

Member Handbook



CALL 1-800-352-5382
VISIT AAA.COM
OR STOP BY



THERE WHEN YOU NEED US MOST®





Dear Valued Member,

Thank you for choosing to become a member of AAA Arizona. It's our sincere hope, and our goal, that your AAA card will become one of the most valued cards in your wallet!

Chances are you joined AAA to take advantage of our legendary roadside assistance or to save money on your home, auto, or life insurance. But that's just the beginning. This handbook is the first step in helping you understand your benefits and all of the ways that AAA can save you time, money, and worry.

Be sure to check out the Member Discounts section for a sample of all the places you can save with your AAA card. In addition to exclusive rates on insurance, vacation planning, and automotive services, your AAA card gives you access to member-only discounts at hundreds of participating partners for savings on everything from hotels and dining, to prescriptions and eyewear. With just a few purchases, your membership will pay for itself!

We continue to add exciting benefits and savings opportunities every day and look forward to helping you maximize the value of your AAA membership.

Thank you for putting your trust in AAA Arizona.

PRESIDENT AND CEO

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OUR MISSION

AAA Arizona is a trusted organization providing high-quality products, services, and advocacy that members find essential to their safety, security, and peace of mind.

1. Pull off the road. Exit onto the far right shoulder and remain with the vehicle unless the area is unsafe. Do not risk personal injury by attempting to push it to a safe location. Make note of your surroundings and landmarks, buildings, or road signs.

2. Alert other motorists. Turn on emergency flashers, use flares, or raise your vehicle's hood.

3. Call 1-800-AAA-HELP (222-4357). If you are safely out of traffic, make the call from inside your vehicle. Be prepared to provide your name and membership number; the telephone number from which you are calling; the exact location of your vehicle; the year, make, model, color, and license number of the vehicle; and description of the problem.

4. Remain with your vehicle. AAA Arizona requires the member to be with the vehicle when providing service. If you are unable to remain with the vehicle due to safety concerns, alternative arrangements can be made.

5. Remain calm and cooperative. When help arrives, verify that the vehicle and driver offering assistance are the same as you requested. Do not attempt assistance unless asked. It's your responsibility to understand what services your roadside assistance will cover.

6. Canceling requested service. Please call back and cancel your service request if you no longer need roadside assistance.

7. Your service experience. Calls placed to our 24-hour call centers are recorded to ensure the quality of service and to assist in addressing our member's concerns. Your feedback is important to us.

AAA ROADSIDE APP



The free AAA Roadside app for iPhone and Android lets you quickly send your vehicle problem and location directly to AAA without making a call. Download the app at AAA.com/mobile.

AAA Classic Membership

Classic members receive standard benefits such as roadside assistance, member discounts, and access to AAA insurance and vacation planning. Eligible vehicles include most passenger cars, trucks, SUVs, and vans.

AAA Plus® Membership

AAA Plus membership gives you even more peace of mind, convenience, and savings. You'll receive additional benefits including 100 miles of towing, plus all the benefits already included with AAA Classic membership.

AAA Plus® Motorcycle Membership

Plus Motorcycle membership provides motorcycle owners all of the benefits of Plus membership with coverage as a rider, driver, or passenger of any motorcycle or automobile.

AAA Plus® RV Membership

AAA Plus RV membership extends AAA Plus roadside assistance to motorhomes, travel trailers, pickups with camper, tent trailers, boat trailers, fifth-wheel trailers, motorcycles, camper vans, cab-over campers, camping trailers, and ATV trailers with living quarters.

AAA Premier® Membership

As a Premier member, you enjoy special benefits and added advantages ranging from AAA's highest level of coverage for roadside assistance to personal concierge service, available 24/7.

Associate Membership*

Entitles other household members to the same AAA benefits and services as the primary member, at a reduced fee.

For details on your member benefits, see pages 6-7.

*All members must reside in the same household and have the same membership type — all Classic, all Plus, or all Premier memberships.

Note: Premier and Plus level benefits are available four days after payment is received.

BENEFITS OF MEMBERSHIP

| BENEFIT | AAA PREMIER | AAA PLUS** | AAA CLASSIC |
|--|---|-----------------------------|--|
| Total Service Calls (any reason) | 4 service calls/year, 1 extra Classic service call | 4 service calls/year | 4 service calls/year |
| Free Towing Distance (see page 10) | 100 miles x 3 tows, 200 miles x 1 tow, 5 miles x 1 tow | 100 miles x 4 tows | 5 miles x 4 tows (unlimited miles when towed to responding shop) |
| Emergency Fuel Supply | Free delivery and free fuel | Free delivery and free fuel | Member pays for the fuel delivered |
| Vehicle Locksmith Service | Up to \$150 | Up to \$100 | Up to \$60 |
| Extrication Service | Two drivers, two tow trucks | Two drivers, two tow trucks | One driver, one tow truck |
| Battery Service | \$10 off any battery purchased during a battery assist call | ✓ | ✓ |
| Emergency Breakdown Rental Car Program | Receive one free rental day through Hertz | ✓ | ✓ |
| Tire Service | ✓ | ✓ | ✓ |
| Theft Reward (see page 8) | ✓ | ✓ | ✓ |
| Legal Reimbursement (see page 8) | ✓ | ✓ | ✓ |
| Emergency Repair Check Acceptance | ✓ | ✓ | ✓ |
| Concierge Services (see page 8) | During leisure trips 100+ miles from home | | |
| Accident Away from Home Protection | Up to \$2,500 reimbursement | Up to \$2,500 reimbursement | Up to \$1,500 reimbursement |
| Emergency Travel and Medical Assistance | Available 24/7 during leisure trips 100+ miles from home | | |
| Trip Interruption Coverage | Up to \$1,000 reimbursement on a covered trip | | |
| Vehicle Return Coverage | Up to \$500 reimbursement on a covered trip | | |
| One Year Free Membership in Hertz #1 Club Gold® | ✓ | | |
| Additional 15% Discount at AAA Arizona Travel Stores | ✓ | | |
| Home Lockout Service | Up to \$150 reimbursement at your primary residence | | |
| Discount on Identity Theft Protection | 6 months free | ✓ | ✓ |
| Passport Photos (see page 8) | Up to 5 free sets | One free set | \$10 |
| Notary Service | ✓ | ✓ | ✓ |
| Fee-free American Express® Travelers Cheques | ✓ | ✓ | ✓ |
| Highroads® Magazine | ✓ | ✓ | ✓ |
| Member Discounts at Club-owned Auto Repair Facilities | ✓ | ✓ | ✓ |
| Member Discounts at Retailers, Hotels, and More (see page 12) | ✓ | ✓ | ✓ |
| Vacation Planning | ✓ | ✓ | ✓ |
| Maps, TourBook® Guides, and TripTik® Routings | FREE | FREE | FREE |
| Member Discounts on Auto, Home, and Life Insurance | ✓ | ✓ | ✓ |
| Exclusive Member Rates on Financial Services (see page 18) | ✓ | ✓ | ✓ |

For complete terms and conditions on the above benefits, please visit AAA.com or see the Premier Guide to Services.

