



CARDHOLDER BENEFITS

The U.S. Bank Corporate Card is committed to providing exceptional services and benefits to its cardholders. Three of those benefits — customer service, travel assistance, and insurance coverage — are described below:

CUSTOMER SERVICE

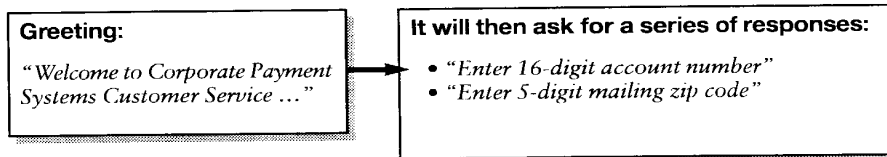
Your Corporate Card Hotline
1-800-344-5696

This toll-free number is staffed 24 hours a day, 365 days a year. The toll-free number provides access to an Automated Response Unit designed for touch-tone response and quick answers to basic cardholder inquiries. Cardholders always have the option of speaking to a Customer Service Representative.

By using the Automated Response Unit, cardholders can:

- Activate their accounts
- Access account information
- Check current balance, credit line, last five transactions, and payment information
- Report a lost or stolen card

The following is a sample of the Automated Response Unit message:





TRAVEL ASSISTANCE — VISA ASSISTANCE CENTER

Visa Assistance Center
1-800-VISA-911 (1-800-847-2911)
International 410-581-9994 (*Collect Calls Accepted*)

As a partner with U.S. Bank, Visa offers U.S. Bank Corporate Cardholders access to the Visa Assistance Center. The center provides support, assistance, and referral of medical, travel, and emergency services to cardholders requiring assistance when more than 100 miles away from home.

Cardholders can call the Visa Assistance Center to get help and information regarding the following services 24 hours a day, 365 days a year:

▼ *Medical Assistance Services*

- Medical referral
- Medical transportation and evacuation
- Medical and hospital expense payment
- Prescriptions

▼ *Travel Assistance Services*

- Business document delivery
- Urgent message service
- Emergency ticket replacement
- Guaranteed hotel/motel reservation service
- Pre-trip assistance
- Translation assistance
- File auto rental insurance claims

▼ *Emergency Services*

- Card replacement
- Cash disbursement
- Medical referral assistance
- Legal referral assistance
- Transportation assistance
- Bail bond assistance
- Roadside assistance

Note: The Visa Assistance Center provides assistance and referral services only. Cardholders are responsible for the cost of any actual medical and legal services, transportation, cash advances, or other goods or services arranged.

INSURANCE COVERAGE

In addition to providing many services to assist cardholders when traveling, the U.S. Bank Corporate Card Program offers the following insurance coverage and assistance programs:

▼ *Visa Auto Rental Insurance*

Visa Auto Rental Insurance automatically provides PRIMARY COVERAGE up to the full value of most rental cars for damage or theft of rentals up to 31 days worldwide. Certain restrictions, limitations, and exclusions apply. Refer to the current Visa Corporate Services and Benefits brochure in the Brochure section of this guide for complete details.

▼ *Worldwide Automatic Travel Accident Insurance*

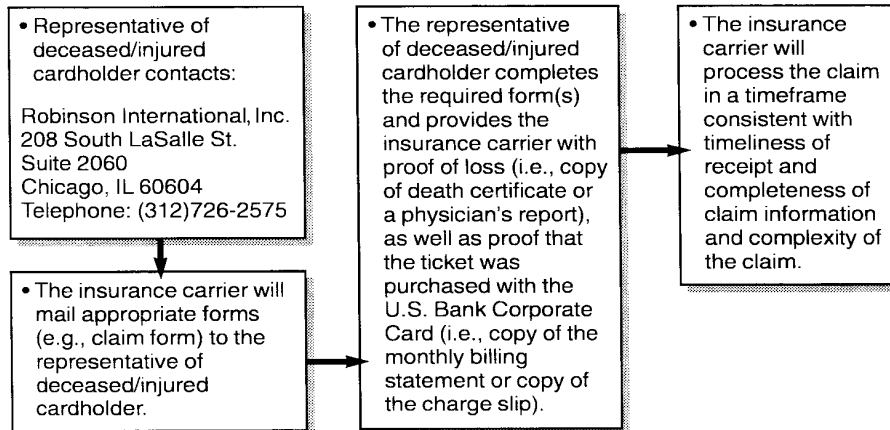
U.S. Bank Corporate Cardholders and Central Travel System account users have worldwide automatic travel accident insurance benefits. Refer to the current travel accident insurance disclosure in the brochure section of this guide for complete details.

