

MEMBER HANDBOOK



Your Guide to
AAA SERVICES



Dear Member,

Welcome to one of the largest membership organizations in the world!

If you're like most of our 59 million members, you probably joined AAA for the peace of mind that comes with 24/7 Roadside Assistance coverage. But as you read through this handbook, you'll realize there's more value in a AAA Membership than you ever imagined.

As you already know, AAA Membership covers Roadside Assistance, like towing, flat tires, dead batteries and lockouts. But our goal is to help you find savings, convenience and peace of mind every day. That's why we also offer auto and home insurance, grocery and gasoline discounts, and savings on the products and services you use every day. In fact, members who used our Discount & Rewards® program last year saved an average of \$111!

This guide is intended to help you take full advantage of your AAA Membership. If we can ever be of any assistance, please don't hesitate to call, visit AAA.com or stop by your local AAA office.

As always, thank you for your loyal membership.



Sincerely,

Anthony B. Spada Jr.
President/CEO
AAA Western and Central New York



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▶ Please consult the companion piece to this handbook, called the "Terms and Conditions Guide," for full benefit information.

MEMBERSHIP

Primary and Associate Members

Each person in your household who might use our services and discounts should have a AAA Membership in his or her own name.

The first member on your account is called the Primary Member. Other members who live in your home are called Associate Members. You can add Associate Members to your account at any time at a discounted rate. Call (800) 836-2582 or visit AAA.com/Membership.

MEMBERSHIP

Compare membership levels

There are three levels of AAA Membership. AAA Basic® membership covers all the fundamental AAA benefits, like member discounts and free towing up to 5 miles. AAA Plus®, our most popular membership level, includes free towing up to 100 miles. AAA Premier® is our highest level of service, featuring additional travel discounts and even more free towing miles.

	PREMIER® Highest level of service.	PLUS® Our Members' favorite.	BASIC® Simple, yet highly effective.
ROADSIDE ASSISTANCE			
Annual Service Calls	4 Service Calls	4 Service Calls	4 Service Calls
Towing Benefit	200 Miles (1 of 4 calls) 100 Miles (remaining 3 calls)	100 Miles	5 Miles
Locksmith	\$100	\$100	\$50
Tire Change	✓	✓	✓
Battery Service	✓	✓	✓
Emergency Extrication/Winching (Stuck in a ditch, etc.)	1 additional truck & service person for up to 1 hour at the scene	1 additional truck & service person for up to 1 hour at the scene	1 Truck, 1 Service Person
Fuel Delivery	✓	✓	✓ (gas cost not included)
Complimentary One Day Rental Car with Tow	✓	-	-
Annual Free Carfax Report	✓	-	-
Home Lockout Service	\$100 per member	-	-
Bicycle Assistance	✓	✓	✓
OPTIONAL MEMBERSHIP RIDER			
RV & Motorcycle Coverage (\$35 additional)	✓	✓	-
DISCOUNT SAVINGS			
AAA Discounts & Rewards®	✓	✓	✓
Grocery and Gasoline Discounts	✓	✓	✓
TRAVEL BENEFITS			
Free TripTiks®, TourBooks®, Maps	✓ International Guidebooks	✓	✓
Travel Planning	✓	✓	✓
Trip Interruption Protection	\$1500 per member	\$350 per member	-
Fee Free Travel Booking (No airline service fees)	✓	-	-
Free Hertz Gold Plus Rewards® Membership	1000 Points after First Rental	600 Points after First Rental	600 Points after First Rental

Plus, Premier and RV service is effective 7 days after upgrade or enrollment payment is received. Service will not be rendered to pre-existing breakdowns. Refer to the Terms and Conditions Guide, visit AAA.com, or call 1-800-836-2582 for complete details on all benefits.

Bicycle service may be unavailable or limited outside of Club084 territory.

Upgrade your membership today!

CALL: (800) 836-2582

CLICK: AAA.com/Upgrade

VISIT: Your local AAA

You are covered in any car

Carry your card with you at all times. As a member, you are protected any time a breakdown occurs, whether you are driving your own car or a passenger in someone else's car.

AAA can keep you "on the go"

In many cases, AAA's roadside technician can solve the problem on the scene, and you can get back on the go again without the inconvenience of being towed. In fact, more than 60% of our roadside assistance calls result in our members driving away. If we aren't able to help get you on the road again, we will gladly tow your car wherever you choose.