**Includes Plus, Plus RV, and Plus Motorcycle membership.



All members receive the following benefits at no additional cost:

Theft Reward: \$5,000 reward for information leading to the arrest and conviction of anyone stealing a member's vehicle

Legal Reimbursement: Reimbursement up to \$1,500 for attorney fees if arrested for covered traffic violation

Emergency Repair Check Acceptance: Personal checks of up to \$250 accepted by any independent contract facility providing services or repairs

Concierge Services

AAA Premier members have access to free 24/7 concierge service during leisure trips 100 miles or more from home. Event tickets, restaurant recommendations, and golf information are just a few of the services.

Passport Photos

For Plus membership, each member listed on the membership, in addition to dependent children not of driving age, is entitled to one set of photographs annually without charge. The fee for each set after that is \$10. Premier membership entitles each member listed on the membership in addition to dependent children not of driving age to five sets of photographs annually without charge. The fee for each set after that is \$10.

Accident Medical Plan

The AAA Accident Medical Plan is available to all members for a nominal annual fee. The plan provides coverage* to AAA Arizona members engaged in a wide variety of travel and sporting activities. The AAA Accident Medical Plan provides \$5,000 of accidental death and dismemberment coverage as well as \$1,200 accident medical benefits for covered losses, resulting from injuries sustained in accidents involving automobiles, pedestrians, certain common carriers, and recreational activities. Covered medical expenses include reasonable and customary charges for:

- Professional ambulance service to or from a hospital and/or surgical center
- Hospital or surgical center care
- Medical treatment
- Nursing care provided by a licensed nurse
- X-rays and lab exams
- Prescription drugs and therapeutic services and supplies
- Dental treatment as a result of injury to sound, natural teeth
- The following licensed home health care agency services and supplies provided instead of an otherwise required hospital or skilled nursing home confinement:
 - Physical, occupational, respiratory, and speech therapy
 - The services of a home health aide
 - Medical supplies

The AAA Accident Medical Plan may be purchased for an additional fee to supplement your AAA Arizona membership. To add the AAA Accident Medical Plan to your membership, contact AAA membership services or go to AAA.com.

*This policy provides limited accident insurance only. This policy does not provide coverage for legal liability. It does not provide basic hospital, basic medical, or major medical insurance. Description of coverage, limitations, exclusions, and termination provisions are available for review at AAA.com.

Roadside Assistance

AAA will come to your rescue anytime, day or night.

Call Toll-free 1-800-AAA-HELP

TOWING AND ROADSIDE SERVICES

AAA's tow truck driver will drive as far as necessary to get to you at no charge (one tow per disablement). For your safety, highway calls are prioritized and may require a tow off the highway to a safer location. Extrication services will be provided by our tow trucks when necessary to remove a vehicle from a ditch or ravine. Other services available include flat tire change, fuel delivery, locksmith service, battery service, and minor mechanical first aid. If we can't get the vehicle running, we'll tow it to your desired destination. Not all contract facilities provide repair services or will be able to perform the repairs needed. The station may charge storage fees at their discretion. If you choose not to be towed to the contract facility, any mileage over five miles is charged on scene at special rates. AAA Premier and Plus members have more flexibility to choose where they want their vehicle towed — up to 100 miles at no charge (200 miles for Premier members — one time per household.)*

SERVICE CALLS

Each member is entitled to four service calls per membership year. With subsequent calls, AAA will provide service as often as needed; however, member must pay a service fee in addition to a special mileage rate at the time of service. Premier members, as one of the four allowable service calls, are entitled to one tow per household up to 200 miles. In addition, each Premier member is entitled to a fifth Classic service call per membership year at no charge. Any cost for towing for this call over five miles remains the responsibility of the member. For more details on Premier towing benefits, please refer to the AAA Premier Guide to Services.

AAA Mobile Battery Service**

When your vehicle battery fails, AAA can dispatch a battery service van to help save you time and hassle. Our technician will perform an on-site battery system test. If it simply needs a jumpstart, we'll get your vehicle started and send you on your way. If your battery is not rechargeable, we can sell you a new one and replace it on the spot. Plus, AAA batteries come with a 36-month free replacement warranty. Visit AAA.com/battery to get an instant quote on a battery replacement or call toll-free 1-800-AAA-HELP.

Hertz Rental Car Program**

In the event of a breakdown, AAA will arrange for Hertz to deliver a car to you at member-only rates. When your car is ready, Hertz will pick up the rental. Save up to 20 percent on select rentals in Phoenix, Tucson, Prescott, Flagstaff, and Yuma.

*Limitations and exclusions apply.

**Service not available in all areas.

AAA Club-owned Auto Repair

Get courteous, honest repair at AAA Club-owned Auto Repair shops. In addition to quality repairs and ASE-certified technicians, members receive discounts and a 24-month or 24,000-mile warranty on parts and labor. Open to the public, customers have access to shuttle service and on-site Hertz vehicle rentals[†].

AAA Approved Auto Repair

Find a mechanic you can trust with AAA's network of more than 130 AAA Approved Auto Repair facilities. These shops will guarantee your vehicle repairs for 12 months or 12,000 miles. In the event of a dispute, AAA will help you settle the complaint. To find a facility near you, visit AAA.com, request a brochure at any AAA office, or call toll-free 1-800-352-5382, ext. 2292.

AAA Car Buying

Take the stress out of car buying and let AAA handle all the details of your next vehicle purchase. Simply choose any make and model and a AAA consultant will set up a test drive, negotiate on your behalf, handle your trade, and take care of financing. We can even assist you with affordable vehicle protection. AAA extended service contracts are available to cover every factory installed component on your vehicle.

