MEMBER GUIDE

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MEMBERSHIP INFORMATION

This Member Guide describes your Automobile Club of Missouri (AAA) member benefits, serving members in Missouri, Kansas, Arkansas, Illinois, Indiana, Louisiana and Mississippi. All members are entitled to receive Classic benefits. Members who have paid the AAA Plus[®], AAA Plus RV, AAA Premier[®], or AAA Premier RV dues are also entitled to receive the enhanced membership benefits, as applicable. Extended Roadside Assistance services for AAA Plus, AAA Plus RV, AAA Premier or AAA Premier RV benefit levels, where available, and certain AAA Premier benefits are effective seven calendar days after processing, and receipt of the full payment due. AAA Premier benefits that have a 7 day wait period include the following: Tow of up to 200 driving miles, Vehicle Locksmith, One-day Free Rental Car with in-territory tow, Discount on the paid ID theft products, Home Lockout Service, and Windshield Repair.

A non-refundable service fee applies each time you use Roadside Assistance for the first three days of your new membership. See AAA.com/ServiceFee for fee amount.

Membership is for personal, non-commercial use. Members cannot transfer or sell their membership, membership benefits or any roadside assistance service calls to any other person. Without limiting any other rights or remedies it may have, AAA may cancel the membership, and seek payment of any costs incurred as a result of such misuse. The area serviced by Automobile Club of Missouri is one of nine territories ("Affiliate Territories") serviced by one of the following affiliated clubs: AAA Alabama, AAA East Central, AAA Hawai'i, AAA New Mexico, AAA Northern New England, AAA Texas, AAA Tidewater, Automobile Club of Missouri, and Automobile Club of Southern California.

AAA Membership

All applications and renewals are subject to approval and acceptance by AAA. If at any time during the year you decide that AAA is not for you, we will give you a pro-rated refund of the membership dues you paid, excluding the new member admission fee and discounts. **Membership** eligibility, dues, fees, services and benefits are subject to change without notice.

AAA Primary and Associate Memberships

The first membership in your household is the Primary Membership. Associate membership is available to your spouse or other adult residing in your household. There is a limit of one adult Associate per household. Other eligible associates are dependent, unmarried children between 14 and 25 years old, who live in your household or are full-time students away at school. Birth dates must be provided for all Associates. Associate Members enjoy the same membership benefits as Primary Members. Primary Members are responsible for the conduct and the service demands of their Associates and any costs to AAA incurred as a result of misuse of AAA benefits by their Associates under the membership. An individual may be a member on only one membership at a time.

Membership Renewal

AAA membership is valid for one year (excluding special offers and promotions). The day and month and, in most cases, year that your membership expires appears on your membership card. (If you are enrolled in AAA Auto Pay, your membership card may indicate a two year expiration date, but your membership nevertheless will not stay active unless you pay your membership dues annually.)

Membership may be renewed annually upon payment of applicable annual membership dues. Prior to the expiration of your membership, you will receive one or more renewal notices. These notices will state the names of the current Primary and Associate Members, the current services, and the total membership dues required for renewal. You may add or change Associate Members and services if desired. Your renewal payment is due as of your membership expiration date. We will accept renewal payments for up to 90 days after your membership expiration date. If you renew your membership prior to your membership expiration date or within 90 days thereafter, your original membership number, membership in date and membership expiration date will remain unchanged and your renewed membership term will expire one year from your membership expiration date is less than one year from the date you paid for your renewal. AAA will continue to provide most membership benefits and services to you offer your membership expiration date for a limited period of time; however, if you do not renew, you will be billed a services used during such period.

If you prefer not to renew, you may purchase a new membership at any time subject to all applicable new membership policies. New memberships are issued with new membership numbers, no prior "membership years", and may require payment of certain non-refundable fees, such as a new member admission fee. New memberships expire one year (excluding special offers and promotions) from the membership join date.

ACMO

Membership Cancellation Policy

AAA may cancel any Primary or Associate Membership if the conduct of the Primary or Associate member is determined to be harmful to the welfare, standing, or best interest of AAA, its employees, or its members. Membership may also be cancelled if the service demands of the Primary or Associate members are determined to be excessive, or the Primary or Associate member has misused Roadside Assistance benefits or has failed to comply with the Roadside Assistance program terms and conditions. Primary members are responsible for the conduct and the service demands of their Associates.

AAA Auto Pay

By enrolling in AAA Auto Pay, your membership dues will be on automatic payment and your membership will renew automatically for 1 (one) year unless you call us at 888.467.3543 or visit your local branch to cancel AAA Auto Pay or your membership prior to membership expiration date. Each year, we will send you a statement of your current services and renewal dues amount no less than 30 days prior to your expiration date. We will charge the dues shown on your statement seven (7) business days prior to your expiration date from your debit/credit account on file and in the case of a checking account, approximately the business day prior to the renewal date shown on your statement.

By providing your phone number, you agree that we may contact you via a prerecorded voice message, auto-dialer, or text message in the event of a payment failure with your membership dues and in other circumstances. If your card issuing institution participates in the Card Account Updater program, we may receive an updated card account number and/ or expiration date for your card on file. Unless you opt out of the service with your card issuer, we will update our files and use the new information when we bill you for your annual membership dues. We will not receive updated information if your account has been closed. Payments that cannot be processed or payments returned unpaid or otherwise rejected by your financial institution may result in cancellation of AAA Auto Pay enrollment and membership.

Returned checks and returned electronic payments may be re-presented for payment. Each returned check and returned electronic payment is subject to a returned payment fee, which may be debited electronically. For fee amount visit AAA.com/ServiceFee.

AAA Auto Pay discount applies only to the membership of the member opting for AAA Auto Pay, is for promotional purposes, nonrefundable, nontransferable, has no cash value, and is not valid after the membership cancels. Discount is only for members enrolling in AAA Auto Pay for the first time. Discount will be applied at the time of AAA Auto Pay enrollment for new memberships or at membership renewal for existing members if enrolled in AAA Auto Pay at the time of renewal. Discount subject to discount offer terms and conditions.

Collecting Your Contact Information

As a membership organization, it's vital for AAA to have our members' current contact information (e.g., address, phone and email) in order to provide member benefits and to inform members of the various products and services offered by AAA. We will ask for your contact information when you first become a member. Thereafter, when you contact us, we will ask for your contact information to authenticate your identity and to ensure that we have your most current contact information. If you provide an email address, we will send you emails informing you of Member products and services, unless you unsubscribe.

Non-Solicitation Request

If you do not want offers from us or our affiliates, contact your local AAA branch or write to AAA Missouri, Attention: Membership Privacy PO Box 630588, Irving TX, 75063-0130 and provide your full name and street address, membership number, telephone number and email address along with your request to be placed in our Do Not Solicit File.

Your request will take effect within 60 days of our receipt. During this time, you may receive mailings that were already in progress. You will continue to receive AAA Explorer magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices.

We send a privacy notice annually, as required by law. We reserve the right to modify this Notice at any time.

