

Member Handbook



AAA.com

518-426-1000

Emergency Roadside Assistance

- 518-426-1000
- 800-AAA-HELP
- 800-222-4357

Member Services

- 518-426-1000
- AAA.com

AAA Travel Agency

- 518-426-1000

AAA Discounts

- AAA.com/Discounts
- AAA.com/Specialoffers

AAA Hertz Car Rental

- 800-654-3080
- AAA.com/Hertz

AAA Hotel Reservations

- 866-AAA-SAVE
- AAA.com/Travel

GoodRx

- 1-855-470-9649
- AAA.com/GoodRx

AAA Deposit Products from Discover Bank

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

AAA Credit Cards

To Apply

- AAA.com/Applynow
- 800-932-2775

Customer Service

- www.aaanetaccess.com
- 800-732-9194

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Top 3 Ways

Your membership can pay for itself

If your car had a breakdown, you know that just one tow can cover the cost of your membership.

Here are a few more ways your AAA membership can pay for itself!

1 AAA Travel Agency

Did you know that all AAA Hudson Valley offices have a worldwide AAA Travel Agency? Book your next vacation with AAA. We'll do the research, all you'll need to do is pack... and relax. You'll get money saving deals with special member perks, too!

2 AAA Discounts & Rewards®

All it takes is your AAA membership card. Thousands of brands give AAA members a discount across the nation. Members who utilize the AAA Discounts & Rewards program save an average of \$87 annually. Start finding the best deals on brands you love at AAA.com/discounts.

3 GoodRx

Studies show that about 45% of Americans have trouble paying for their necessary medications. GoodRx has teamed with AAA to provide savings up to 85% on prescribed medications to members at more than 70,000 pharmacies across the U. S. Visit AAA.com/GoodRx today to see how much you can save. Restrictions apply.



Welcome to AAA Hudson Valley!

Your AAA membership not only provides peace of mind in the event of a breakdown, but also serves as your special passport to valuable benefits, services and discounts. Read on to find out why more than 59 million members nationwide know that *It Pays to Belong*.

Membership

Your Basic Membership

AAA membership covers you in most properly registered, four-wheeled vehicles driven for passenger use. Just as your license allows you to drive any car, your membership covers you when you are in most vehicles.

The first person in a household who joins the Club is referred to as the Primary Member while other members in a household are Associate Members.

Service is for members only. You must have your membership card to get AAA service. The AAA membership card covers only the individual on the card. Cards are subject to immediate seizure when presented by a non-member seeking services. Additional identification may be requested when receiving service. Your card contains the telephone number for Emergency Road Service (ERS) and all other member services.

The Club reserves the right to revoke or deny membership for abuses of benefits, staff, etc.

Membership Renewal

Prior to the expiration date of your membership, you will receive a renewal notice for dues and a new membership card for the

subsequent twelve (12) month membership period. Renewal membership payment is due before your current membership expiration date.

To make renewal more convenient and to avoid the possibility of a lapse in membership coverage, you may choose to have your membership automatically renewed each year with your Visa, MasterCard, American Express, or Discover credit card. For more information, call 518-426-1000.

Adding Other Members in Your Household

Although other members in your household are not eligible to use your card, they can receive the same coverage at a discounted rate and each will receive a separate membership card. Associate Members must reside in the same household as the Primary Member and be a spouse, significant other or your child 16 to 22 years old. When appropriate, ineligible associates will be automatically moved to their own Primary memberships at the time of billing.



AAA Basic Benefits

Service Calls: 4 per membership year, per member. Member must be with the vehicle at time of service.

Free Towing: Up to 3 miles to the destination of your choice. Member pays prevailing per-mile rate for tows over 3 miles.

Emergency Fuel Delivery: Ensures delivery of sufficient fuel to enable you to get to the nearest service facility. Member pays prevailing pump prices.

Lockout Service: Up to \$50 for parts and labor, for lockout service, key replacement and ignition repair for a locksmith will be allowed if service vehicle operator cannot perform required service.

Extrication/Winching Service: Provides one service vehicle and one driver.

Trip Interruption Protection: None.

Theft Reward: \$500 reward for information leading to the arrest and conviction of a person vandalizing, stealing, or causing a hit-and-run accident involving an eligible vehicle registered in the name of the AAA Basic member.

Passport Photos: Discounted for AAA members.

Bike Service: Bicycles included as a towable vehicle. Must be brought to nearest access road.

Pet ID Tags: FREE.