Call toll-free 1-877-943-3539 for more information or preview our pre-owned vehicles at AAA.com/carbuying. Every pre-owned vehicle comes with a six-month or 6,000-mile warranty, or the balance of the new car factory warranty.

AAA Mobile Auto Glass*

When your windshield breaks, call the company you already trust. AAA Auto Glass offers mobile windshield replacement and repair services at your home, office, or almost anywhere, and will handle your glass claims directly with your insurance company. In addition, all replacement glass meets original equipment manufacturer standards, comes with a warranty, and is installed by professional glass technicians. For mobile glass service and to receive a special member discount**, call toll-free 1-877-809-9465.

[†]On-site Hertz rentals at Mesa and Peoria locations only.

*Service not available in all areas.

**Membership discounts not applicable to insurance deductibles.

Just Show Your AAA Card for Exclusive Member Discounts

Your AAA membership means more than hotel discounts and roadside assistance. Did you know your AAA membership can get you discounts on shopping, dining, entertainment, and more? AAA members who use their discounts typically save more than \$110 a year. Your AAA membership could pay for itself, so use your card for all it's worth.

Visit AAA.com/discounts for more information and restrictions.

Partners and discounts subject to change at any time.

AUTOMOTIVE

- Airpark Auto Service
- Arizona Car Care Centers
- Audio Express
- BJ's Auto Spa
- BRAKEmax Car Care Centers
- CPFilms Inc
- C & R Tire
- DentPro
- Greulich's Automotive
- Kelly Clark Automotive Specialists
- LINE-X
- NAPA
- Zoom Safer

DINING

- 101 Asian Buffet
- Affinito's Bistro
- Baja Fresh
- Black Angus
- Brandy's Restaurant
- Cactus Rose Steakhouse
- Cadillac Ranch
- Camarones
- Chart House
- Dhaba
- El Guero Canelo
- Fuego Bistro
- Fuego Tacos
- Hard Rock Café
- Kokopelli Mexican Grill
- Maui Wowi
- Melting Pot
- My Greek Corner
- Robeks Juice
- Sam's Cafe Arizona Center
- Serrano's
- Vogue Bistro

ENTERTAINMENT

- Arizona Diamondbacks*

- Arizona Theatre Company
- ASU Gammage
- ASU Karsten Golf Course
- AZ on the Rocks
- Ballet Arizona
- Camelback Golf Club
- Castles N' Coasters
- Challenger Space Center
- Desert Botanical Gardens
- Dolly Steamboat
- F1 Race Factory
- Gammage Auditorium
- Grand Canyon Railway
- LEGOLAND
- Movie tickets
- Phoenix Coyotes
- Phoenix Suns
- Phoenix Zoo
- Rainbow Ryders
- Rancho Manana Golf Club
- Rawhide Western Town
- Red Rock Western Jeep Tours
- San Diego Zoo Safari Park
- San Diego Zoo
- SEA LIFE Aquarium
- SeaWorld
- ShowUp.com
- Universal Studios Hollywood
- Verde Canyon Railroad
- Wildlife World Zoo

HEALTH

- AAA Prescription Savings
- Active Forever
- Curves
- Foot Solutions
- GNC*
- Gold's Gym
- LensCrafters
- miCARD
- Miracle-Ear

Touch and Save with AAA's Free Mobile App

Coast to coast, the iPhone and Android app displays your location and pinpoints nearby places to save. Visit AAA.com/mobile for details.

Get AAA Discounts Delivered to Your Inbox

Sign up for the Member Discounts e-newsletter and stay up to date on AAA's biggest and best member-exclusive discounts each month. We have more than 164,000 locations around the world. Visit AAA.com/discounts to sign up.

- Nationwide Vision
- Newport Audiology
- North Central Animal Hospital
- Pearle Vision
- Sears Optical
- Snap Fitness
- Target Optical

LODGING

- Best Western
- Hilton Hotels
- Hyatt Hotels
- Marriott Hotels & Resorts
- Starwood Hotels & Resorts

SERVICES

- 1-800-GOT-JUNK
- Arizona Exterminating
- Arizona Wedding Packages
- Bekins Moving Solutions
- FASTFRAMES
- Fetch! Pet Care
- Geek Squad
- Hugs N Pups
- Penske Truck Rental
- Precision Door Service
- PODS
- RV Super Storage
- Sylvan Learning
- United Pet Care
- UPS Store

SHOPPING

- Banana Republic Factory Store
- Bedmart
- Dell
- Edible Arrangements
- Fairytale Brownies

- Gap Outlet
- Harry & David
- Hall of Frames
- Harper's Nurseries and Landscape
- Mr. Formal
- Payless ShoeSource
- Reebok Outlet Stores
- Sprint
- Thee Wedding Warehouse

TRAVEL

- Arizona Value Shuttle
- Encore
- ExecuCar
- FASTTRACK Airport Parking
- FastPark & Relax
- Hertz
- In the Scene Limousine
- Magellan GPS
- Parking Spot
- RV Rental
- SuperShuttle
- VIP Ride

ONLINE

- 1800Flowers.com
- Barnes & Noble.com*
- FTD*
- Kohl's*
- NBA Store*
- NFL Shop*
- Sears*
- Shoes.com*
- Sirius XM Radio*
- Target*

For hotel discounts, Hertz car rentals, and AAA Prescription Savings, visit AAA.com or call toll-free 1-866-AAA-SAVE.

*Discounts valid only through AAA.com or require a promo code.

You can trust AAA as your expert vacation planning service. Our travel agents have the experience and knowledge you need to make AAA your single source for the widest range of travel products and services. If you're not located near a AAA office, call toll-free 1-877-934-6222 or visit AAA.com for complete travel information and booking capability.

Cruises, Tours, and Rail

AAA provides vacation planning, member-only discounts, travel accident insurance, and benefits that can save you time and money. Whether you plan to travel internationally or domestically, AAA handles all the details, including information on immunizations, visa requirements, and passport photos. In addition, international driving permits are available at your AAA office. Call toll-free 1-877-248-6962 or visit AAA.com.

Air, Car, and Hotel Reservations

AAA's full-service travel agents can arrange everything from airline tickets to discounted Hertz car rentals and hotels around the country and the world. Call toll-free 1-866-545-7324 or visit AAA.com.

