PTS AUTO CLUB
MEMBER BENEFIT BROCHURE

CONGRATULATIONS on purchasing the best reimbursement Auto Club program available! We pride ourselves in providing top-notch service along with valuable benefits every member can enjoy.

Please review the information to follow so you can fully understand our program and how it works.
We encourage you to keep this brochure in an easily accessible location so you can refer to it, as needed.

TOP 3 REASONS PTS AUTO CLUB IS BETTER THAN THE REST

Our memberships are member-specific

Unlike many auto club memberships, your membership is member-specific rather than vehicle-specific. This means you are covered no matter what vehicle you are in.

We pay out even if your insurance does.

Some insurance policies cover towing expense and other roadside expenses. With PTS Auto Club, even if your insurance pays for the cost of your roadside service, PTS Auto Club will still reimburse you for the amount you would have paid*!

Up to 3 Tow Reimbursements

Unfortunately, breakdowns usually occur more than once. We understand! Your membership entitles you to up to three (3) tow reimbursements per 12-month period. That is equivalent to up to $150** in reimbursements!

* Maximum reimbursement is $50
** Based on 3 maximum reimbursement claims

HOW IT WORKS

Follow these simple steps for help when you need it most.

1. **Member calls for roadside assistance**
   You may choose any licensed roadside assistance company of your choice.
2. **Member pays for service**
   Payment must be made at time of service. Remember to obtain a copy of paid receipt for reimbursement purposes.
3. **Member submits paid receipt for reimbursement**
   Submit your paid receipt directly to PTS Auto Club or to the location where membership was purchased.
4. **Member receives reimbursement check**
   You will be reimbursed up to $50 via check, which will be mailed within 7-10 business days once claim is received!

PTS AUTO CLUB: CONTACT INFORMATION

Should you have any questions regarding your Auto Club membership, we welcome you to contact us via one of the methods shown below.

We thank you again for your business!

PHONE: (706) 383-4050
FAX: (706) 622-5390
EMAIL: autoclub@ptsfinancialservices.com
WEBSITE: www.ptsautoclub.com

MAIL: PTS AUTO CLUB
113 NORTH PARK AVENUE
CALHOUN, GA 30701

BENEFITS

Towing/Wrecker

Reimbursement of up to $50 for towing or wrecker service and service call by garage or mechanic to member's disabled auto. Roadside mechanical repair includes labor and service call only. Gas, parts, and repairs in garage or at service station not included. Only one wrecker charge per disablement. Assistance of a private citizen or services of a family member in wrecker business are not reimbursable.

Auto Lockout

Reimbursement of up to $50 for opening locked vehicle, ignition, or garage door if member's key has been lost or stolen. Cost of programming keys and/or cost of new or replacement key are not included.

Tire Repair

Reimbursement of up to $15 per tire (patch/plug repair). Does not apply to new or used tire purchases or mounting/balancing of tires.

Fuel & Fluid Reimbursement

Reimbursement of up to $50 for road service of member's choice to bring member fuel and/or fluids needed to enable the safe and continued operation of vehicle. Reimbursement is for service call charge only and does not include the cost of fuel or fluids.

World-Wide Travel Discounts

To book discounted travel anywhere in the world, please visit www.myptstravel.com. Select blue "Book Now" button, then select red "Book Now" button and enter destination and dates of travel. Included are hotels, flights, rental cars, and vacation packages. This is an independent agent and Club receives no monetary consideration from your use of travel agent's services.

Battery Service

Reimbursement of up to $15 for battery charge. Does not include purchase of new battery.

ADDITIONAL BENEFITS

$300 Trip Interruption Reimbursement

If member is more than 100 miles from home and his/her automobile becomes disabled, Club will reimburse member up to $300 in actual expenses of continuing journey by car rental or commercial transportation and/or room and board while waiting on auto repairs. If master member and associate member are traveling together, this benefit is limited to $300. If disabling event occurs where member is temporarily employed, benefit is limited to transportation expense only. Must submit receipts for reimbursement as well as receipt for auto repairs.

$150 Emergency Ambulance Reimbursement

Club will reimburse member up to $150 for transportation of member by an emergency medical transportation vehicle to a medical facility from the scene of a traffic accident in which member is injured.

AT&T Wireless Discount

Members receive a 10% discount on their base voice/data plan each month as long as the plan is over $30 (offer valid on limited plans of 3, 6, 9 and 20 GB; offer not valid on unlimited data plans). You must register and be approved with AT&T. Upon acceptance, your discount will appear on your monthly statement within approximately two billing cycles. Visit your local AT&T retail store and provide FAN 4061188 or contact PTS Auto Club with your cell #, email address, billing zip code, and last four digits of SSN for online enrollment.

MYPTSRXDISCOUNT Pharmacy Savings

Members receive between 15% and 60% off the retail price of generic drugs and 10% to 25% off the retail price of brand name drugs. The card, which is not insurance, is accepted at over 68,000 participating pharmacies nationwide. Visit http://www.myptsrxdiscount.com, select "Click Here for Free Rx Savings Card", then print, save, email, or text card to your pharmacist to start saving.

$150 Traffic Court Defense Reimbursement

Club will reimburse member up to $150 for attorney fees charged by member's attorney for defending member on traffic violation. Must have active membership at the time of citation. Submit copy of citation and attorney fee receipt for reimbursement. Does not reimburse for citation fine.

$250 Personal Defense Fees Reimbursement

If member is charged with vehicular homicide due to an auto accident, Club will pay an attorney of member's choice up to $250 to defend member in a preliminary hearing, and up to $250 for each subsequent trial or hearing not to exceed $750 per accident. Submit copy of police report and attorney fee receipt for reimbursement. Must have active membership at the time of auto accident.