Call AAA for:

- Battery service
- Tire service
- Lockout service
- Fuel delivery
- Towing
- Bicycle service

Helpful information

Having this information will help us manage your call better and provide service as quickly as possible.

- Location of disabled vehicle
- Type of service needed
- Description of disabled vehicle
- How many people are in the disabled vehicle
- Your contact information

How to request AAA Roadside Assistance

- Call (800) AAA-HELP (800-222-4357)
- Request online at AAA.com
- Download the free AAA Mobile app, available for iPhone and Android



For Even More Peace of Mind

Your recreational vehicle deserves special roadside protection and we've got you covered! Your RV and/or motorcycle are covered for one price with the AAA RV Rider.

Purchasing the optional RV Rider allows you to apply any of the 4 roadside calls you receive with your AAA Plus or AAA Premier Membership to motorcycles, all motorhomes, pickup trucks with campers, travel trailers, and 5th wheel travel trailers. This protection is extended to every AAA member in your household.

ROADSIDE ASSISTANCE FOR YOUR RV & MOTORCYCLE	PREMIER RV RIDER \$35	PLUS RV RIDER \$35
Towing Benefit	200 Miles (1 call) 100 Miles (remaining calls)	100 Miles
Locksmith	\$100	\$100
Flat Tire*	✓	✓
Battery Service	✓	✓
Emergency Extrication/Winching (stuck in a ditch, etc)	1 additional truck & service person for up to 1 hour at the scene	1 additional truck & service person for up to 1 hour at the scene
Fuel Delivery	✓	✓
Complimentary Rental Car	Full-size rental car for one day	
Trip Interruption	\$1500	\$350

*Flat tire change not available on motorcycles. Tow or air only.

Mechanics you can trust

The network of AAA Approved Auto Repair locations takes the guesswork out of choosing a trustworthy shop. We've done the work for you by identifying more than 125 local facilities that have met our stringent customer service guidelines. And, if there's a problem, AAA stands behind all repairs with dispute resolution on your behalf.

What does it take to achieve the AAA Approved Auto Repair Certification?

It's not easy.

- The facility must employ ASE-certified or factory-trained technicians in each area of service it offers
- Approved shops must have a proven community reputation. This is determined by a financial report, a consumer protection agency report, and a customer satisfaction survey.
- The facility has to maintain a clean, professionally organized appearance – inside and out. Customer areas are always clean and comfortable.
- The shop must meet minimum insurance requirements for the protection of its customers and their cars.
- After approval, each shop is re-inspected quarterly and must undergo annual program recertification.



Benefits for AAA Members

When you take your car in for service at a AAA Approved Auto Repair location, you'll find benefits and discounts available only to Members.

- Each shop is AAA tested and approved
- 10% discount on repair labor
- 2-year/24,000-mile limited warranty on parts and labor
- FREE multi-point inspection by appointment
- Preliminary diagnosis within one hour of tow arrival
- Member-preferred pricing on select maintenance services
- Tows into an Approved Auto Repair facility will not count toward your annual call allowance from AAA
- AAA stands behind all repairs with member support as needed



Find a AAA Approved Auto Repair location near you:

AAA.com/AutoRepair | (800) 222-4357



The most convenient way to buy a new battery

Members get even more great benefits with AAA's Mobile Battery Service, the easiest way to buy a new battery.

- Free battery testing in your driveway*
- Free delivery and on-the-spot installation
- Special AAA member pricing
- Guaranteed up to 6 years**

AAA batteries delivered & installed

There's never a good time to find yourself stranded with a dead battery, so AAA's Mobile Battery Service is available to help keep you on the go. With free battery testing, delivery and installation, you can avoid the inconvenience of a dead battery breakdown.

FREE battery testing

Not sure how much life is left in your battery? We'll send a truck equipped to test and, if necessary, install a new battery right there on the spot. These state-of-the-art battery testers, specifically designed for mobile use, eliminate the guesswork out of whether you need a boost or if a new battery is required.

There's no obligation to buy a AAA battery, but if you do - the test won't count towards your annual allotment of roadside assistance calls.



Schedule a battery test:

(800) 222-4357 | AAA.com/Battery

*Mobile battery delivery and installation are not available in all areas.