AAA Travel Store

Shop at select AAA offices and online at AAA.com/eTravelStore for exclusive member savings on a variety of travel necessities including:

- Luggage and travel gear
- Attraction tickets
- International travel books and maps
- Travel destination guidebooks
- Children's activity books and luggage

Auto Travel Trip Planning

Contact AAA for assistance with every aspect of your road trip including detailed maps, destination guides, money-saving vacation packages — even door-to-door directions.

Vacation Fun Delivered to Your Inbox

Stay up-to-date and travel for less when you sign up for our trio of travel e-newsletters: e-Traveler's hot vacation deals and discoveries, e-Magic's Disney trips and trivia, and e-Cruiser's nautical news. Visit AAAaz.com/newsletters to sign up and let the fun begin.

PLAN YOUR GETAWAY

DAY TRIPS IN THE SOUTHWEST

Interested in a day trip or extended stay in the Southwest? AAA has up-to-date information about popular and historical destinations in Arizona and surrounding states. Get detailed destination information and AAA Drive Trips® itineraries at AAA.com.

AAA MAPS

AAA has nearly 200 city, state, and regional maps available. Just visit any AAA office and ask for your complimentary maps or order at AAA.com. You can also access and print maps for hundreds of cities across the United States and Canada at the AAA Map Gallery at AAA.com.

DRIVING DIRECTIONS

If you're looking for quick driving directions, AAA.com is your destination for easy-to-understand routes — local and beyond — to get you where you need to be.

AAA TRIPTIK® ROUTINGS

Order customized routes and get turn-by-turn directions, construction detours, places to stay, and roadside attractions. Visit any AAA office or create and print your own TripTik route at AAA.com. The online feature even allows you to make reservations at hotels along your route and find a AAA office! Download the new AAA TripTik® Mobile iPhone app for gas prices, maps with turn-by-turn directions, hotel booking, and more. Visit AAA.com/mobile for details.

AAA TOURBOOK® GUIDES

AAA's complimentary guides provide a comprehensive listing of AAA Diamond Rated hotels and motels, restaurants, and local attractions. Search the guides online or pick up a copy at your local AAA office.

AAA CAMPBOOK® GUIDES

Lists AAA Approved public and private campgrounds and recreational vehicle areas. This publication highlights points of interest, trailer regulations, and a driving distance map. Visit your local AAA office for a copy or order online at AAA.com.

AAA Insurance is proud of our heritage of service and commitment that makes us a valued resource for you, and a trusted neighbor in the community. At AAA Insurance, we've got you covered and we'll work hard to earn and keep your trust. To compare your current insurance rates with ours, call toll-free 1-866-779-1500, visit AAA.com, or stop by your local AAA office.

Auto Insurance

For almost as long as the automobile has been around, AAA has been providing members with the most reliable auto insurance available. Designed for today's most demanding drivers, AAA Insurance offers reliable coverage and customer service that's second to none. Plus, as a valued member, you'll receive discounts and some of the best possible rates available. Inquire about safe-driver, multi-policy, anti-theft, and good-student discounts.

Teen Driver Program

Teens receive up to a 24 percent discount on auto insurance rates upon successful completion of the teenSMART® driving program offered by AAA. The teenSMART driver training course is a program designed to give licensed teen drivers the advanced, real-world skills they need to drive safely and avoid collisions. The teenSMART program consists of a student workbook, parent guide, video, six CD-ROM set, certification test results diskette, and return diskette mailer. Teens, with assistance from their parents, complete the eight- to 10-hour program at their own pace at home and in the car.

Home and Renters Insurance

Discover innovative protection for your home and personal belongings with AAA home and renters insurance. Our custom policies go the extra mile to give you an outstanding balance of security and value. We have a wealth of policy options to fit your lifestyle, and member-only discounts that offer real value.



Life Insurance

No matter what life stage you're in, AAA is there for you. Your family is your most priceless asset and we'll help protect those you care for with custom term life, whole life, universal life, children's life, and annuities.

Mexico Auto Insurance

When you're thinking about driving to Mexico, it's a good idea to purchase reliable Mexico auto insurance online at AAA.com. Why? Your U.S. auto insurance is not valid in Mexico. Coverage is available for automobiles, RVs, trailers, and boats in tow.

Health and Medical Insurance

Whether you're self-employed, retired, or a student, AAA provides you with the health insurance coverage you need. AAA Insurance offers a variety of health coverages including short-term medical, student coverage, individual and family plans, and Medicare supplement plans.

RV, Boat, and Motorcycle Insurance

AAA offers insurance to cover the specialized needs of your RV, boat, or motorcycle. We offer many types of coverage, from boat-in-tow to protection for your motorcycle equipment, including custom parts.



Business Insurance

AAA knows how important your business is to you. Protect your business with a full spectrum of commercial products including property, general liability, commercial auto, workers compensation, commercial bonds, and commercial umbrellas. Whether you own an office building or a coffee shop, we offer the right combination of coverage to meet your needs.

AAA Member Rewards Credit Card

With the exclusive AAA Member Rewards Visa® Credit Card there is no annual fee and you earn three points per dollar on all qualifying AAA purchases, two points per dollar on gas, grocery, and drug store purchases, and one point for everything else! Choose from EXCLUSIVE rewards including AAA vouchers, merchandise, cash back, and more.

For information on the rates, costs, and benefits associated with the use of this credit card, please call toll-free 1-866-665-3581, visit AAA.com/creditcard, or apply instantly in your local AAA office.

This credit card program is issued and administered by FIA Card Services, N.A. Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc. © 2011 Bank of America Corporation

AAA Auto Finance

AAA Auto Finance can save you money on your car payment with low, member-exclusive rates on auto loans for new or used car financing, refinancing, lease buyouts, and person-to-person sales. Get approved before you buy your next vehicle to give you a significant negotiating advantage. For information call toll free 1-888-244-8323 or visit AAA.com/autoloan.

AAA Annuities

Annuities from AAA are a trusted vehicle to help bring stability to any retirement portfolio. With AAA annuities you can count on competitive returns to secure your future growth.

- Fixed and indexed annuities¹
- Tax-deferred earnings

Call toll-free 1-888-870-9395 to schedule a no-obligation consultation at a AAA office or visit AAA.com/annuity.