Filing A Claim

When filing a Travel Accident Insurance claim, please note the following:

FILING A TRAVEL ACCIDENT INSURANCE CLAIM

Claims for benefits must be filed within 90 days after the loss occurs.





▼ **Excess Lost/Damaged Luggage Coverage**

U.S. Bank will reimburse a cardholder for lost or damaged luggage if the common carrier's payment for the loss or damage is less than the traveler's claim. This is called "excess lost/damaged luggage coverage." U.S. Bank provides excess lost/damaged luggage coverage for both checked and carried-on articles when the traveler's ticket is charged to a U.S. Bank Corporate Card or Central Travel System account.

Consideration for reimbursement from U.S. Bank will be made only if the common carrier acknowledges the claim and makes a monetary reimbursement. Travelers are eligible to receive excess reimbursement for the cost of replacement luggage and its contents up to the LESSER of:

1. The amount paid to the traveler by the common carrier; or
2. \$1,250.

Total combined payment will not exceed the claim amount, or the amount paid by the common carrier.

Here are some examples:

Lost Luggage Claim	Carrier Reimbursement	U.S. Bank Reimbursement
\$1,000	\$1,000	\$ -0-
\$2,000	\$1,250	\$750
\$2,000	\$575	\$575
\$3,000	\$1,250	\$1,250

Lost/Damaged Luggage Coverage Exclusions

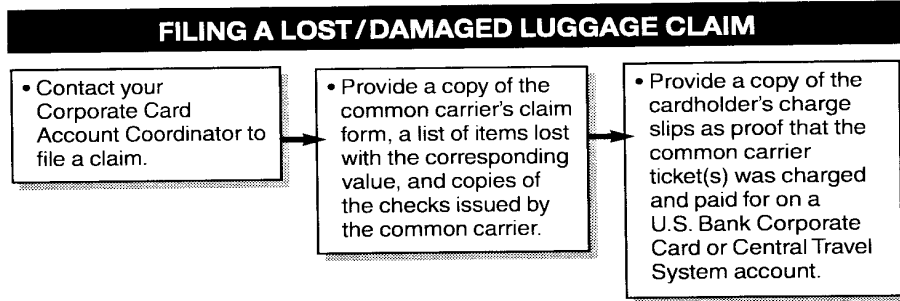
This benefit does not cover:

- animals
- automobiles and equipment
- motorcycles, motors
- bicycles (except when checked with the common carrier), boats or other vehicles or conveyances
- contact lenses, eyeglasses, hearing aids
- artificial teeth, dental bridges
- prosthetic limbs
- money, securities, credit cards, check, travellers cheques
- tickets, documents, keys, coins, deeds, bullion, stamps, perishables, consumable, perfume
- cameras
- sporting equipment
- business items
- art objects
- personal computers, cellular phones
- household furniture, rugs, carpets
- luggage held, seized, quarantined, or destroyed by customs or a government agency



Filing A Claim

To file an Excess Lost/Damaged Luggage claim, please note the following:



\$500,000
CORPORATE CARD TRAVEL ACCIDENT INSURANCE

\$500,000
WORLDWIDE
AUTOMATIC
TRAVEL ACCIDENT
INSURANCE

*At no extra cost for
cardholders of*

usbank.
Corporate Payment
Systems

This is your Description of Plan Coverage - keep it in a safe place with your other insurance documents.

THE PLAN

As a U.S. Bank Visa Corporate Cardholder or U.S. Bank Visa Central Travel System Account user, you, your spouse, your children* and your fellow employees of a common employer will participate in the Plan and will each be insured automatically while traveling worldwide for business purposes against Accidental Bodily Injuries that are the sole cause of death or dismemberment arising from an Accident that occurs while riding in, boarding or alighting from any aircraft or land or water conveyance which is a Common Carrier** licensed to carry passengers for hire, including regularly scheduled licensed Common Carrier charter flights, provided the entire travel fare(s) has been charged to your U.S. Bank Visa account. Common Carrier tickets acquired with redeemed frequent flyer points or coupons are covered when used for business travel. Any fees due to airline for these tickets must be charged to the U.S. Bank Visa account. In cases where ticketing may be done on board an aircraft, tickets must be purchased with your U.S. Bank Visa card before boarding, rather than in-flight. If the ticket(s) has been purchased prior to departure for the terminal, coverage is provided for travel by Common Carrier (including taxi, bus, train or airport limousine), directly to the terminal. Coverage continues after arrival at the terminal near your destination, during travel by Common Carrier from the terminal to the next destination.