**Guarantee includes 3 years free replacement and 3 years discount replacement period.

CAR REPAIR COVERAGE

Vehicle Extended Service Plan

With the vehicle extended service plan from AAA, you'll enjoy these exclusive Member benefits, no matter what coverage level you choose:

- **50% off deductible** – Your \$100 deductible is reduced to \$50 when you have your car repaired at a AAA Approved Auto Repair facility. Or, choose a club-owned facility and your deductible is waived to \$0.
- **Free battery replacement** – Includes a one-time free battery replacement for the duration of the coverage.*
- **Rental car coverage** – Receive up to five days of coverage on a rental car while your own vehicle is in the shop.
- **Trip interruption** – If a breakdown happens on your trip over 100 miles from home, you'll receive up to \$75 per day, for up to three days, to help cover your meals and lodging.

* Battery Replacement excludes batteries on electric or hybrid vehicles.

Mechanical breakdown coverage from a name you trust

An extended service plan is like having health insurance for your new or used car, so you won't have to worry about expensive repairs.

- Protects your car against costly repairs
- Each plan is customized to your driving habits and your budget
- Coverage is available up to 230,000 miles
- No vehicle inspection is required
- Simple claims procedure makes it easy to get your car repaired



Request a quote:

(877) 594-8457 | AAA.com/ExtendedWarranty

See your agreement for exact terms, coverage and exclusions.

AUTO BUYING PROGRAM

Never overpay on a new or used car

We introduced the AAA Auto Buying Program to change the way you think about buying a car. We work with a nationwide network of prescreened Certified Dealers who are dedicated to great customer service. You'll save time and money – and get a deal without an ordeal. Buying a car should always be this easy!

Enjoy a hassle-free car buying experience

When you work with one of our Certified Dealers, you can remove the unnecessary back and forth, and instead enjoy a negotiation-free car-buying experience.

- Compare multiple dealers online instead of driving from dealership to dealership
- Get upfront dealer pricing information** prior to visiting the dealership
- Lock in your savings off MSRP with your Guaranteed Savings Certificate

Members have saved an average of \$3,221 off MSRP*

With the AAA Auto Buying Program, you'll be able to see your Guaranteed Savings** and any eligible incentives and discounts – even before your first visit to a dealership.

- See what others have paid for the car you want
- Get your Guaranteed Savings** on a new car, or view special member pricing on select used cars. Savings also apply to leasing.
- No cost and no obligation

Learn more:

(800) 446-7433 | AAA.com/AutoBuying

* Between 4/1/14 and 6/30/14, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and subsequently purchased a new vehicle of the same make and model listed on the certificate from Certified Dealers, was \$3,221, including applicable vehicle specific manufacturer incentives. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Neither TrueCar nor AAA does not broker, sell or lease motor vehicles.

** Guaranteed Savings and upfront dealer pricing information not available in all states. In these states, a Target Price is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured. Your configured vehicle may not be available or in-stock at the Certified Dealer.

Driver training & education

AAA's driver training courses are taught by specially trained instructors who provide highly interactive driving lessons whether in the classroom, in the car or online. Plus, AAA communicates the most up-to-date laws and regulations to ensure your safety on the road.

AAA Defensive Driving Course

The six-hour defensive driving course is offered throughout Western and Central New York.

Two ways to take the course:

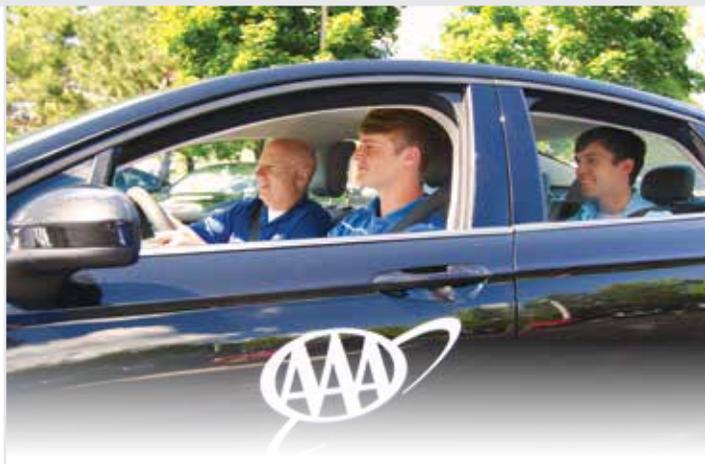
- **In The Classroom:** Take the traditional 6-hour course in a classroom setting at a location near you.
- **Online:** Take the course online at your convenience, 24/7. Once you begin, you'll have 30 days to complete the course.