1. Annuities are not considered short-term investments. Surrender charges may apply, and the fees and charges associated with a fixed-rate annuity are usually higher than other investments like certificates of deposit. Under current tax law, earnings withdrawn before age 59 1/2 may be subject to IRS penalty. Withdrawals exceeding 10% of the accumulation value are also subject to a contractual withdrawal schedule included in each contract.

Members save more with AAA/Discover Bank FDIC-insured deposit programs

CDs, IRA CDs, and Money Market Accounts

- Preferred member-only rates that consistently beat the national bank average¹
- No minimum deposit²

Online Savings

- One rate on all balances
- Interest compounds daily
- \$500 minimum opening deposit
- No minimum balance
- Online application only
- Easy online access for deposits and/or withdrawals

To learn more or open an account call toll-free 1-888-728-3230 or visit AAA.com/deposits. Mention offer code AZBOOK. To schedule an appointment at one of our AAA offices, call toll-free 1-888-870-9395.

1. National average APY based on Top 50 U.S. banks by deposits provided by Informat Research, Inc. as of 5/01/11.

2. There is no minimum deposit required to open an account, however Money Market Accounts must have an average daily balance of at least \$1,500 beginning on the third statement cycle otherwise a monthly minimum balance fee will be charged. Fees could reduce earnings on account. ©2011 Discover Bank Deposit Accounts offered by Discover Bank, Member FDIC.

LifeLock® Identity Theft Services

Identity theft is one of the fastest growing crimes in the nation.¹ Help protect yourself and your family today. AAA members can try LifeLock FREE* for 30 days and save 15 percent on membership for life by using promotion code AZSAVE. Premier members receive six months FREE* by using promotion code AZPREMIER.

1. Source: Social Security Administration. "Identity Theft And Your Social Security Number." SSA Publication No. 05-10064. August 2009.

* At the end of the 30-day or 6 month free period, your credit card will be billed automatically (\$8.50 monthly/\$93.50 annually) unless you cancel within the 30-day period. You can cancel anytime without penalty by calling toll-free 1-800-LifeLock. Offer is for new LifeLock members only.

Transportation Policy and Government Advocacy

At a national level, AAA actively represents the interests of motorists and other travelers for traffic safety, energy, environmental, travel, and tourism issues. Club experts testify before Congress on issues including safer highways and vehicles, drunk driving prevention, child passenger safety, graduated driver's license programs, and truck safety.

Locally, AAA Arizona is committed to advocating on behalf of motorists' rights on issues including traffic safety, teen driving, and consumer choice. AAA remains actively engaged in the legislative process, monitoring, supporting, or opposing legislation that may affect the safety, security, and peace of mind for our members.

Traffic Safety

AAA seeks to advance safety measures and allocate funding to maintain and improve highways. Club representatives sit on several committees and coalitions devoted to traffic safety and motorist rights.

AAA Arizona is also actively involved in community traffic safety education, offering information, resources and services to its members, schools, and the motoring public.

Driver Education

You can have confidence in AAA Arizona's Approved Driving School Network (ADSN) schools because they must meet AAA's standards, including quality AAA Approved course curriculum and AAA certified instructors. To find a AAA Approved Driving School, email adsn@arizona.aaa.com.

AAA also offers a variety of driver training modules, including Teaching Your Teens to Drive, teenSMART®, Roadwise Review, DriveSharp™, and Driver-ZED.

Child and School Safety

AAA offers programs and resources to show parents and caregivers how child passenger safety methods and pedestrian safety principles can save lives. AAA assists with crossing guard training programs, and recognizes the top crossing guards each school year. The club also offers its members free car seat inspections and education to ensure children are seated safely.



Resources for Teens

For pre-permit and newly licensed teens, AAA offers Dare to Prepare, a free, award-winning workshop designed to provide parents and teens with the critical information they need in the learning-to-drive process. The StartSmart e-newsletter also provides parents and teens valuable information and advice. In addition, Keys2Drive (teendriving.aaa.com/AZ) offers useful data, tips, and resources for parents and teens.

Resources for Seniors

With aging comes changes that can affect one's driving ability. AAA is dedicated to keeping road-users driving as long and as safely as possible through a variety of mature driver resources. Keeping the Keys is a free workshop designed to help older drivers stay on the road longer and safer. Free CarFit assessments ensure your vehicle fits your needs, and the Mature Driver Online Safety Course offers drivers age 55+ a discount on their AAA Insurance policy upon completion. AAA also offers Roadwise Review, which measures physical and mental abilities shown to be the strongest predictors of crash risk among older drivers, and DriveSharp, which is clinically proven to help drivers see more, react faster, and cut crash risk by up to 50 percent.

For more information on AAA's advocacy and traffic safety efforts, email publicrelations@arizona.aaa.com.

PHONE

AUTOMOTIVE SERVICES

| | |
|-----------------------|----------------------------------|
| Roadside Assistance | 1-800-AAA-HELP 1-800-222-4357 |
| Approved Auto Repair | 1-800-352-5382, Ext. 2292 |
| AAA Owned Auto Repair | 602-308-3080 |
| Auto Glass | 1-877-809-9465 |
| Car Buying Service | 1-877-943-3539 |
| Hertz Rental Program | 1-800-654-3080 |

FINANCIAL SERVICES

| | |
|---------------------------------|----------------|
| AAA Credit Card | 1-800-545-7899 |
| AAA CDs and Money Markets | 1-888-204-8990 |
| Financial Services Office Agent | 602-230-3326 |
| LifeLock | 1-800-543-3562 |

INSURANCE SERVICES

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| Sales | 602-650-2700 or 1-866-779-1500 Ext. 4806 Mon. – Fri., 8 a.m. to 9 p.m. Sat., 9 a.m. to 8 p.m. Sun., 9 a.m. to 6 p.m. |
| Service | Ext. 4805 Mon. – Fri., 8:30 a.m. to 5 p.m. |

MEMBERSHIP SERVICES

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|---------|--|
| Sales | 602-650-2700 or 1-800-352-5382 Ext. 4813 Mon. – Fri., 8 a.m. to 9 p.m. Sat.-Sun., 8 a.m. to 7 p.m. |
| Service | Ext. 4814 Mon. – Fri., 8 a.m. to 9 p.m. Sat.-Sun., 8 a.m. to 7 p.m. |

TRAVEL SERVICES

| | |
|-----------------------------|---|
| Air, Car, and Hotel Service | 602-650-2700 or 1-877-934-6222 Ext. 4808 Mon. – Fri., 8 a.m. to 6 p.m. |
| Maps/TourBook/TripTik | Ext. 4802 Mon. – Fri., 8 a.m. to 6 p.m. Sat., 8 a.m. to 5 p.m. |
| Cruise and Tour Center | Ext. 4810 Mon. – Fri., 8 a.m. to 6 p.m. |

AAA OFFICES

Visit AAA.com for up-to-date hours and directions.