* Unmarried dependent children under age 19 (23 if a full-time student at an accredited college or university).

** "Common Carrier" does not include a conveyance operated for sport, recreation, and/or sightseeing activities or for any aircraft or device for aerial navigation except as expressly provided in the policy.

ELIGIBILITY

This insurance is provided to U.S. Bank Visa Corporate Cardholders or U.S. Bank Visa Central Travel System Account users automatically when their entire travel fare(s) is charged to their eligible U.S. Bank Visa Account or U.S. Bank Visa Central Travel System Account. It is not necessary to notify U.S. Bank, the Insurance Provider or the Plan Administrator when tickets are purchased.

THE COST

This Plan is provided at no additional cost to eligible U.S. Bank Visa Corporate Cardholders or U.S. Bank Visa Central Travel System Account users under blanket insurance policy #SR18794-FDSYX-02 issued by the Insurance Provider, Philadelphia Life Insurance Company, to U.S. Bank National Association ND.

BENEFICIARY

Pertaining to this Plan of Insurance, any beneficiary(ies) previously designated by the insured will remain noted as the beneficiary(ies). Unless otherwise stipulated by the insured, the death benefit will be paid to the estate of the insured person. All other indemnities will be paid to the insured. Written notice of claim should be mailed to the Claims Administrator; National Accident Insurance Underwriters, Inc. (NAIU, Inc.), 85 West Algonquin Road, Suite 500, Arlington Heights, Illinois 60005. Claims for benefits must be filed within 90 days after the loss occurs.

BENEFITS

The benefits provided each insured are \$500,000, for accidental loss of life, two or more members, loss of speech and hearing, loss of sight of both eyes, or loss of one member and sight of one eye; or \$250,000, for loss of one member, loss of speech or hearing, or loss of the sight of one eye; \$125,000, for loss of thumb and index finger of the same hand. "Member" means a hand or foot. Loss must occur within 365 days from the date of accident. (Residents of Pennsylvania are not subject to this time restriction for loss of life.) "Loss" shall mean, with respect to hand, complete and permanent severance through or above the wrist joint; with respect to foot, complete and permanent severance through or above the ankle joint; with respect to sight, entire and irrecoverable loss of sight; with respect to speech or hearing, the entire and irrecoverable loss of function; and with respect to the thumb and index finger of the same hand, complete and permanent severance through or above the joints where the thumb and index finger are joined to the hand. Only one amount, the largest, will be paid for any one accident. In no event will duplicate request forms or multiple charge cards obligate the Insurance Provider for any amount in excess of the stated benefits for any one loss sustained by any one individual insured person as a result of any one accident. The Insurance Provider's maximum liability under the policy in connection with any one accident will be \$50,000,000 for all insureds under the Plan.

EXCLUSIONS

This Plan does not insure loss resulting from (1) suicide while sane or insane or intentional self-inflicted injury (in Missouri, while sane); (2) declared or undeclared war; (3) sickness disease or diagnostic tests or treatment, except infection which occurs directly from an accidental cut or wound; (4) committing or attempting to commit a felony.

EFFECTIVE DATE

This Plan is effective March 20, 1998 and will cease on the date the blanket insurance policy is terminated (in which case you will be notified) or on the date your U.S. Bank Visa Corporate Card or U.S. Bank a Central Travel System Account terminates or ceases to be in good standing, whichever occurs first.

QUESTIONS

Answers to specific questions can be obtained by writing the Plan Administrator.

As a handy reference guide, please read this Description of Plan Coverage and keep it in a safe place with your other insurance documents. This Description of Coverage is not a contract of insurance, but is simply an informative statement to eligible cardholders of the principal provisions of the insurance while in effect. Complete provisions pertaining to this Plan of Insurance are contained in the blanket insurance policy on file with U.S. Bank National Association ND. If a statement of this Description of Coverage and any provision in the policy differ the policy will govern in all cases.

INSURANCE PROVIDED BY:

Philadelphia Life Insurance Company
Philadelphia, Pennsylvania

PLAN ADMINISTRATOR

Robinson International Incorporated
208 South LaSalle Street
Chicago, Illinois 60604
(312) 726-2575

CLAIMS ADMINISTRATOR

National Accident Insurance
Underwriters, Inc. (NAIU, Inc.)
85 West Algonquin Road, Suite 500
Arlington Heights, Illinois 60005

This Description of Plan Coverage replaces any and all Descriptions of Coverage previously issued to the insureds with respect to the insurance described herein. For residents of Florida and New Hampshire, this document will be considered a certificate. For residents of Florida, the benefits of the policy providing this coverage are governed primarily by law of a state other than Florida.