ROADSIDE ASSISTANCE

Roadside Assistance

Calls placed to our 24-hour call centers may be recorded to increase our ability to monitor the quality of service and assist in addressing member concerns. Please contact us and cancel your service request immediately if you no longer need assistance.

- When requesting service, be prepared to provide:
- Your name and AAA membership number
- Telephone number from which you are calling or can be contacted
- The exact location of your vehicle and nearest cross streets
- · Make, model, year, color and license plate number of the vehicle
- Nature of the trouble

A SAFETY MESSAGE

If you are concerned for your safety or for the safety of others, tell the AAA service representative or the service provider. Procedures have been established to assist members in certain situations.

When requesting Roadside Assistance, it is very important to give an accurate location for you and your vehicle. If you are unsure of the vehicle's location, or you prefer not to remain with your vehicle, advise the service representative, who will work with you to establish a mutually agreeable location for the service driver to meet you. Accept service only from service providers that display the AAA or American Automobile Association emblem.

YOUR AAA MEMBERSHIP CARD IS YOUR KEY TO SERVICE

To receive Roadside Assistance, you must present your AAA membership card or dues receipt and a matching valid driver's license or other state or federally issued photo identification to the service provider when the service vehicle arrives. Your identification may be scanned or swiped to verify your identify and authenticity of your identification. You must provide a driver's license for identification if you are the driver.

Service is available only to the person named on the membership card who is the driver of or a passenger in the vehicle at the time of the covered vehicle disablement. AAA memberships are not transferable, and membership service is not provided to non-members. Members cannot transfer or sell their membership or any service call to any other person. Other members of your household who want Roadside Assistance must have their own membership cards, in their own names, to obtain service.

Unless a valid AAA membership card and matching valid driver's license or other state or federally issued photo identification are presented at the time of service, you will be required to pay for the service provided at commercial rates.

If a member is injured in an automobile collision, the service provider, when requested, will take possession of the vehicle and hold it until receiving instructions from the member. Any storage fees will be the responsibility of the member.

ALLOWABLE ROADSIDE ASSISTANCE SERVICE CALLS

Each AAA cardholder is entitled to four (4) Roadside Assistance service calls or reimbursements for personal, non-commercial use per membership year at no charge, subject to the service limitations and conditions in this guide. Service requests are not accumulative among members and are not transferable. Only one service call is allowed per breakdown. There will be a service charge for each additional service call after the fourth service call or reimbursement. AAA may require immediate payment of a service charge by credit or debit card for "Classic" benefit level service

before providing Roadside Assistance on the fifth or subsequent service request in a membership year. Additional charges for Roadside Assistance services beyond the "Classic" benefit level, such as towing beyond 3 miles, the cost of emergency fuel, excess vehicle locksmith services, and services such as towing, extrication/winching and tire change service for RVs and motorcycles, will be payable by the member directly to the service provider at the time of service at such service provider's applicable rates. If the member is unable to provide a valid credit or debit card to AAA at the time of service request or the charge is not approved by the credit or debit card company, AAA may send service on a "Cash on Delivery" (COD) basis, meaning all charges payable by the member will be paid directly to the service provider at the time of service at such service charge balance and contacts AAA for Roadside Assistance service, AAA may require immediate payment of both the unpaid balance and the service charge for the current service call before providing service. The nonpayment of a service charge may result in cancellation of membership.

AAA PLUS® RV and AAA PREMIER® RV ROADSIDE ASSISTANCE BENEFITS

With AAA Plus RV or AAA Premier RV, the benefits described below are extended to Recreational Vehicles (RVs) and motorcycles. Covered RVs include motor homes, pickup trucks with campers, travel trailers (including fifth-wheel travel trailers), camping trailers, and trailers transporting motorcycles, all-terrain vehicles, snowmobiles, and boat trailers out of water. Coverage is not provided for horse/livestock trailers, car haulers/dollies, utility trailers, boat trailers in water, or other trailers not containing living accommodations or not carrying a boat, motorcycle, all-terrain vehicle or snowmobile. The towing, extrication/winching and tire change services are otherwise excluded for RVs and motorcycles for Classic, AAA Plus and AAA Premier members.

Tow and extrication and winching benefits for RVs and motorcycles and tire change for RVs are available as allowable service calls for AAA Plus RV and AAA Premier RV members. AAA will pay up to \$500 towards services per allowable RV/Motorcycle service call, up to \$1,000 total per household per membership year on allowable RV/Motorcycle service calls. Members will be responsible for all other costs of service above that amount. AAA Plus RV and AAA Premier RV Members may use any or all of their four allowable calls for RV or Motorcycle service, subject to limits in this section.

TYPES OF SERVICE

MINOR MECHANICAL FIRST AID

When it is safe, minor repairs may be attempted at the scene to place the vehicle in a drivable condition. These repairs cannot be guaranteed, and members should immediately proceed to a repair facility to consult a mechanic. AAA cannot guarantee the availability of repairs. The AAA service representative can assist you in locating a local AAA Approved Auto Repair facility, upon request.

FLAT TIRE SERVICE

If the vehicle's spare tire is inflated and serviceable, it will be installed to replace a flat tire, if possible. When a serviceable spare tire is not available or cannot be installed, towing will be provided under the towing benefit. Tire service is excluded for dual wheel vehicles and motorcycles. If this service is for an RV, it is subject to the RV/Motorcycle dollar amount limitations described in the TOWING SERVICE - RV/MOTORCYCLE section below.

BATTERY JUMP START

If your vehicle's battery is dead, the service provider will jump-start your vehicle if possible. If it cannot be started, towing will be provided under the towing benefit.

AAA BATTERY SERVICE

AAA Mobile Battery Service is a mobile battery testing and replacement service. In areas where the service is available, a AAA Mobile Battery Service technician will test and assess the vehicle's battery and electrical system. If the existing battery fails the test and the Member would like to have the battery replaced, the Member can purchase a AAA battery. The technician will install a new battery, if available, that meets or exceeds the vehicle's original specifications. All batteries come with a 3-year free replacement period valid in the U.S. and Canada. **AAA Mobile Battery Service is part of Roadside Assistance for AAA Members, may be provided by independent service providers, and is only available in select areas during select hours.** Batteries and battery warranties are provided by independent suppliers. The battery test and replacement service count as one (1) of the Member's four (4) allowable service calls per Membership year. Batteries are available for inspection from the technician at any time upon request. Membership Roadside Assistance terms and conditions apply to AAA Mobile Battery Service. Members must request and/or schedule battery service by contacting AAA.

EMERGENCY FUEL DELIVERY

If your vehicle runs out of fuel, a limited supply will be delivered, if available, in an emergency situation to enable you to reach the nearest gas station. Classic members will be charged for the fuel. AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV members will receive enough fuel at no cost to reach the nearest gas station. Diesel fuel must be requested when you request service and may not always be available. In some cases, your vehicle may have to be towed if it runs out of fuel.

