destination instead of waiting on hold (and holding your breath) while a customer service representative tracks down your bags.

LOST TICKET AND DOCUMENT REPLACEMENT ARRANGEMENTS.

If you should lose a ticket or passport while traveling, don't sweat it. A Premier Services Representative can provide you with clear instructions on how to obtain replacement documents, including tickets and passports. And while you will be responsible for all replacement costs and fees, at least you won't have to tell your traveling companions that you'll be chained to your laptop, trying to gather the necessary information while they head out to make memories without you.

PREMIER

EMERGENCY MESSAGE CENTER SERVICE.

In the event of an emergency that requires you to deliver an important message to a friend or relative, don't worry if you can't make immediate contact. Instead, call your Premier Services Representative. We will make at least 3 attempts in 24 hours to reach your requested party, and we will provide you with an update on the outcome of our message delivery attempts at the end of 24 hours or when you call in. Please note that we are not responsible for delivery of a message if the recipient cannot be reached.

EMERGENCY CASH TRANSFER ARRANGEMENTS.

If the unthinkable happens, and your cash or checks are lost or stolen (or even if you just need emergency funds for the payment of unanticipated expenses), your Premier Services Representative will make necessary arrangements for emergency cash to be transferred to you. These funds, as well as any associated fees, will come from your family, friends, or credit accounts.

EMERGENCY VISITATION ARRANGEMENTS.

If you should require hospitalization, your family may call your Premier Services Representative for help with travel arrangements to visit you. Naturally, you and your family members would be responsible for the cost of any travel booked, but we want to make the process of finding and purchasing their tickets as painless as possible.

TRANSLATION ASSISTANCE SERVICES.

Your Premier Services Representative can assist you in arranging language translation by telephone. There may be an additional fee for this service.



Q. What are the toll-free phone numbers for AAA?

۹.	Road Service in N.C./S.C.	800-941-6658
	Road Service Outside N.C./S.C	
	Concierge Service	
	Travel Agency	
	Insurance	
	Car Care	
	Auto Buying	

Q. How many tows am I entitled to per year?

- A. Members receive four service calls each (Primary and Associate).
- Q. Where can I get a complete listing of all AAA offices within the Carolinas?
- A. To view a map of offices throughout the Carolinas and a complete listing by city (including addresses and phone numbers) please visit AAA.com/Offices.

Q. What's the difference between a Primary and an Associate Member?

A. The Primary Member is the initial holder of the membership. Associate Members may be a spouse or dependent child of the Primary Member. Dependent children must be under 26 years of age. To add an associate to your account please visit MyAAAMembership.com or call 800-477-4222.

Q. Do you need my vehicle information?

A. No. AAA covers you no matter what vehicle you are in, whether driving or riding as a passenger (as long as the vehicle is eligible according to your specific type of membership). Because we cover you, and not the vehicle, we request that you be present with the vehicle when requesting service. Add family members to your membership as associates so they are covered if they are driving your vehicle.

Q. If I am interested in AAA for my business, who do I contact?

A. From Corporate AAA Memberships to Fleet Vehicle Coverage, AAA is here for your business. Visit AAA.com/Business for a listing of all the business solutions AAA can help you with.