Chandler

4040 W. Ray Rd., Suite 2
Chandler, AZ 85226
602-230-3601

Goodyear

790 N. Estrella Pkwy., Suite C
Goodyear, AZ 85338
602-230-3170

Mesa

4126 East Valley Auto Dr.
Mesa, AZ 85206

AAA Member Office

602-241-3901

Club-owned Auto Repair

602-308-3080

Paradise Valley

4046 E. Greenway Rd.
Phoenix, AZ 85032
602-230-3201

Opening Summer 2011

Paradise Valley

Club-owned Auto Repair
15439 N. 40th St.
Phoenix, AZ 85032
602-308-3080

Peoria

7422 W. Thunderbird Rd.
Peoria, AZ 85381

AAA Member Office

602-230-3101

Club-owned Auto Repair

602-308-3080

Phoenix

742 E. Glendale Ave.,
Suite 182
Phoenix, AZ 85020
602-285-6241

Phoenix

Club-owned Auto Repair
1050 E. Camelback Rd.
Phoenix, AZ 85014
602-308-3080

Prescott

1781 E. Hwy 69, Suite 45
Prescott, AZ 86301
928-541-8600

Scottsdale

14740 N. Northsight Blvd.,
Suite 102
Scottsdale, AZ 85260
602-248-3701

Sun City West

19802 R.H. Johnson Blvd.,
Suite 141
Sun City West, AZ 85375
602-230-3301

Tucson East

8204 E. Broadway Blvd.
Tucson, AZ 85710
520-258-0504

Tucson West

6950 N. Oracle Rd.
Tucson, AZ 85704
520-258-0505

Online

AAA has built an online office just for you at AAA.com and it's open 24 hours a day, 365 days a year!

10 Great Reasons to Visit AAA.com

1. Plan and book vacations at member-only rates
2. Get maps and directions
3. Find discounts from AAA's more than 300 discount partners
4. Get a free insurance quote
5. Open a CD, IRA CD, money market, or online savings account at exclusive member rates
6. Get an instant quote on a new AAA battery
7. Locate club-owned or AAA Approved Auto Repair Facilities
8. Find a new or pre-owned vehicle
9. Download apps for iPhone and Android
10. Sign up for a free online account to access online shopping discounts, request road service online, and manage your membership

The following Terms and Conditions describe the membership benefits and services provided by AAA Arizona and are not necessarily the same as those offered by other AAA clubs. Membership benefits, prices, terms, and conditions are subject to change without notice.

Roadside Assistance

Service applies to all properly licensed and insured four-wheeled motor vehicles, pleasure or recreational type (vans, campers, and motorhomes), and all licensed and insured motorcycles authorized to travel on a public road regardless of license plate designation, if those services can be safely delivered.

Dual wheel campers/motorhomes are eligible for all services under the terms of the Plus RV membership option, including towing, extrication/winch, and tire service. Dual wheel unloaded pickup trucks are eligible for all services except tire service. Rented passenger vehicles and commercial vehicles are eligible for service with the exception of taxi cabs and limousines. AAA Arizona requires the member to be with the vehicle when providing service. If you are unable to remain with the vehicle due to safety concerns, alternative arrangements can be made with the dispatcher.

SCOPE OF SERVICE

AAA does not guarantee that our contracted service facilities will always have the equipment to provide the required service. If your vehicle cannot be made operable, towing will be provided in accordance with AAA Arizona's towing guidelines, one (1) tow per disablement. In some cases the service facility may deem the required services cannot be provided under their contractual agreement with AAA Arizona. When the service required is excluded from AAA Arizona coverage, we will attempt to secure assistance through our provider network to which the member will pay prevailing commercial rates. If needed, AAA Arizona will assist in obtaining lodging or alternative transportation at the member's expense. Charges for service that exceeds the benefit listings will be at the prevailing hourly or mileage rate of the region where service is provided. In most areas, contract facilities are independent businesses and are not employees of AAA Arizona or its affiliates. Responsibility for loss, damage, or unsatisfactory workmanship remains with the facility providing the service. Notify the facility as soon as possible. AAA Arizona will assist by mediating unresolved issues.

ALTERNATE SERVICE

If you have followed the procedure outlined to obtain roadside assistance (see page 4), and AAA Arizona service is not available, or AAA Arizona contractor access is restricted (toll roads, limited access highways), AAA Arizona will provide reimbursement for covered services at the prevailing commercial rate for the region. Reimbursement on restricted access roads may be limited to the cost of towing the vehicle to the nearest exit or responding garage, at the member's discretion. If AAA Arizona service was available, but not requested, reimbursement may be limited to the amount AAA Arizona would normally have paid for the covered service.

Request for reimbursement consideration must be received in writing by AAA Arizona with the appropriate documentation within 60 days of the service date. The request should include an itemized receipt from the service provider, listing the member's name, vehicle, and services rendered. AAA Arizona may adjust or deny reimbursement for services provided by individuals or companies not normally engaged

in providing roadside assistance. AAA Arizona may deny reimbursement if the member has already received or will receive reimbursement through other sources. Delays in service are sometimes unavoidable due to high demand for service, weather conditions, traffic delays, equipment availability, and breakdown location. Alternate service sought due to such delays may not be reimbursable. Reimbursement for services, including services received outside of Arizona, will only be considered for those membership services that AAA Arizona provides without charge. Reimbursement will be considered for breakdown service received only in the U.S. and Canada. Certain terms, conditions, and exclusions apply and are subject to change without notice. When reimbursement is provided, a service entitlement will be deducted from the membership. Reimbursement is not provided for such expenses as taxi services, telephone calls, rental cars, etc. Request a Reimbursement Application from Member Relations or visit AAA.com to download the form. Reimbursement considerations should be sent to AAA Arizona, Member Relations, P.O. Box 33119, Phoenix, Arizona 85067-3119.