• EXTRICATION/WINCHING SERVICE

If your vehicle becomes stuck, one normally equipped service vehicle and one driver will be provided to extricate or winch your vehicle when it can be safely reached from a normally traveled road or established thoroughfare. Extrication of vehicles parked on streets, driveways, parking lots or alleys which are snowbound or flooded is not covered under AAA membership. Service does not include shoveling snow from around a vehicle or clearing a road or driveway. If special equipment, more than one service vehicle or more than one person is required, the associated costs may be at your expense. AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV members who require extrication or winching for a vehicle will be provided an additional truck and driver for one hour for the extrication of a covered vehicle as needed, provided that RV/ Motorcycle service will be subject to the dollar amount limitations described in the TOWING SERVICE – RV/MOTORCYCLE section below.

VEHICLE LOCKOUT AND LOCKSMITH SERVICE

When the keys are locked inside the vehicle passenger compartment, the service provider will attempt to gain entry. If this attempt is not successful and the services of a vehicle locksmith are required to gain entry, the expenses are fully covered or reimbursable. (See Reimbursement.)

When the services of a vehicle locksmith are required for lost or broken keys, keys locked in the trunk, or other automotive emergencies, vehicle locksmith service up to \$60 in parts and labor will be provided for Classic members. AAA Plus members receive up to \$100 for parts and labor for the services of a vehicle locksmith, and AAA Premier members receive up to \$150 for similar locksmith services. If a vehicle locksmith is not available or cannot place the vehicle in an operable condition, towing will be provided under the towing benefit.

TOWING SERVICE

When a vehicle cannot be started or safely driven, due to a sudden or unexpected breakdown, accident or other covered vehicle disablement, towing service is available. A covered vehicle disablement is a sudden mechanical, electrical or other failure of a motor vehicle that places the vehicle in an unsafe or undrivable condition. Not all service providers perform repairs at their facility. A member must be present when the vehicle is delivered to a closed repair facility. Towing beyond the benefits described in this section will be performed at the member's expense and may be subject to delay.

TOWING SERVICE - NON-RV/MOTORCYCLE VEHICLE

The service provider can tow the vehicle back to its facility, no matter how far away, at no charge to the member on allowable service calls. If you choose to have the non-RV/motorcycle vehicle towed to another location (including a AAA Approved Auto Repair facility), it will be towed without charge, on allowable service calls, to a destination of your choice that is up to three (3) driving miles from the point of breakdown for Classic members and up to 100 driving miles from the point of breakdown for AAA Plus and AAA Plus RV members.

With AAA Premier and AAA Premier RV, you can use one (1) allowable Roadside Assistance service call per household per membership year for a non-RV/Motorcycle tow of up to 200 driving miles, and the remaining allowable service calls in the membership year for non-RV/ motorcycle tows of up to 100 driving miles.

AAA Plus, AAA Plus RV, AAA Premier, and AAA Premier RV benefits increase the distance limits on non-RV/motorcycle tows for allowable service calls, but do not add extra allowable service calls. AAA Plus, AAA Premier and RV/Motorcycle towing may be subject to a delay.

If the AAA Plus, AAA Plus RV, AAA Premier or AAA RV member elects to have his or her non-RV/Motorcycle vehicle towed back to the service provider giving service after a breakdown, and that service provider is unable to make the necessary repair of the member chooses not to have the non-RV/Motorcycle vehicle repaired by the service provider, the member is entitled to a tow to another service facility within the towing benefit limits provided by the membership. Towing may be available for light duty trailers being towed at the time of disablement. The member, however, will be responsible for any related charges for towing of the trailer.

 TOWING SERVICE – RV/MOTORCYCLE Tow benefit and extrication/winching service for RVs and motorcycles, and tire change service for RVs, are available as allowable service calls for AAA Plus RV and AAA Premier RV members. AAA will pay up to \$500 towards services per allowable RV/Motorcycle service call, up to \$1,000 total per household per membership year on allowable RV/Motorcycle service calls. Members will be responsible for all other costs of service above that amount. AAA Plus RV and AAA Premier RV Members may use any or all of their four allowable calls for RV or Motorcycle service, subject to limits described in this Section.

Whatever type of truck or special equipment is required to safely provide covered services for eligible RV's will be used. In the event an RV is disabled while pulling a trailer covered by the membership terms and conditions, including fifth wheel trailers, a tow will be provided to the disabled vehicle and the trailer subject to the limitations described above.

However, if the vehicle typically used by the member to pull an RV is a heavy-duty vehicle (typically over 8600 GVW), and is NOT towing an RV trailer, then towing service would be at the members' expense if the vehicle cannot be safely towed with the equipment provided by the service provider and subject to the limitations described above.

Extended Roadside Assistance services for AAA Plus[®], AAA Plus[®] RV, AAA Premier[®] or AAA Premier[®] RV benefit levels, where available, and certain AAA Premier benefits are effective seven (7) calendar days after processing, and receipt of the full payment due. AAA Premier benefits that have a 7 day wait period include the following: Tow of up to 200 driving miles, Vehicle Locksmith, One-day Free Rental Car with in-territory tow, Discount on the paid ID theft products, Home Lockout Service, and Windshield Repair. AAA Premier and AAA Premier RV do not add extra service calls to a membership but enhance the benefits on the four allowable service calls per membership year that each AAA member receives.

RENTAL CAR BENEFITS

(In Conjunction with an in-club territory Roadside Assistance Tow)

All rental car benefits described below are valid in AAA's territory (but not other American Automobile Association club territory) only and are available in most areas within such territory. Rental car benefits must be used in conjunction with a tow which is one of the four (4) allowable Roadside Assistance service calls.

A member whose car is being towed and who needs a rental car in AAA's territory (but not other American Automobile Association club territory) can get a replacement vehicle at a discounted rate from a AAA preferred rental car provider. AAA Plus members receive a complimentary one-car-class upgrade in addition to the AAA discounted rate. If the one-car-class upgrade vehicle is not available, the AAA Plus member will receive the next higher car class, subject to availability.

If you are a AAA Premier member whose car is being towed and who needs a rental car in AAA's territory, we will arrange for you to get a standard class or equivalent rental car for one (1) day, at no charge, from a AAA preferred rental car provider. Rental must be arranged by AAA.

Each AAA Premier cardholder is entitled to one (1) complimentary one-day standard class or equivalent rental car per membership year. The AAA Premier member has up to 48 hours from the time of the tow to contact AAA and request the one-day complimentary rental car benefit.

Service must be provided by the rental car provider arranged through AAA by calling the AAA Roadside Service number on the back of the membership card and cannot be for an out-of-club territory rental. AAA Premier members are responsible for subsequent days' rental charges, upgrades, one way rental fees, vehicle insurance, mileage and fuel charges, and any other charges, fees and taxes.

Once the one-day complimentary rental car benefit has been used, AAA Premier members are entitled to the AAA discounted rental car rates and complimentary one-car-class upgrade described above for the balance of the membership year. The complimentary one-car-class upgrade may not be used in combination with the one-day complimentary rental car benefit.