Rental Car Discounts

Members are entitled to discounts with five major rental car agencies. Simply present the discount code associated with the rental car agency of your choice at the time of rental to take advantage of these savings.

AVIS -	AWD#: Z717282
Budget -	BCD#: S388143
Enterprise -	CDN#: XZ03U16
Hertz -	CDP#: 2186423
National -	CDN#: XZ03U16

$2,500 Stolen Automobile Reward

Club will pay a reward of $2,500 for any person responding to the member's posting of reward and giving information to law enforcement officials that directly leads to the arrest and conviction of anyone stealing member's automobile. Must provide police report and proof of conviction. Claim must be submitted within 90 days of incident to qualify for reward.

$10,000 Bail Bond Reimbursement

If member is charged in an auto accident in which someone is injured or killed, Club will reimburse member 10% of licensed bail bondsman fee or $1,000, whichever is less. Club will not be a surety on any bail bond. This provision does not include an appeal bond of any kind. Not available in South Carolina, Oklahoma, or Virginia.

eCredable Building Program

Member can apply their payments for typical monthly expenses to help build their credit. Qualifying payments include power, water, gas, waste, mobile phone, internet, cable TV, satellite TV, and landline phone. Please visit www.ptscredit.com for full details and to sign up. For assistance with the enrollment process, please call (706) 602-0597, Option 6.

1-800-Flowers Discount

Member receives a discount on flowers from 1-800-Flowers.com. Personal service is available 24 hours a day, 7 days a week for delivery the same day or any day. Member can save a minimum of 15% off flowers, plants, gift baskets, plush toys, gourmet foods and more. Visit www.1800flowers.com to place order and enter code ADAMO before checkout. There is a 100% satisfaction guarantee. Discount does not apply to delivery fees or any applicable taxes.

The Discount Club

Members receive deep discounts in each of its Eat, Shop, Play, and Travel categories, with the average discount per offer at 31%. With access to 1 million+ in-store discount locations, members can save hundreds or even thousands per year when used regularly. You must enroll by visiting deals.discountex.com and follow the prompts. You will receive your access code after enrollment. Let the savings begin!

MORE INFORMATION

Definitions

The following definitions are applicable:

Automobile – Any motorized vehicle legally used to transport humans on highways of any state in the United States. Off-road, all-terrain and human-powered machines are specifically excluded. Fleet vehicles excluded if not personally owned by member.

Master Member – Individual who pays full membership fees and is listed in the Club's files as an active member.

Associate Member – Individual who is a member of Master Member's household and pays less than full membership fees and is listed in files of club in conjunction with an active Master Member. Associate Member receives full benefits of membership except when traveling with Master Member over 100 miles from domicile.

Claims

Limit three (3) tow reimbursements per 12-month period. Club may require completion of claim report or any reasonable proof of claim legitimacy such as receipts, repair statements, police reports, medical reports, toxicology reports, or affidavits. All claims and proofs of loss must be submitted within ninety (90) days of incident giving rise to claim. Claims may be filed with the finance company where membership was purchased or directly to PTS Auto Club. Please see next section for claim submission options.

Exceptions

Benefits of membership will not be paid if incident giving rise to claim occurs while member: (a) is intoxicated, or under the influence of a drug or narcotic, (b) is charged with illegally leaving the scene of an accident, (c) is charged with no or improper license or registration, (d) is charged with operating overweight or overlength vehicle, (e) is texting while driving, (f) vehicle is ordered towed by police for illegally parking, or (g) fails to pay timely membership.

Cancellation

Member may cancel membership on notice with full refund of fees, less any claims paid, within thirty (30) days of application. After 30 days, the Club will issue any refund requested by the customer on a pro-rata basis. Club may refuse/cancel membership at any time with or without cause.

Agent

The company or individual authorized to sell memberships is authorized to receive fee refunds to member's credit. Other than issue of these certificates no statements or assurances by agent or agent's employees shall be binding upon Club.

Changes

This brochure is intended to supersede any and all brochures previously issued. Club may change benefits upon notice to member.

Membership Card

Members will receive a card from office where membership is purchased, which is proof of initial membership into the Club.

CLAIM SUBMISSION METHODS

Need to file a claim? No problem!
Choose any one of our convenient submission methods below and receive your reimbursement check in 7-10 business days!

File directly to PTS Auto Club

NEW! Online Submission
Simply Click Here and input the requested information, being sure to upload a copy of the receipt you wish to be reimbursed for, then transmit. That's it!

Email/Fax

Email your claim to autoclub@ptsfinancialservices.com or Fax to (706) 622-5390. Please include name/location of office where membership was purchased, your name and address where reimbursement check should be mailed and attach a copy of receipt.

Mail

Mail your claim to: PTS Auto Club, 113 North Park Avenue, Calhoun, GA 30701

File with company where membership was purchased

Take receipt by the company in which you purchased your Auto Club membership and they will gladly file the claim for you.

A NOTE FROM THE CEO...

"I would personally like to thank you for choosing PTS Auto Club as your preferred auto club service provider. We have worked hard to develop a program that is simple to understand and includes useful benefits, all at an affordable cost.

Here at PTS Auto Club, customer satisfaction is our #1 goal. Our company motto is and always has been "if we don't take care of our customer, somebody else will." It is our mission to take care of our customers so they will return to us year after year.

Your feedback, whether it be positive or negative, is always welcome. Feel free to contact me at any time at autoclub@ptsfinancialservices.com. We truly appreciate your business and look forward to serving you!

Tony Farrell
CEO, PTS Auto Club