Benefits include:

- Up to 10% discount on collision, liability and no-fault portions of auto insurance for 3 years.
- Reduce up to 4 points on your driving record for violations occurring in the last 18 months.

Adult Training and Assessments

- **Professional Driving Assessments:** Certified driving instructors assist in evaluating and monitoring driving ability.



Teen Driver Education

As the largest driving school in New York, AAA is well-equipped with a variety of programs to help teach your teen to drive safely. Products offered include:

- **Licensed to Learn:** A comprehensive training program including 30 hours of classroom and in-car lessons. Includes free one-year AAA Basic® membership upon completion of course.
- **In-School Driver Education:** AAA partners with local schools to offer our How to Drive curriculum in your community. Includes free one-year AAA Basic® membership upon completion of course.
- **In-Car Lessons:** AAA offers a variety of lesson packages if you would like a little extra help teaching your teen to drive.
- **5-Hour Pre-licensing Course:** Offered separately, or included with the Licensed to Learn program. This course provides the MV-278 certificate, a requirement for teens to schedule their road test.

Learn more about courses and pricing:

CALL: (800) 836-2582

CLICK: AAA.com/DriverPrograms

VISIT: Your local AAA



AAA offers auto, home and life insurance

Get great rates and insurance coverage tailored to your individual needs.

New Options

We've added a number of new carriers to the AAA insurance portfolio. More choices mean our agents have a variety of coverage and pricing options available to meet your insurance needs.

More Discounts

With more savings and discounts than ever, there's never been a better time to switch to AAA insurance. Let our experience, reliability and affordability work for you!



Auto / Home / Life

Savings

Your insurance agent will work with you to make sure you receive all discounts available.

Cost saving coverage options and discounts include ...

- AAA Member Discounts
- Multi-Car Savings Discounts
- Teen Driver Discounts
- Loyalty Discounts
- Safe Driver Discounts
- Student Discounts
- Full Pay Discounts
- Multi-Policy Discounts – Auto, Home, RV, Boat, and more

AAA members can save up to 15% with exclusive discounts, but you don't have to be a member to take advantage of the great coverage options AAA Insurance has to offer.*

Personal Service

A licensed agent is available at a location in your area. Stop by to review your insurance needs and get a FREE quote.

Or, if you prefer, you can always reach an agent at **888-671-7085** or visit **AAA.com**.

**GET A FREE
QUOTE TODAY!**

*Discounts vary by carrier. Insurance is provided by AAA Members Insurance Agency of Western and Central New York Inc.



Full-service travel agency

A full-service travel agency is located inside each of our local Travel and Insurance Centers, or, if you prefer, travel agents are available by phone and email. Delivered by experienced and knowledgeable experts, AAA Travel Consultants can help you plan and save money on your upcoming trip – whether you're going to an international destination, across the country, or close-to-home.

Contact a AAA Travel Consultant for free trip planning and exclusive benefits on:

- Domestic and international travel
- Cruises
- Disney
- Land tours
- Luxury travel
- Group travel
- Motorcoach trips
- Road trips
- Meeting and incentive travel

Travel Expertise

AAA's travel experts are the most professional group in the industry, with an average of 11 years of experience each. They are ready to use their extensive training and first-hand travel experience to help you choose a destination; and will tailor their recommendations to your personal preferences and budget. Your relationship with your AAA Travel Consultant doesn't end when your trip begins – we are available to you during and after your trip as well. If you need assistance while traveling, our experts are only a phone call away.

Travel-planning help

• Exclusive Member Benefits:

AAA's relationships with preferred travel partners offer exclusive AAA Member Benefits on cruise vacations, tour packages, car rentals, hotel accommodations and more. Plus AAA members can receive free Hertz #1 Club Gold membership, discounted digital passport services and access to international driving permits.

• Rewards Programs:

Earn rewards for referring new clients, or just for traveling with us! Ask a AAA Travel Consultant about our Referral Rewards and Traveler Rewards programs, created to help you save money on your trips.

• Solo Travelers Club:

If you love to travel but don't have anyone to travel with, this club provides like-minded solo travelers with the value, peace of mind, fun and convenience of group travel at an affordable price. Bi-monthly meetings provide an opportunity to meet other solo travelers, explore possible roommate matches and learn about the latest Solo Club itineraries.