You will need to present your AAA membership card and a major credit card at the time of rental. Normal rental qualifications and other restrictions, including age restrictions, apply. Rental cars are subject to availability. Rental fee subject to change. A refundable deposit may be required.

Members who obtain a rental vehicle from a AAA preferred rental provider may request local pick-up service, if available in your neighborhood, to get to a rental location.

RIDE ASSIST

If you are a AAA Premier member and have an accident or breakdown, a AAA representative can help you make rental car or other transportation arrangements.

ACCIDENT ASSIST

AAA Premier members can receive verbal assistance at the time of an accident or breakdown. When you call for Roadside Assistance, a AAA representative can help you contact family members, locate restaurants and find hotel accommodations.

INDEPENDENT SERVICE PROVIDERS

Roadside Assistance services as described in this guide are generally provided by independent businesses under contract to AAA (not employees or agents of the American Automobile Association, AAA or other American Automobile Association clubs). In some areas, service is provided by AAA employees and AAA-owned vehicles. The independent businesses are selected for their ability to provide Roadside Assistance. We cannot guarantee they will have parts or be able to provide repairs.

While responsibility for injury, loss, damage or unsatisfactory workmanship caused by the acts or omissions of any independent service provider remains with the independent service provider, AAA will attempt to assist members in resolving complaints involving an independent service provider. Member complaints should be received as soon as possible and before additional repairs are made. Failure to do so may limit our ability to assist.

ELIGIBLE VEHICLES

The following motor vehicles are eligible for service, provided they qualify for highway registration and are not loaded, altered or constructed in such a way as to cause damage or create a hazard when being serviced:

- Four wheel, motor driven automobiles, pickup trucks, sport utility vehicles, vans, minivans and light utility motor vehicles are eligible for those services which can be safely performed with equipment available from the service provider. Service does not include the use of medium duty or heavy duty wreckers for towing of vehicles too heavy to be safely towed using ordinary equipment, unless that equipment is the type being used by the provider on the call. Medium duty or larger equipment is typically required for vehicles exceeding 8,600 gvwr.
- · Recreational Vehicles (RVs) are eligible for service with the exception of towing, extrication/winching and tire change service. Towing,

extrication/winching and tire change service for RVs is available under AAA Plus RV and AAA Premier RV benefits. RVs include motor homes, pickup trucks with campers, travel trailers (including fifth-wheel travel trailers), camping trailers, motorcycles, and trailers transporting motorcycles, all-terrain vehicle, snowmobiles and boat trailers out of water. Coverage is not provided for horse/livestock trailers, car haulers/ dollies, utility trailers, for boat trailers in water, or other trailers not containing living accommodations or not carrying a boat, motorcycle, all-terrain vehicle or snowmobile.

 Motorcycles are eligible only for the delivery of fuel and locksmith services. Towing and extrication/winching service for motorcycles is available under AAA Plus RV and AAA Premier RV benefits. Motorcycles must be licensed for highway use.

SERVICE OUTSIDE AAA TERRITORY

If you are driving outside of the AAA club's territory, other American Automobile Association clubs may not have access to your Roadside Assistance Service usage history. Members are entitled to Roadside Assistance from the local American Automobile Association or Canadian Automobile Association (CAA) Club servicing the area. Members will be required to pay the service provider for any service that the local American Automobile Association or CAA Club does not normally provide its members. An application for reimbursement of service charges may be submitted to AAA for consideration (See Reimbursement).

CHECK ACCEPTANCE FOR EMERGENCY REPAIRS

Personal checks presented by members of AAA with more than one (1) year of membership shall be accepted by all AAA service providers or independent service providers within the AAA network for up to \$250.00 for emergency repairs or service. Checks drawn on a foreign bank will not be accepted.

EXTREME SERVICE CONDITIONS

AAA will make every effort to ensure that the provision of Roadside Assistance can be made under all conditions. During severe weather or road conditions, however, there may be some service delays before help can reach you. Heavy traffic may also delay the arrival of the service provider driver. Because towing is by far the most time-consuming type of service AAA provides, towing operations may be temporarily suspended to avoid excessive delays to members waiting for other services. During such times, priority will be given to members stranded away from shelter or to members with vehicles that have skidded and/or become stuck on highways in severe snowstorms.

SERVICE LIMITATIONS

Service will be limited to that which can be provided with equipment ordinarily used for Roadside Assistance by the service provider serving the area. Service will not be provided when the disabled vehicle cannot be safely reached or serviced without damage to the vehicle or servicing equipment.

Service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good operating condition. AAA cannot render service repeatedly to a vehicle in need of repair.

Service is intended for personal, non-commercial use, and is only provided for a covered vehicle disablement. An individual's AAA membership may not be used by a business or organization to provide roadside assistance for its customers, employees or vehicles, including but not limited to, taxicabs, limousines, shuttles and other commercial vehicles for hire.

Towing service will not be provided for the purpose of transporting vehicles due to a purchase, sale, renovation, auction transaction, car show exhibition, charitable donation, relocation or any other similar situation. Such tows are considered "convenience tows" and are not covered roadside assistance services.

Without limiting any other rights or remedies it may have, AAA may seek reimbursement from a primary or associate member for roadside assistance services fraudulently or wrongfully obtained by the primary or associate member. Primary members are responsible for the conduct and the service demands of their associate members.

The following services are not provided under the membership benefit:

- Tire service for Dual wheel pickup trucks.
- Service for heavily loaded or over-sized vehicle in which towing, tire change, or extrication may not be safely performed using provided equipment.
- Use of medium duty or heavy duty wreckers for towing vehicles too heavy to be safely towed using ordinary equipment, unless that equipment is the type being used by the provider on the call.
- Service for vehicles altered to the extent that special equipment is required to safely transport the vehicle. Certain after market options, such as snowplows, salt spreaders, spoilers and ground effects may prevent the vehicle from being towed.
- Service for vehicles with missing parts or altered in such away that make the vehicle inoperable (except by theft).
- Vehicles that do not bear valid state license plates, have been towed under police order due to infractions, or are held under legal restraint.
 Fuel delivery for use in a portable or onboard generator, boat engine, snowmobile, or jet ski.
- Service to a vehicle located in an area not regularly traveled by private passenger vehicles (such as a beach, open field, creek bed, private logging or forest service road).
- · Shoveling snow from around a vehicle or clearing a road or driveway.
- · Servicing or extrication of vehicles on inaccessible streets, back roads, driveways, parking lots or alleys which become snowbound or flooded.
- Towing of vehicles purchased in an inoperable condition.
- Cost of vehicle locksmith services beyond what is necessary to place the vehicle in a condition to be safely driven (such as duplicating keys, non-emergency lock repairs and re-keying of vehicle locks).
- Service in situations where a membership card and a matching valid driver's license or other state or federally issued photo identification is not provided to the service driver. You must provide a driver's license for identification if you are the driver.
- Use of two or more Roadside Assistance service calls to extend the member tow mileage benefit for the same breakdown.
- Towing, extrication/winching and tire change service for RVs and towing and extrication/winching service for motorcycles, unless the member has AAA Plus RV or AAA Premier RV benefits.
- Towing to or from auto dismantlers or salvage yards, or from one storage location to another.
- The installation or removal of snow tires or chains, tire rotation or tire repair.
- Charges related to impound or stolen vehicle recovery, towing or storage.
- Installation of automotive parts that are not provided by an independent service provider.
- AAA Plus, AAA Plus RV, AAA Premier and AAA Premier RV services prior to seven (7) calendar days after processing, and receipt of full
- payment due.Delivery of fuel when the vehicle is at a facility that sells fuel.