Limitations and Exclusions

Services not provided

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| Service for taxi cabs or limousines. |
| Towing abandoned vehicles, recovered stolen vehicles, illegally parked vehicles, or damaged vehicles to a disposal facility or to any other location where the intent is to sell or dispose of the vehicle. |
| Service for vehicles not accessible from a normally traveled and established thoroughfare. |
| Service when street or weather conditions do not allow safe movement, especially on non-paved roads including county-maintained dirt roads. |
| Removal or installation of snow tires, snow chains, or other like equipment. |
| Snow shoveling around vehicle, or clearing a road or driveway. |
| Repairs, diagnosis, battery charging, tire repair, tire rotation, parts, or delivery of parts, which may require additional payment. |
| Tire rotations or tire service for dual-wheeled vehicles. |
| Service when the disabled vehicle cannot be safely reached and properly serviced without damage to either the disabled vehicle or to the service vehicle. Loaded vehicles, which may require special equipment or may cause providing service to be dangerous. |
| Service to vehicles altered from original design, if such alteration makes it likely that damage will occur as a result of the tow, or service to vehicle that requires special rigging or configuration of the tow truck in order to tow. |
| Fuel beyond that needed to get to the nearest open service station or fuel for use in portable onboard generators, boat engines, snowmobiles, or jet skis. |
| Towing charges for police-directed tows for violation of laws or ordinances. |
| Storage or impound charges. |
| Locksmith services used for anti-theft devices such as "The Club." |

AAA Plus RV: Service to travel trailers or fifth-wheel trailers without living quarters. Service to boat trailers or non-recreational trailers greater than 22 feet. Extrication for boat trailers immersed in water. Associated costs for removing or replacing a boat from trailer.

Automotive Benefits and Services

Show your AAA membership card at any AAA Approved Auto Repair facility and receive these benefits:

Written Estimate: Provided upon request, which cannot be exceeded by 10 percent without member authorization.

Guarantee: A guarantee for the effectiveness of repairs, parts, labor, or components for 12 months or 12,000 miles, whichever comes first, unless otherwise indicated on the repair order. The member must be advised as soon as this is determined by the approved facility. This must be documented in writing.

Replacement Parts: On request, any replaced parts will be made available, excluding parts to be returned to the manufacturer under warranty or exchange policy.

Dispute Resolution: The repair facility will cooperate fully with AAA in the investigation and resolution of any dispute involving the facility and a AAA member, and abide by AAA's decision.

Maintenance Inspection: On request, the approved facility must perform a maintenance inspection, at no additional charge, when servicing the member's vehicle. Member must produce a valid AAA membership card.

Accident Away from Home Protection

Accidents that occur more than 100 miles from home can result in unexpected expenses. Accident Away from Home protection takes away some of the financial burden if a member's vehicle is inoperable as a result of a traffic accident. Classic members are eligible for up to \$1,500 reimbursement and AAA Plus or AAA Premier members for up to \$2,500 reimbursement for the following services (occurring within 72 hours) while the vehicle is being repaired: local meals and lodging, commercial car rental, and commercial transportation to travel destination.

Conditions for reimbursement:

1. Membership must be fully paid at the time of the traffic accident.
2. The accident must occur more than 100 miles away from home.
3. The member must be driving the vehicle when the accident occurs and be legally licensed to drive.
4. The vehicle must require repairs to make it operable.
5. Covered services must be used and paid for by the member.

Coverage ends 72 hours following the accident, or when the vehicle is repaired, or when the travel destination is reached, whichever occurs first. Reimbursement will not automatically equal \$1,500 for AAA Classic or \$2,500 for AAA Premier or AAA Plus members. The member will be paid only for covered services used and paid for within the coverage period. Reimbursement amounts are subject to change at any time. Approved claims under the program will be paid by check, directly to the member.

The term “accident” means the actual colliding of a vehicle with another vehicle or object (not mechanical failure). “Local meals and lodging” must be purchased in the vicinity of the accident and station, garage, or body shop where the vehicle is being repaired. “Commercial car rental” refers to a four-wheeled, motor-driven vehicle obtained from any bona fide vehicle rental agency. “Commercial transportation” refers to scheduled trips on a common carrier that has been licensed to carry passengers for hire.

Please follow these steps to receive reimbursement.

1. Report the accident to local, county, or state police, and obtain a complete copy of the police report.
2. Secure itemized and receipted bills covering vehicle repairs, or proof that the vehicle was a total loss.
3. Secure itemized and receipted bills covering local meals and/or lodging, car rental and/or commercial transportation.
4. Request claim form from the Member Relations department of AAA Arizona or visit AAA.com to download the form.
5. Submit the claim report, police report, and original itemized receipts, within 60 days of the date of the accident, to: AAA Arizona, Member Relations, Attn: Accident Away From Home Protection, P.O. Box 33119, Phoenix, AZ 85067-3119.

Reimbursement does not cover:

1. Member/driver convicted of driving under the influence of alcohol or narcotics.
2. Meals, lodging, or transportation provided by relatives or friends.
3. Insurance fees for commercial car rental.
4. Trailer rentals.
5. Expenses for any service used 72 hours or more after the accident.

Legal Benefits and Services

\$1,000 Bail Bond

Most state jurisdictions will accept your AAA membership card for up to \$1,000 bail bond, in lieu of cash. The member must notify AAA Arizona as soon as possible after using this bond. This is not an appeal bond. The member is required to reimburse AAA Arizona for any losses sustained by the posting of this bond or any certificate in lieu of bond. The membership must be current and fully paid at the time of the citation.

The bail bond covers any violation of a motor vehicle law or ordinance committed prior to the expiration date shown on the card, except for crimes or offenses involving: driving while under the influence of intoxicating liquors or drugs or narcotics, failure to appear on prior traffic violations, driving on a suspended or revoked driver’s license, reckless driving, hit and run, failure to present evidence of insurance, illegal use or falsification of license or registration, or attempt to elude or eluding a police officer.

\$5,000 Theft-Reward Protection

AAA Arizona will pay a \$5,000 reward for information leading to the arrest and conviction of anyone stealing a member’s automobile that displays the AAA membership sticker. The member/vehicle owner, his/her immediate family, and other relatives are not eligible to receive this reward.