• Affordable Luxury Travel:

You don't have to be a millionaire to enjoy the finer things while on vacation. AAA Luxury Travel Consultants can help plan a customized vacation with the extra amenities and services you deserve, but at the value you can expect from AAA.

• Group Travel:

Avoid the work of travel planning for groups of 10 or more. Choose from one of our pre-arranged group cruises or tours, or work with one of our group specialists to customize a unique trip for your group.

• Travel Insurance:

Whether you're traveling for business or pleasure, travel insurance protects your travel investment from unforeseen events that may cancel, delay or interrupt your trip. A variety of plans are available for purchase to protect you from the day you leave until the day you come home.

Start planning your trip:

(800) 937-1222 | AAA.com/Travel

What can you do at your local AAA office?

- **AAA Travel Store**
Shop and save on luggage and travel accessories at AAA. You'll find members-only discounts on name-brand luggage, travel accessories, converters, adapters, anti-theft bags and wallets, and more.
- **Passport Photos**
AAA will take your photo and print it on the spot. AAA follows federal guidelines and provides you with two identical color photographs to submit with your application.
- **International Driving Permits**
When you travel internationally, it's a good idea to have an International Driving Permit, even if you are not planning to rent a vehicle. Foreign authorities easily recognize this multi-lingual form. AAA is one of only two authorized sources for obtaining this permit.
- **Discounted Tickets**
AAA members can purchase discounted tickets for movies, car washes, attractions and theme parks.
- **Free TripTiks®, Maps and TourBooks®**
Visit your local AAA and we'll create a TripTik for you containing suggested routes with printed directions and maps.* Plus, AAA has a wide selection of maps and TourBooks to help you save time and money on your trip. All materials are also available in electronic format at AAA.com.
- **AAA and Visa® Gift Cards**
Give the gift of AAA with our exclusive AAA gift card that can be used to purchase membership, travel, merchandise and more at your local AAA. Another option is the AAA Visa® Gift Card, available in any amount from \$10 to \$750. Use it just like a credit card at more than 14 million Visa® merchants worldwide.

*Not all AAA locations provide on-the-spot TripTiks.



Travel Money and Foreign Currency

- **Foreign Currency**
Order foreign currency at your local AAA, and it will be ready for pickup in about two business days. Take advantage of AAA's great exchange rates while you choose from more than 60 currencies available for your next trip.
- **Travelex Money Card**
Preload this secure chip-and-PIN enabled card with up to six currencies at once. Available currencies include Euros, British Pounds, Australian Dollars, Japanese Yen, Canadian Dollars and Mexican Pesos.
- **AAA Visa TravelMoney® Card**
This prepaid, reloadable debit card provides a safe and convenient alternative to a credit card, bank account or cash when traveling in the United States.



Find your local AAA branch:
(800) 836-2582 | AAA.com/Locations

START SAVING NOW

Get discounts on things you care about, such as car repairs, gasoline, hotel stays, concerts, restaurants, prescriptions, computers, movie tickets and much more – even groceries!

Discounts are waiting for you at more than 125,000 locations – around the corner, around the country and online.

Here are a few of advantages of AAA's discount programs:

- **Easy to use.** Immediate savings with no guesswork involved. Partners offer a percentage or a flat dollar amount on every purchase.
- **Deals you want.** Choose products and services you use every day from local, national, international and online businesses. Discounts can be found in key categories: automotive, entertainment and travel, health and service, home, office and finance, restaurants, and shopping.
- **Name brands.** AAA partners include brands you know and trust such as LifeLock, Dell, Hard Rock Café, AMC, Regal Cinemas, 1-800Flowers.com, and more.
- **Local favorites.** Many local businesses and attractions in Western and Central New York offer discounts to our members. Check out all the local favorites by visiting AAA.com/Discounts.

A few of our members' favorite discounts:

Sprint – Free AAA Basic® membership renewal*

LensCrafters – 30% off lenses with frame purchase**

Penske Truck Rental – up to 20% on a truck rental**

The UPS Store – 15% off select services**

AAA Prescription Savings – up to 75% off

Movie and car wash tickets – various locations & offers

Ticket Monster – save 15% or more on concerts, sporting events and attractions

*Restrictions apply. **Additional discounts available; please see AAA.com/Discounts for details.