REIMBURSEMENT

If it is necessary for a member to pay for covered membership service at commercial rates, the member must request an itemized receipt listing the member's name, vehicle and services rendered by the service provider. For reimbursement consideration, the member must present or send the original receipt and an explanation of the circumstances to any AAA branch within 60 days of the date of service. Reimbursement applications may also be sent to AAA, Refund Department, 12901 North Forty Drive, St. Louis, Missouri 63141. Forms are available at any AAA branch or online at AAA.com. A reimbursement counts as a Roadside Assistance call. (See Allowable Roadside Assistance Service Calls.)

Reimbursements for services, including services received outside of the AAA's club territory, will only be considered for those membership services

which AAA provides without charge. (Exception: Vehicle locksmith service will be reimbursed up to \$60 for Classic members, up to \$100 for AAA Plus members and up to \$150 for AAA Premier members.) Certain terms, conditions and exclusions apply and are subject to change without notice. A service charge will be deducted from a reimbursement when applicable.

Members will be reimbursed for membership services at the prevailing commercial rates when service was requested from a American Automobile Association or CAA Club, but the membership could not be verified. Reimbursement will be issued upon subsequent verification that the member's valid membership was in effect at the time of service.

PARTIAL REIMBURSEMENT

Only partial reimbursement, limited to the amount AAA would have paid an independent service provider, will be made when AAA was not contacted to provide service. If towing is covered by an automobile insurance policy, the maximum reimbursement for a tow bill will be limited to the amount AAA would have paid an independent service provider to provide the service. Certain terms, conditions and exclusions apply and are subject to change without notice. A service charge will be deducted from a reimbursement when applicable. Reimbursement is not provided for taxi fares, telephone calls, rental cars and the like.

Home Lockout

If you are a AAA Premier member and you become locked out of your home, 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 member's primary residence within the areas served by AAA only (and not areas served by other American Automobile Association clubs) 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 keys are lost or stolen. Any charges in excess of \$100, as well as all charges associated with any other residential locksmith services, are at the expense of the AAA Premier member.

Home lockout service is limited to one (1) usage per AAA Premier household per membership year. Home lockout service is not transferable to any other person. The AAA Premier 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 valid only within the areas served by AAA (and not areas served by other American Automobile Association clubs). Service is provided by independent locksmiths and is subject to availability; if AAA cannot dispatch 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 on locksmith availability.

TRAVEL

Travel Guides

U.S. and Canada TourBook[®] guides, TripTik[®] Travel Planner routings and selected maps are available free of charge to members at a Club branch. Some restrictions may apply. Visit AAA.com to print your own TripTik planner, which provides detailed trip information about current construction, driving conditions, restaurants, lodging and fuel stops. Members receive 20% off the cover price on all retail publications. The AAA Caribbean, Mexico and European Travel Books are for sale to members at a discounted price.

Travel Agency

Full service leisure travel agency benefits are available from AAA Travel, with member-only benefits on select cruise or land vacations. A reduced processing fee for members may apply for airline reservations depending on the level of membership benefits.

International driving permits and discounted passport photos are also available at AAA branches. A set of two passport photos are free to AAA Premier Members.

Allianz Travel Insurance*

When you travel for business or pleasure, help protect your investment. Choose from a variety of plans to fit your travel needs. Plans provide reimbursement for certain non-refundable financial expenses associated with a cancelled or interrupted trip due a covered reason, lost baggage or medical emergencies. In addition, you'll have access to 24-Hour Hotline Assistance staffed with multilingual specialists who can help with many types of situations from almost anywhere in the world. Exclusions, conditions and limitations may apply.

See your AAA Travel Agent for more details.

*Terms, conditions, and exclusions apply to all plans. Coverage may vary by plan and state. See your plan for details. Plans generally do not cover losses related to COVID-19, including without limitation due to known, foreseeable, or expected events, epidemics, government prohibitions, warnings, or travel advisories or fear of travel. For more information, contact Allianz Global Assistance at 800-284-8300 or 9950 Mayland Drive, Richmond, VA 2223 or customerservice@allianzasistance.com. Underwritten by BCS Insurance Company or Jefferson Insurance Company. Allianz Global Assistance is the licensed producer and administrator. Automobile Club of Southern California or affiliates act as producer in HI and KS. Plans include insurance benefits and assistance services. CA customers can reach the CA Dept of Insurance through its toll-free Consumer Hotline: 1-800-927-4357 (HELP).

Travel Assistance

AAA Premier members can receive Travel Emergency Assistance and Concierge Services 24 hours a day, 7 days a week—in the United States or internationally—when they are on planned trips 100 miles or more from the AAA Premier member's primary residence which include at least one overnight stay and are not more than 45 days in duration. Concierge Services are also available prior to a planned trip. These services are available to AAA Premier members and their spouses and unmarried dependent children age 21 or under who are traveling with the AAA Premier member.

24 HOUR TRAVEL ASSISTANCE** for AAA Premier members includes:

- Emergency message center
- Lost ticket and document replacement arrangements
- Lost baggage assistance
- Emergency airline and hotel reservation
- Legal referrals
- Money transfers, including emergency cash transfer arrangements Assistance translation services
- Prescription replacement arrangements
- Medical provider referrals, appointments and admission arrangements
- Medical case monitoring and liaison service
- Emergency medical transportation arrangements
- Emergency visitation arrangements

CONCIERGE SERVICE** for AAA Premier members includes:

- Theater, sporting events, and other entertainment ticketing/reservations
- Limousine and car service information and reservations
- Shopping and health club referrals and information
- Exhibition, shows, and festival information
- Golf tee times and reservations (reservations subject to availability)
- Gift basket and floral delivery arrangements
- ATM location information
- Weather forecast information
- Certain travel information and assistance

24-Hour Travel Assistance and Concierge Services for AAA Premier Members, please call the numbers below. 877.257.8074 (Toll-free, Domestic) 804.673.1563 (Collect, International)

The member must purchase AAA Premier service prior to travel departure date in order to use these services. 24-Hour Travel Assistance and Concierge Services are not financial benefits. Any costs associated with these services are paid by the member.

**AGA Service Company (dba Allianz Global Assistance) is the provider and administrator for these benefits. Certain restrictions and limitations apply.

Benefits and service provider are subject to change without notice.

