Your Visa Card Guide to Benefits



Dovly Uplift™

Benefits Dovly Uplift™ offers Visa Cardholders

Monthly Credit Report and Score a detailed TransUnion® credit report and score every month to help cardholders keep up with their credit.

Help detecting and disputing inaccurate items on TransUnion® credit reports in an optimal way, thanks to Dovly's proprietary algorithm.

- Review their credit report for potential errors
- Select items to dispute
- Check dispute status
- Receive alerts and recommendations
- Learn via Dovly's financial literacy knowledge center

Ongoing Credit Monitoring Cardholders receive alerts any time there is a 10-point change in their credit score.

Credit Alerts for signs of identity theft, along with notice of changes on cardholder's report.

Powerful results 90% of Dovly members see a double-digit credit score increase within 6 months[1].

Live U.S.-Based Member Services & Support Credit experts available to assist cardholders via chat, email, and phone.

Convenient access via Dovly's mobile app and website

Visa cardholders will also have access to market-leading discounts if they are interested in upgrading to a more robust plan which includes premium features, such as three-bureau dispute service, identity theft insurance, discount perks, and more. Note: Dovly Premium is currently not available to residents of Georgia, Minnesota, or Puerto Rico.

[1] Based on a sample of 18,062 Dovly members as of May 2022.

While Dovly's platform is designed to remove inaccuracies from your credit report, every case is different, and not everyone will achieve the same results.

Stock Yards Bank & Trust

EQUAL HOUSING LENDER Member FDIC

VISA everywhere you want to be

NortonLifeLock™

NortonLifeLock™ Benefit Details

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can give you greater peace of mind. ID Navigator Powered by NortonLifeLock™ provides you with the tools to help keep you informed of potential threats to your identity so you can act quickly should the unexpected happen.

Dark Web Monitoring continuously patrols the dark web and private forums looking for personal information that may belong to you. Should it be found, notifications are sent with suggested steps.

Data Breach Notifications sends notifications on large-scale breaches so you can act quickly should a breach affect your personal information.

Stolen Wallet Assist A stolen wallet can mean a lost identity. If your wallet is stolen, you will receive guidance to help you cancel or replace key documents like your credit cards, driver's licenses, Social Security cards, insurance cards and more.

One-Bureau Credit Monitoring Alerts[2] helps you stay on top of your credit to help detect fraud more quickly. Alerts are sent when key changes are made to your credit file with a major credit bureau.

Privacy Monitor NEW for ID Navigator — gives you greater control over your online privacy. It scans popular data broker sites for your personal info and guides you through opting out.

Credit, Bank & Utility Account Freezes provides instructions and links so you can quickly freeze credit, bank and utility files with each consumer reporting company to help protect you against criminals opening unauthorized accounts in your name.

Restoration Assist U.S.-Based Identity Restoration Specialists are available Monday to Friday 6 a.m.–5 p.m. PST with guidance and with next steps to assist you should you become a victim of identity theft or other suspicious activity. Note: Visa cardholders will have access to special discounts if they are interested in purchasing a more robust identity theft offering that includes additional Restoration features such as the LifeLock Million Dollar Protection™ Package.

U.S.-Based Member Services & Support is available Monday to Friday 6 a.m.–6 p.m. PST and Saturday 7 a.m.–1 p.m. PST.

[2] Two requirements must be met to receive the One-Bureau Credit Monitoring feature: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file that contains sufficient credit history information. If these requirements are not met, you will not receive Credit Features from Equifax. You will receive Credit Features once the verification process is successfully completed. Any credit monitoring from Equifax will take several days to begin after your successful plan enrollment.

Roadside Dispatch®

For roadside assistance, call (800) 847-2869

What is Roadside Dispatch?

Roadside Dispatch is a pay-per-use roadside assistance program. The program provides you with security and convenience wherever your travels take you.

No membership or pre-enrollment is required. No annual dues. No limit on usage.

For a set price per service call, the program provides:

- Standard Towing – Up to 5 miles included[3]
- Tire Changing – must have good, inflated spare
- Jump Starting
- Lockout Service (no key replacement)
- Fuel Delivery – up to 5 gallons (plus the cost of fuel)
- Standard Winching

Roadside Dispatch will ask you where you are, what the problem is, and while they remain on the phone with you, they will arrange a dispatch to a reliable tow operator or locksmith to provide help. (If you feel you are in an unsafe location – Roadside Dispatch will advise you to hang up and dial 911. If you are not able to dial 911, they will call the non-emergency police number in your area, and will remain on the phone with you at your request until the police arrive.) You have the convenience of one toll-free phone number and you may save money because their rates are pre-negotiated.

Dependable roadside assistance is available 24 hours a day, 7 days a week in the United States. No membership or pre-enrollment is required. Just call Roadside Dispatch toll-free when you need them.

(800) 847-2869 — It's that easy!

Note: Customers must pay service provider for mileage over 5 miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Current fee for a standard service call is $79.95. Additional fees may apply for winching services under certain circumstances. Service call fees are subject to change at any time; however, callers will be notified of pricing prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

[3] Any vehicle with wheels is covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are NOT covered under this program.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Stock Yards Bank & Trust shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Stock Yards Bank & Trust provides any assurances as to the ability of the service provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. 24-hour roadside assistance services provided by: Cross Country Motor Club, Inc. d/b/a Agero, a Massachusetts corporation, and Cross Country Motor Club of California, Inc. a California corporation.