Visit AAA.com/Discounts for a printable list of all AAA discounts.

These programs were developed exclusively for members of AAA Western and Central New York

• Grocery Discounts

AAA members save money on brand-name groceries and household items purchased at TOPS Friendly Markets and Price Chopper Supermarkets. Getting the discounts is easy. You will need your AAA number, your grocery store loyalty card number and an email address.

Visit AAA.com/Grocery to link your AAA card to your grocery store card. Once enrolled, the discounts will be waiting for you in a few minutes. Next, shop at Tops Friendly Markets or Price Chopper Supermarkets for the offers, and simply scan your store loyalty card to apply the savings.

• AAA Everyday Rebates

Lower your AAA membership dues by giving or shopping with eGift cards purchased on AAA.com. More than 370 brand-name retailers offer something for everyone. Visit AAA.com/Rebates for details.

• Gasoline Discounts at the Pump

NOCO Express, Fastrac Markets, SavOn and Maple Leaf Market offer members discounts on gasoline. Discounts vary. It might be a simple swipe of your membership card at the pump for a 3-cent discount, or you may link your checking account to your AAA card for additional discounts. Visit AAA.com/Gasoline for offer details.



AAA Member Rewards Visa® Card

A value-packed credit card that allows you to earn unlimited points for your purchases.

- **3X points** on eligible travel and AAA purchases
- **2X points** on gas, grocery store, wholesale club and drugstore purchases
- **1 point** per \$1 spent on purchases everywhere else

With this impressive rewards program you can redeem your points for cash back, vouchers for AAA purchases like travel or renewing your Membership and car repairs or oil changes at AAA Approved Auto Repair facilities. You can also redeem points for gift cards redeemable at more than 100 national retailers and restaurants.

Apply today:

AAA.com/CreditCard

For detailed information about the rates, fees and other costs and benefits associated with the use of this card, go to AAA.com/CreditCard, visit your local AAA, or refer to the enclosed Terms and Conditions guide.

AAA Member Deposit Program

With your membership, you can take advantage of great rates and earn more with your savings when you open a Certificate of Deposit, IRA, Money Market or Online Savings Account through the AAA Deposit Program with Discover Bank.

- Preferable AAA members-only rates
- Low balance requirements
- Easy account management
- Flexible maturities
- Superior customer service
- FDIC Insured

Compare rates and learn more:

AAA.com/Deposits | 1-888-728-3230

Foreign Currency

Foreign currency is available at your local AAA or at AAA.com. Members receive competitive exchange rates on orders through Travelex. See page 21 for more information.

The Motorist's and Traveler's Champion

AAA represents the interests of motorists and travelers in transportation, safety, environmental and tourism issues at local, state and federal levels. The association fights unfair taxes on travelers, lobbies to close loopholes in safety laws and leads efforts to improve traffic safety for all motorists through public service efforts.

AAA supports nationwide campaigns to address traffic safety issues including teen and senior drivers, distracted, drowsy and impaired driving. The Club supports the AAA School Safety Patrol Program, Community Traffic Safety Program, School's Open - Drive Carefully, and Adult School Crossing Guard Recognition. AAA also awards college scholarship funds and encourages high school students to continue their education through the AAA Insurance Scholarship program and the Ford/AAA Student Auto Skills competition.

AAA serves as an expert on fuel-related matters and advocates for national energy and transportation funding policies to ensure that individual mobility is protected and sustained.

AAA believes the right to travel carries with it the responsibility to use natural resources wisely to help preserve and enhance the environment. AAA was among the first organizations to encourage motorists to properly dispose of used motor oil, tires and batteries and to maintain ignition systems to reduce emissions and save fuel. Today, AAA continues to educate consumers about responsible mobility, alternative fuels and vehicle options, and the importance of driving a well-maintained vehicle. AAA's safety and advocacy efforts are highlighted on the AAA Exchange, a dedicated public affairs website (AAAPublicAffairs.com).

Foundation for Traffic Safety

As part of its commitment to community, the Club formed the Auto Club of Western & Central NY Foundation for Traffic Safety Inc. The Foundation is a 501 (c) (3) non-profit charitable organization dedicated to promoting traffic safety education and raising awareness of safe driving practices to reduce traffic-related deaths and injuries. It helps support local programs in the communities we serve.