Hertz® Car Rentals

AAA members receive discounts for Hertz car rentals for domestic and international leisure travel. Members can also get free use of one child safety seat, a 10% discount off Hertz fuel purchase option and free additional qualified drivers who are AAA members (must hold a major credit card in their own name and meet standard rental requirements). AAA members that join Hertz Gold Plus can receive points to use towards rewards, experiences and more. Advance reservation required and subject to availability. Reservations can be made at your local AAA branch or online at AAA.com. Your Hertz/AAA CDP ID# is 11845.

AUTOMOTIVE

AAA Car Buying Service*

The free AAA Car Buying Service provides an easy-to-use, stress-free car buying experience. Choose from a network of Certified Dealers to purchase your next new or pre-owned vehicle. The AAA Car Buying Service allows members to research vehicles, obtain average price paid by others, view AAA Member pricing on local dealer inventory, and get a Vehicle Certificate to take to the Certified Dealer.^{**} To find the nearest Certified Dealer or to buy a new or pre-owned car, go to AAA.com/AutoManager.

*AAA Car Buying Service is managed by TrueCar, Inc. Available for select makes and models and in select areas. Limited supply and special edition vehicles may be excluded. Other restrictions may apply. See Certified Dealer for details. Not all dealers participate in the Car Buying Service program and dealers may be subject to change at any time without notice.

*New Cars: You will receive upfront Member Price affers on in-stock dealer inventory. Not all dealer inventory is presented online. The Member Price is an offer directly to you. It includes the vehicle's MSRP minus incentives and dealer discounts. It excludes dealer fees and accessories, applicable tax, title, licensing, other state and governmental charges and/or fees, and is subject to change based on incentives eligibility. The AAA Car Buying Service and TrueCar do not set vehicle pricing and are not responsible for errors in the pricing information communicated to you by a Certified Dealer through the AAA Car Buying Service site. Certain ferms, conditions and restrictions apply. The MSRP or Manufacturer's Suggested Retail Price, is the price suggested by the manufacturer. Used Cars: The Used Vehicle Certificate shows the advertised price for used cars.

Vehicle Pricing & Research Services

You can research your next new or pre-owned car online at AAA.com/AutoManager. For new cars, the Build-Your-Car tool allows you to select the options you are interested in, and then gives you a detailed estimate of the car's price with your specific requirements. Members can view features, crash test data, manufacturer incentives and MSRP, and get detailed pricing reports for new cars. AAA Premier members can also call the toll-free phone number listed on the back of their membership card for a free new or preowned car buying consultation.

For pre-owned cars, you can view thousands of pre-owned vehicles for sale by dealers through the AAA Car Buying Service's online inventory available at AAA.com/AutoManager. You can also get free trade-in values online.

CARFAX Vehicle History Reports

Classic and AAA Plus members can purchase CARFAX Vehicle History Reports for 20% off the retail price online by logging in to AAA.com/Auto.

AAA Premier members receive one (1) free CARFAX Vehicle History Report per membership year by calling the AAA Premier Member Services phone number located on the back of the AAA Premier membership card. Subsequent CARFAX Vehicle History Reports are available to AAA Premier members at a 40% discount when ordered at AAA.com/Auto.

AAA Approved Auto Repair

When you go to a AAA Approved Auto Repair facility, all repairs, both parts and labor, are guaranteed by the facility for 24 months or 24,000 miles, whichever comes first under normal operating conditions, unless otherwise stated in writing. Members also save 10% on regularly-priced parts and labor, up to \$50, upon requesting the discount at AAA Approved Auto Repair facilities. Plus, members can get a free 40-point maintenance inspection with any paid service, upon request. Most passenger cars and light trucks are eligible. Members also receive AAA's support to help resolve disputes arising from a service or repair at a AAA Approved Auto Repair facility.

Cannot be combined with any other discount or coupon. Valid AAA membership card must be presented at the AAA Approved Auto Repair facility at the time of service. Other restrictions may apply. See facility for details.

Priority Service is available to members with a AAA tow to a AAA Approved Auto Repair facility, with a vehicle evaluation started within 60 minutes of AAA tow arrival and assistance in obtaining alternate transportation. AAA Batteries are available for purchase at select AAA Approved Auto Repair facilities.

Automotive Expert Consultation

AAA Premier members can receive free advice on vehicle problems and repairs from our specialized team of automotive consultants.

Windshield Repair

AAA Premier members receive an exclusive AAA price on windshield chip repairs provided by Safelite AutoGlass®. You'll receive a discount off the regular repair price and a waived mobile delivery and supply fee. One discounted repair service per AAA Premier household per membership year. For current pricing, go to AAA.com/Windshield. Your Premier benefit includes the repair of up to three chips or cracks in a single visit on one vehicle. Limitations on repair size and location on windshield apply. Service must be scheduled through AAA.com/MyAccount. Mobile and retail service available in select areas. For members recently upgrading to AAA Premier, the benefit is effective seven calendar days after the upgrade is processed. Service is not eligible for reimbursement. May not be combined with any other offer. Not valid on insurance claims or commercial fleet services. Offer subject to change without notice. Sales tax charged in certain states.

MEMBER SERVICES

AAA Discounts & Rewards®

Your AAA membership unlocks thousands of discounts on everyday purchases. So before you head out for a day of shopping, plan that family vacation or take the kids out for dinner and a movie be sure to check out all of the special AAA member discounts waiting for you at AAA.com/Discounts.

Discounts, products and vendors are subject to change at any time without notice. Restrictions apply. For full terms and conditions and to view current discounts, visit AAA.com/Discounts.

Identity Theft Protection

Each AAA Member age eighteen (18) or older can receive FREE identity theft monitoring with ProtectMyID® Essential. This free benefit includes: free daily monitoring of your Experian® credit report, free email alerts when key changes are detected on your Experian credit report, free monthly "all clear" email alerts when no changes are detected, lost wallet assistance and free fraud resolution support. To get this free benefit, enroll online or by

phone. AAA Premier[®] Members with ProtectMyID[®] Essential receive the additional benefit of Ten Thousand Dollars (\$10,000) in identity theft insurance at no extra charge.

AAA also offers two additional levels of protection to help you take control of your identity, both at a discounted monthly rate. AAA Premier Members save an additional ten percent (10%).

ProtectMyID® Essential, ProtectMyID® Deluxe and ProtectMyID® Complete are provided by Experian®. To be eligible to enroll in either ProtectMyID Essential, ProtectMyID Deluxe or ProtectMyID Complete, you must be eighteen (18) years of age or older and a current AAA Member. A valid email address and access to the internet is required for ProtectMyID Essential. Products subject to change or termination at any time without notice. Certain terms, conditions, and restrictions apply.For more information visit AAA.com/PeaceOfMind.

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

AAA Explorer Magazine

As a primary member of AAA, you'll automatically receive AAA Explorer magazine quarterly. An annual \$2 subscription to AAA Explorer magazine is included in the membership dues. This amount cannot be deducted.