Legal Reimbursement

If arrested and tried for a motor vehicle violation while driving a private passenger vehicle, AAA Arizona provides reimbursement for defense attorney fees, up to \$1,500, in amounts not exceeding those listed in the schedule of payment. The membership must be current and fully paid at the time of the citation.

The amount of reimbursement is not intended to establish the fee charged by an attorney to defend a member in court.

Legal Reimbursement Schedule of Payments

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| Up to \$300 for attorney’s appearance at preliminary hearing in vehicular manslaughter case. |
| Up to \$600 for attorney’s appearance at trial in vehicular manslaughter case. |
| Up to an additional \$600 for attorney’s appearance at appeal in vehicular manslaughter case. |
| Up to \$100 for attorney’s appearance at trial on a charge of reckless driving or driving to endanger. |
| Up to an additional \$200 for attorney’s appearance at appeal in reckless driving or driving to endanger case. |
| Up to \$50 for attorney’s appearance at trial on alleged violation of motor vehicle law. |
| Up to an additional \$50 for attorney’s appearance at appeal for violation of motor vehicle law. |

To receive reimbursement for the cost of legal service, please follow these guidelines:

1. Appear in court with lawyer and plead not guilty to the charge.
2. Request an application form from the Member Relations department of AAA Arizona. Complete the form and secure a copy of the arrest citation and a paid, itemized receipt on lawyer’s stationery showing the nature of the violation.
3. Send the completed application form and requested documents within 60 days after the trial and appeal (if any) to: AAA Arizona, Attn: Legal Reimbursement, P.O. Box 33119, Phoenix, AZ 85067-3119.
4. Since this is a reimbursement service, payment will be made only if lawyer is paid.

Reimbursement does not cover:

1. Legal services required for any violation involving alcohol or narcotics.
2. Legal services required for any violations involving driving on an expired, suspended or revoked license/registration; or for failure to appear on prior violations.
3. Lawyer's assistance in completing accident reports.
4. Payment of fines, court costs, or witness fees.

Term of Membership

It is our policy to consider a membership active and in renewal status until 90 days from the date of expiration of the prior membership term. This is a service to our members to provide them with continuous coverage for roadside assistance in the event that their payment is forthcoming but not yet received. If service is requested during the renewal term, the member is required to pay their membership dues. If renewed, the new term will run one year from the expiration of the prior term. In all cases, the expiration date of membership remains the same.

Mediation and Arbitration

Any dispute arising out of or relating to these Terms and Conditions will be settled by AAA Arizona and the member as expeditiously and economically as possible. Therefore, the member agrees to submit any dispute to mediation and, if necessary, arbitration, as described below. The member waives any rights to trial by jury with respect to such dispute. The dispute resolution proceedings shall be conducted in Phoenix, Arizona, in the English language. The member also agrees to use the following procedures in good faith to resolve any dispute:

Mediation: All disputes and controversies relating to the interpretation, construction, performance, or breach of these Terms and Conditions which cannot be resolved by AAA Arizona and the member shall be submitted to mediation before a mediator who will be selected by mutual agreement between AAA Arizona and the member, or if an agreement is unable to be reached, in accordance with the procedures of Judicial and Arbitration Mediation Services (JAMS). If AAA Arizona and the member are unable to resolve the disputes and controversies through mediation, either party shall have the right to proceed to arbitration as described below. All fees, costs, and expenses of the mediator and mediation facilities shall be borne equally by AAA Arizona and the member, and all fees, costs, and expenses of each party other than those for the mediator facilities shall be borne and paid for by the party who incurs them.

Arbitration: Any dispute or controversy relating to the construction, performance, or breach of these Terms and Conditions which is not resolved by mediation shall be settled by arbitration in Phoenix, Arizona, by JAMS, in accordance with the arbitration rules of JAMS then in effect, before a single arbitrator. Such arbitration will be final and binding on both AAA Arizona and the member, no appeals may be taken therefrom, and judgment upon any award rendered may be entered in any court having jurisdiction therefore.

Limitation of Liability: In no event shall AAA Arizona be liable for any indirect, incidental, special, punitive or consequential damages, such as loss of profits, increased or duplicate costs, business interruption, loss of data, cost of cover, or loss of savings, even if AAA Arizona has been advised of the possibility of such damages, whether through AAA Arizona's negligence or not. Some jurisdictions do not allow the exclusion or limitation of liability for incidental or consequential damages, so the above limitation or exclusions may not apply to the member. In such cases, AAA Arizona's liability shall be limited to the refund of the annual membership fees paid by the member to AAA Arizona.

The remedies specified herein are exclusive. In no event shall AAA Arizona's maximum aggregate liability to the member or to any third party for any damages whatsoever arising under the membership or in connection therewith, however caused, and on any theory of liability, including contract, strict liability, negligence, or other tort, whether or not arising from AAA Arizona's negligence, shall in no event be greater than the total amount paid or due for payment by the member for annual membership fees with AAA Arizona. These limitations shall apply notwithstanding any failure or essential purpose of any limited remedy.

Governing Law, Venue, Severability: These Terms and Conditions will be governed by and construed in accordance with the laws of the state of Arizona. If any provision of these Terms and Conditions is found invalid or unenforceable, it will be enforced to the maximum extent permissible, and the legality and enforceability of the other provisions of these Terms and Conditions will not be affected.

Privacy Policy

Respecting the privacy and security of your personal information is important to us. Please review our privacy policy at AAA.com.

We Appreciate Your Comments

AAA Arizona is committed to total member satisfaction, and we're dedicated to providing high-quality products and personalized service. Your comments will help us determine which products and services to offer, so we can continue to exceed expectations.

Please send comments via e-mail to member.relations@arizona.aaa.com or by mail to: AAA Arizona, Member Relations, Attn: Comments, P.O. Box 33119, Phoenix, AZ 85067-3119. Should you have any questions regarding your membership or require additional information, please call toll-free 1-800-564-6222.

AAA Arizona reserves the right to cancel a membership for nonpayment of dues or for any other reason deemed to be in the best interest of the members of AAA Arizona. All membership benefits and AAA insurance discounts, including automobile and travel medical insurance coverage included with membership or purchased separately through AAA, terminate at the time a membership is cancelled. AAA reserves the right to discontinue or change benefits, services, or prices at any time, without notice.