For more information on the Foundation visit:

AAA.com/Foundation



Privacy Policy

AAA Western and Central New York ("AAA WCNY") knows the foundation of its business is built on trust. To maintain that trust, AAA WCNY is committed to maintaining the privacy of its consumers, customers, members and nonmembers Nonpublic Personal Information ("NPI"). AAA WCNY would like to take this opportunity to inform you of how we are committed to protecting your Member Information.

Privacy Compliance

Recent federal legislation requires that all Financial Institutions provide customers with a statement outlining the policies and practices related to the sharing of NPI. At AAA WCNY, we have always been committed to protecting your privacy and are providing this notice to you to demonstrate our commitment to you. If you decide to end your relationship with AAA WCNY or your membership lapses, we will continue to abide by the practices described in this notice and any amendments to this notice.

Why We Collect Information

AAA WCNY collects information about you to better understand your needs, to improve and develop new products, provide services that may be of value and to inform you of special promotions. We may also use information collected to better understand the needs of AAA.com users and to improve the site's content. We also collect information necessary to administer your account and to process services associated with your membership. We maintain this information to provide the highest possible quality of service.

Information We Collect

We collect Nonpublic Information about you from the information we receive from you on applications or other forms, information about your transactions with us or others, information we receive from consumer reporting agencies, from other companies we work with, from companies providing marketing and demographic information and information obtained to protect against insurance fraud and identity theft.

We also collect information about AAA.com users. The following non-volunteered information is collected automatically when visiting AAA.com:

- The referrer (the site prior to entering AAA.com)
- The IP address of the workstation
- Date and time logged in and out
- Pages visited while on our site
- Time spent on each page
- Files downloaded
- Criteria used when searching

If the user supplies his/her telephone number online, s/he may be contacted by AAA regarding orders placed online.

How We Keep Information Secure

Your Nonpublic Information is only available to authorized individuals responsible for providing AAA WCNY products and services. We maintain physical, electronic and procedural safeguards that comply with legal requirements to protect Your Nonpublic Information.

Information We May Disclose

We may disclose the following kinds of Nonpublic Information about you: Information we receive from you on applications or other forms, such as your name and address, information about your transactions with us or others, such as your account balance, payment history, parties to transactions and credit card usage information we receive from a consumer reporting agency, from other companies we work with and from providers of marketing and demographic information, such as your purchasing preferences and information obtained to prevent insurance fraud.

To Whom We Disclose Information

We may disclose, as permitted by law, your Nonpublic Information that we collect to authorized affiliated and non-affiliated third parties responsible for providing to you AAA products and services, for example, travel, insurance and retailer discounts.

Glossary

"Affiliate" means any company that controls, is controlled by or is under common control with AAA WCNY.

"Financial Institution" means any institution the business of which is engaged in financial activities as described in section 4(k) of the Bank Holding Company Act.

"Nonpublic Personal Information" means personally identifiable financial information about an individual provided to a financial institution in order to obtain a financial product or service.

"Nonaffiliated Third Party" means any person except an affiliate of a financial institution or a joint employee of a financial institution and a third party.

Opt Out

If you prefer AAA WCNY not disclose your Nonpublic Information to Nonaffiliated Third Parties (except as permitted or required by law) you may exercise your right to opt out of such disclosure by contacting us using the form below.

If you are a new consumer, customer or member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our consumer, customer or member, we continue to share your information as described in this notice. However, you can contact us at any time to opt out and limit our sharing.

By opting out you will be precluded from receiving notice of special promotions offered through AAA WCNY that may benefit you. We may still include notices and information about other products and services when communicating with you about your account and related products and services. You will also still receive the "Member Connection" magazine four times per year. Opting-out will not prevent you from receiving solicitations from other companies obtaining information about you from other sources.

KEEP IN TOUCH

AAA.com

Visit AAA.com today to set up your membership profile. Once you log in with your membership number, you'll be able to:

- Request roadside assistance
- Renew your membership
- Add an Associate Member
- Upgrade your coverage
- Enroll in Auto-Renew or Monthly Payment Plan
- Book flights, hotels and rental cars
- Request free maps, TripTiks® and TourBooks®
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Member Connection Magazine

Member Connection is a quarterly magazine written and distributed exclusively for AAA Western and Central New York members. Look for articles about AAA news, events and member benefits, plus a variety of feature stories highlighting popular close-to-home travel destinations.



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