Cancellation Policy

Within the first 30 days of purchase, the Club will consider refunding the purchase of membership, prorated based on any usage. In the instance when a Road Service call has been provided during the first 30 days, the membership is ineligible for refund. Membership cards must be surrendered via mail to 618 Delaware Ave., Albany, NY 12209 or drop it off at any AAA Hudson Valley office in order to be eligible for any refund.

AAA Plus® Benefits

Service Calls: 4 per membership year, per member. Member must be with the vehicle at time of service.

Free Towing: Up to 100 miles to the destination of your choice from point of disablement. Member pays prevailing per-mile rate for tows over 100 miles.

Emergency Fuel Delivery: At no additional cost, a sufficient supply of fuel will be delivered to enable you to get to a service facility.

Lockout Service: Up to \$100 for parts and labor for lockout service, key replacement and ignition repair for a locksmith will be allowed to make your vehicle operable.

Extrication/Winching Service: A second service vehicle and a second driver for up to one hour, if necessary, will be provided at no extra charge.

Trip Interruption Protection: If the vehicle you are driving becomes disabled for more than 24 hours due to an accident, mechanical breakdown or theft and you are more than 100 miles from your home, you may be reimbursed up to \$350 over the next 72 hours from this breakdown. Including lodging, food and/or rental car to continue to your destination. Original paid receipts in the member's name for expenses along with our reimbursement form within 30 days of vehicle disablement. Member must be present at the time of breakdown.

Theft Reward: \$2,000 reward for information leading to the arrest and conviction of a person vandalizing, stealing, or causing a hit-and-run accident involving an eligible vehicle registered in the name of the AAA Plus member.

Passport Photos: FREE — one set of two identical passport photos per year.

Bike Service: Bicycles included as a towable vehicle. Must be brought to nearest access road.

Pet ID Tags: FREE

Automotive/ Emergency Services



AAA Emergency Road Service (ERS) is available 24 hours a day, seven days a week throughout the United States and Canada. Your membership covers you, not your vehicle. You may add coverage for certain family members by purchasing Associate Memberships. Membership is designed to assist you in an emergency when the vehicle in which you are either the driver or a passenger becomes disabled. Your membership covers the emergency and towing services listed in this handbook.

REQUESTING SERVICE

When you need any Emergency Road Service, call (518)426-1000. This number is also listed on your membership card.

This number connects you to AAA, where we take your calls and dispatch help every day of the year. For faster service, please have your membership card on hand and provide the following information:

- Membership number
- Club Name: AAA Hudson Valley
- Club Code: 080
- Year, make, model and color of vehicle
- Vehicle license plate (number and state)
- Problem with vehicle
- Location of vehicle (address, nearest cross street, city)
- Phone number to keep in contact with you while you are waiting for service

Members can also request emergency road service

online. Visit AAA.com and click on the Road Service Online® link. Simply fill out the online form and AAA will be on the way. You can also download the AAA Mobile App and request service using your smart phone.

AAA Emergency Road Service must not be mistaken for maintenance or repair service. The Club will pay for one tow per disablement. The person named on the membership card is entitled to AAA service on any eligible vehicle he or she is in at the time of breakdown. Disablements prior to joining are not included. Service at Club expense is not provided to non-members using the member's vehicle whether or not they reside in the same household. Associate memberships are available for qualified persons in those situations.

It is required that the member will be with the disabled vehicle at the time service is provided. The Club reserves the right to request identification, such as a driver's license in addition to a valid membership card, prior to providing service.

ELIGIBLE VEHICLES

Vehicles must have current registration/plates and be insured to receive services. Dealer plates and/or transport tag are not eligible for any services.

AAA will provide Service to:

- All four wheeled motor driven vehicles of the passenger, pleasure or recreational type

- Rented vehicles with the exception of taxi and livery
 - All four wheeled unloaded pickup trucks. No Plows, ladder racks or dump bodies.
 - All four wheeled unloaded vans and box trucks.
 - All four wheeled motorized/driveable campers
 - All four wheeled vehicles towing camping trailers.
- Members will be required to pay for towing of the trailer. Towing of trailers including 5th wheels require RV coverage.
- Unloaded Dual wheeled pickup trucks are eligible for all services excluding inner rear tire service.
 - Dual wheeled campers and motor homes are covered under Basic, Plus and Premier for jump starts, fuel delivery and lockout service at the corresponding membership level. All towing, winch outs and tire service requires RV coverage.
 - Club reserves the right to provide one service call/tow per breakdown
 - Club reserves the right to deny service from a repair shop that is capable of fixing vehicle regardless of the reason.

Emergency Road Service Guidelines/ Rules

MECHANICAL ADJUSTMENTS

Minor/temporary adjustments will be made in an attempt to get your vehicle to operate under its own power. Members should follow up with a repair shop or mechanic.