AAA Visa Signature® Credit Cards

Meet your new go-to credit card for everywhere you go. AAA has two cards to choose from; which card is best for you? Our AAA Daily Advantage Visa Signature® Credit Card is perfect for those who value earning cash back for life's everyday adventures, and our AAA Travel Advantage Visa Signature® Credit Card is ideal for those who want cash back to complement a travel-focused lifestyle. Visit http://AAA.com/CreditCard to learn more.

For information about rates, fees, other costs and benefits associated with the use of this credit card, visit http://AAA.com/CreditCard and refer to the disclosures accompanying the application.

Offer is exclusive to AAA Daily Advantage Visa Signature[®] Credit Card or AAA Travel Advantage Visa Signature[®] Credit Card holders enrolled in the AAA Daily Advantage or AAA Travel Advantage program. Cash Back can be redeemed as statement credits, direct deposit, rewards and qualifying purchases at participating AAA locations. This rewards program is provided by Comenity Capital Bank and its terms may change at any time. For full Rewards Terms and Conditions, please see http://AAA.com/AdvantageTravelTerms or http://AAA.COM/AdvantageDailyTerms.

Credit card offers are subject to credit approval.

AAA Daily Advantage Visa Signature® Credit Card and AAA Daily Advantage Visa Signature® Credit Card are issued by Comenity Capital Bank pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa International Service Association and used under license.

Notary Service

Notary service is generally available for a fee for most personal documents, Monday through Friday, during normal business hours, and at no charge for AAA Premier members. Service is available in all branches excluding Louisiana, where it is not available. Some branches are open on Saturday. Up to 10 signatures per day. Notarizations must be obtained at a AAA branch only and fees are subject to change without notice. Certain restrictions apply.

Auto Club App

Members can access their digital membership card & proof of insurance on their smartphone using the Auto Club App. They can request Roadside Assistance and track the service vehicle to know when help is arriving. Members also get additional benefits, including member discounts, gas prices, travel and more. The Auto Club App is available on iPhone® and AndroidSM.

Electronic proof of insurance may not be valid as proof in all states. Please keep your hard copy version on hand. Must be a current AAA member and insured through AAA to use this feature. Service Tracker through the Auto Club App is subject to availability and may not work correctly if either your GPS or the service vehicle's GPS is not enabled. Membership Roadside Assistance terms and conditions apply. See the Member Guide for details. Message, data and roaming rates may apply.

INSURANCE

Insurance

Get a free quote on auto, homeowners, condominium, renters, and life insurance by calling or visiting a AAA branch (homeowners, condominium and renters not available in Louisiana). Or visit us online at AAA.com.

Separate purchase of AAA membership is generally required to obtain AAA insurance. AAA insurance is a collection of AAA branded products, services and programs available to qualified AAA members. AAA personal lines insurance provided by Automobile Club Inter-Insurance Exchange ("Exchange") or Auto Club Family Insurance Company. Life Insurance is underwritten, and annuities are provided by AAA Life Insurance Company, Livonia, MI. AAA Life is licensed in all states, except NY. Your local AAA Motor Club and/or its affiliates act as agents for their affiliate insurers and AAA Life.

AAA Accident Assist

Auto insurance through AAA comes with a complete accident recovery program called AAA Accident Assist which can start to handle all of your needs from the scene of an accident with one phone call to AAA.

At the scene of the accident, AAA:

- Sends a AAA Roadside Assistance Service Provider vehicle
- Tows your vehicle to a repair shop in our AAA Member Preferred Repairs Program, or the repair shop of your choice
- · At your request, contacts family members on your behalf

Immediately after the accident, AAA:

- · Arranges a rental vehicle for those with rental coverage
- Completes your claim notice at your convenience
- If your car is repaired at a AAA Member Preferred Repairs Program shop, AAA:
- · Saves you time by scheduling a repair without you having to wait for an adjuster
- · Gives you a lifetime warranty on workmanship for the repair

For members with liability-only or other limited coverage with the Exchange, roadside assistance service is provided under your membership, not your insurance policy, and is subject to membership restrictions. Repairs, rentals and other benefits are subject to policy coverages and limits. Calling AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities. The lifetime warranty at an AAA Member Preferred Repairs Program facility excludes parts and materials, and is non-transferable. Other restrictions apply. Roadside Assistance generally provided by independent service providers.

MISSOURI REGIONAL HEADQUARTERS 12901 N. Forty Drive St. Louis, MO 63141

MISSOURI BRANCHES

Ballwin[†] 477 Lafayette Center Suite 20 Ballwin, MO 63011 636.394.0052

Broadway† 3245 Broadway Kansas City, MO 64111 816.931.5252 / 800.345.4283

Cape Girardeau[†] 1903 Broadway Cape Girardeau, MO 63701 573.334.3038 / 800.922.0941

Chesterfield* 15510 Olive Blvd. Suite 202 Chesterfield, MO 63017 636.532.9229

Columbia-Grindstone[†] 1205 Grindstone Pky #117 Columbia, MO 65201 573.445.8426 800.822.5567

Columbia-Providence* 313 S. Providence Rd. Columbia, MO 65203 573.874.1909

Creve Coeur-East* 11441 Olive Blvd. Creve Coeur, MO 63141 1.314.989.0793

Farmington* 725 B Maple Valley Dr. Farmington, MO 63640 573.756.4299 / 800.922.7471

Florissant[†] 8194 North Lindbergh Florissant, MO 63031 314.838.9900 / 800.477.2224

Independence[†] 19210 E 39th St. B Independence, MO 64057 816.373.1717 / 800.722.6978

Jefferson City-Stadium** 757 W. Stadium Blvd. Jefferson City, MO 65109 573.634.3322 / 800.438.5222

Joplin* 2639 E 32nd Street Joplin, MO 64804 1.417.624.2000 800.822.9132

Lee's Summit[†] 621 NW Murray Rd. Lee's Summit, MO 64081 816.623.3369 / 877.458.1433

Lindell - Midtown[†] 3917 Lindell Blvd. St. Louis, MO 63108 314.531.0700

Moberly* 213 N. Williams Moberly, MO 65270 660.263.8844 / 1.888.222.1916

* Sales Only includes: Membership and Insurance Sales

Northland-Tiffany Springs[†] 9194 N Skyview Ave Kansas City, MO 64154 816.455.4900

O'Fallon* 844 Bryan Rd. O'Fallon, MO 63366 636.272.1365 / 636.240.3201

Sedalia* 1204 Winchester Sedalia, MO 65301 660.826.1800 / 800.822.8692

South County[†] 9005 Watson Road St Louis, MO 63126 314.962.2282

Springfield[†] 2552B S. Campbell Springfield, MO 65807 417.882.8040 / 800.922.7350

St. Charles* 1046 Country Club St. Charles, MO 63303 636.946.2229

St. Joseph* 3823 Frederick Blvd St. Joseph, MO 64506 816.233.1377 / 800.863.4222

St. Peters[†] 591 Mid Rivers Mall Dr. St Peters, MO 63376 636.279.2299 / 636.441.6001

Tesson Ferry[†] 9960 Kennerly Ctr St. Louis, MO 63128 314.849.6663

Town and Country[†] 12901 N Forty Drive St Louis, MO 63141 314.514.7888 / 800.284.1222

Washington[†] 2000 Washington Crossing Washington, MO 63090 636.239.6791 / 800.922.2451

Wentzville* 1126 W Pearce Blvd. #100 Wentzville, MO 63385 636.327.0570

ARKANSAS BRANCHES

Bentonville[↑] 1501 SE Walton Blvd. Bentonville, AR 72712 479.254.9223 / 855.219.3432

Conway-Court* 603 Court St. #2 Conway, AR 72032 1.501.327.9222 / 1.866.891.9222

Fayetteville[†] 3595-6 N Shiloh Drive Fayetteville, AR 72703 479.444.9222 / 800.822.5356

Fort Smith* 1401 S. Waldron Rd. #103 Fort Smith, AR 72903 479.452.2010 / 800.622.7389

Little Rock[†] 9116 Rodney Parham Little Rock, AR 72205 501.223.9222 / 800.632.6808 **ILLINOIS BRANCHES**

Edwardsville Crossing† 6655A Edwardsville Crossing Dr Edwardsville, IL 62025 618.659.4622 / 800.922.6813

Swansea[†] 2629 N Illinois Swansea, IL 62226 618.235.5700 / 800.922.6129

INDIANA BRANCH

Evansville[†] 7820 Eagle Crest Blvd. Evansville, IN 47715 812.477.9966 / 800.851.0222

KANSAS BRANCHES

Overland Park 7000 W. 135th St Overland Park KS 66223 913.649.2280 / 800.422.6375

Mission* 5421 Johnson Dr. Mission, KS 66205 913.236.5678

Shawnee[†] 15810B Shawnee Mission Pkwy Shawnee, KS 66217 913.248.1627 / 866.222.2288

LOUISIANA BRANCHES

Baton Rouge[†] 5454 Bluebonnet Blvd. Baton Rouge, LA 70809 225.293.1200

888.718.7968

Metairie† 3445 N Causeway Blvd Metairie, LA 70002 504.838.7500 / 800.452.7198

Covington* 808 North Highway 190, Suite E Covington, LA 70433 985.809.2800

Shreveport* 6570 Youree Dr. Suite 500 Shreveport, LA 71105 318.797.0262 / 877.415.3071

MISSISSIPPI BRANCHES

Jackson[†] 141 Township Ave, Suite 117 Ridgeland, MS 39157 601.957.8484

Southaven[†] 7111 Southcrest Parkway, Ste 102 Southaven, MS 38671 662.349.4021 / 888.615.2854

** Sales & Domestic (Auto Travel) includes: Domestic Travel Routings, Hotel/Motel Reservations, Membership, Insurance Sales, International Driving Permits, Rental Car Reservations

[†]Full services includes: AAA Travel Agency, Airline Tickets, Cruises, Passport Photos, International Driving Permits, Rental Car Reservations, Domestic Travel Routings, Hotel/Motel Reservations, Membership, Insurance Sales

Immediately after the accident, AAA:

- Arranges a rental vehicle for those with rental coverage
- Completes your claim notice at your convenience

If your car is repaired at a AAA Member Preferred Repairs Program shop, AAA:

- Saves you time by scheduling a repair without you having to wait for an adjuster
- Gives you a lifetime warranty on workmanship for the repair

For members with liability-only or other limited coverage with the Exchange, roadside assistance service is provided under your membership, not your insurance policy, and is subject to membership restrictions. Repairs, rentals and other benefits are subject to policy coverages and limits. Calling AAA Accident Assist should only be done from a safe location and only after contacting the proper authorities. The lifetime warranty at an AAA Member Preferred Repairs Program facility excludes parts and materials, and is non-transferable. Other restrictions apply. Roadside Assistance generally provided by independent service providers.

This Privacy Notice describes how we handle your personal information as a motor club and the steps taken to protect your privacy. A separate privacy notice would apply to information collected through other means, including from the use of our website, AAA mobile applications, insurance, AAA OnBoard telematic services, and affiliate partner products and services. You should consult those notices if necessary.

Information We Collect. We collect information about you to offer AAA member benefits as listed in the *Member Guide*. This includes information that you provide directly, such as your contact information; that you provide indirectly, such as when you call or visit us online; and that we collect from third parties.

We also collect information about your transactions and experiences with us, affiliate partners, and other clubs/entities within the AAA federation. This includes, for example, information when you:

- Request Roadside Assistance (e.g., towing service)
- Purchase travel from a partner
- Use automotive services (e.g., AAA Approved Auto Repair or motor vehicle registration)
- Use member services (e.g., AAA Discounts & Rewards).

Information We Use and Share. We may share your information with affiliates and third parties (such as within the AAA federation and with affiliate partners) to provide membership services, and for marketing purposes, including joint marketing with other financial companies with whom we have joint marketing agreements. We may also provide your information to service providers and business partners, as permitted or required by law, including for our everyday business purposes, such as processing your transactions, maintaining your accounts, responding to court orders and legal investigations, preventing fraud, and reporting to consumer reporting agencies. We may also provide your transaction and experience information and creditworthiness information to our affiliates for their everyday business purposes.

We may use your service location to identify your location to provide Roadside Assistance, and for:

- (i) internal analytics, including mileage calculations
- (ii) quality-assurance initiatives and member surveys

(iii) Approved Auto Repair (AAR) facilities when a referral is requested

(iv) requesting assistance from emergency providers (e.g., police, fire)

(v) rental car providers if a referral is requested.

We may share your service location with our authorized independent service providers, AAR facilities, our AAA personnel, and our affiliates. **Information Protection.** We maintain physical, electronic, and procedural safeguards to protect your personal information. We require employees and vendors to keep your personal information confidential. Access to such information is provided to those who need it for their duties. We review the information security practices of vendors with whom we share personal information.

Solicitation and Marketing. If you do not want offers from us or our affiliates, contact your local AAA branch or write to AAA Privacy Notice Inquiry, Attention: List Manager, PO Box 25001, A112, Santa Ana, CA 92799-5001, and provide your full name and street address, membership number, telephone number and email address along with your request to be placed in our Do Not Solicit File. Your request will take effect within 60 days. During this time, you may receive mailings that were already in progress. You will continue to receive AAA *Explorer* magazine, other communications directly related to your membership, and promotional offers with your bills and renewal notices. We send a privacy notice annually and reserve the right to modify this Notice at any time.

This Notice is provided on behalf of: AAA Alabama (Alabama Motorists Association Inc.), AAA Hawai'i, AAA Missouri (Automobile Club of Missouri), AAA New Mexico LLC, AAA Northern New England, AAA Northern New England Insurance, AAA Texas LLC, Tidewater Virginia (Tidewater Automobile Association of Virginia Incorporated), ACSC Management Services Inc., Auto Club Enterprises, Auto Club Services LLC, Automobile Club of Southern California, and Club Exchange Corporation.

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