BATTERY SERVICE

A jumpstart will be provided in an attempt to start your vehicle. In some areas, battery testing and replacement may be available. A trained specialist may test the battery and the vehicle's charging system at no cost

to the member. If the battery needs to be replaced, the member can request to purchase one, and the technician will install one on the spot. Battery Replacement Service vehicles carry most batteries that will properly fit approximately 90 percent of all cars, SUVs and light trucks on the road. If battery service is not available in your area, a service technician will attempt a jump start to get your vehicle operable or provide towing service to a repair facility of your choice. During extreme weather conditions, battery testing and/or replacement may not be available.

FLAT TIRE

If your vehicle has a flat tire, we can inflate and install your spare as a temporary solution. AAA is not responsible for vehicle damage caused by spare tire use. If no usable spare is available, the vehicle will be towed in accordance with the towing provision of your membership. Payment will be due to the responding service provider at the time of repair. It is the member's responsibility to have all proper tools and keys for releasing the spare tire and locking lug nuts. Inboard rear tires on dual-wheeled vehicles are excluded.

FUEL DELIVERY

A limited supply of fuel will be delivered to your disabled vehicle to enable you to reach the nearest service station. Specific brands or octane ratings cannot be promised. You will be charged the current pump price for the fuel under basic level membership. AAA Plus® and Plus RV® and higher will provide a limited supply of fuel at no charge to the member; it does not include delivery or free fuel for use in portable

onboard generators, any type of boat engine, snowmobile or a jet ski.

LOCKOUT SERVICE

If keys are locked inside the vehicle, service will be sent to gain entrance. If the key that operates or provides access to the passenger compartment of the vehicle is lost, broken or the service provider cannot gain entry, the Club shall provide locksmith service up to \$50 for basic and \$100 for plus. If necessary, the Club will provide tow service. Once the vehicle is at the repair facility, the member is responsible for the cost of parts and labor.

EXTRICATING/WINCHING

Your vehicle will be extricated/winched when it can be safely reached from a normally traveled, established thoroughfare and no further than 50 feet from said thoroughfare. A damage waiver must be signed prior to service. One technician and one service vehicle will be provided at AAA's expense. If special equipment, additional manpower or vehicles are required, the associated costs must be paid for by member at the time of service, at the prevailing commercial rate. Extended AAA Plus® coverage includes delivery of service, by a second truck and/or operator, for an additional one hour at the scene of the disablement. Vehicle Recovery Service is not covered under Emergency Road Service.

TOWING SERVICES

When your vehicle cannot be safely driven after any of these emergency services, your vehicle can be towed to a place of your choosing, up to three miles from the point of disablement at no charge. Should you choose to have your vehicle towed

beyond three miles from the point of pick up, a per-mile charge will apply, payable to the responding service provider by the member.

AAA Plus® provides for towing of eligible vehicles to any destination within 100 miles of the breakdown. Towing beyond 100 miles, a per-mile charge will apply, payable to the responding service provider by the member at the time of service.

Only one tow per breakdown will be covered under AAA. Members may not "piggyback" or use two service calls. A pre-existing vehicle disablement is not covered for any extended plus or premier benefit.

Towing ordered by police or any other proper entity for vehicles illegally parked or abandoned is not covered by AAA.

AAA shall render reciprocal services to affiliated club members, provided the member presents a valid membership card.

BICYCLE SERVICE

Bicycle service is included in all membership levels at no expense to you. Towing mileage is based on your level of membership. A bicycle tow will count as one of your four roadside calls for the year.

Member must be present at the time of service and have a valid AAA card. Bicycle service applies to all two-wheeled bicycles including rentals and tandem trailers pulled by a bike.

Bicycle service is limited to transporting the disabled bike to your residence or repair shop of your choosing. Mechanical repairs not covered, including bicycle lock and flat tire service.

Service is provided only along a normally traveled road or street.

Bicycle coverage is available in AAA Hudson Valley territory only and is not eligible for reimbursement.

MOTORCYCLE

For members with an eligible vehicle that may also drive a motorcycle, Plus Motorcycle offers fuel delivery and towing of up to 100 miles for your motorcycle. For your other eligible vehicles, the other applicable services (tire, lockout, etc) apply.

RV COVERAGE

Plus RV and Premier RV plans offer towing coverage for camping trailers, fifth wheels and motorhomes. At the Plus RV level, members receive up to 100 miles towing OR four (4) hours for heavy duty equipment. After that a per mile service fee applies. At the Premier RV level, members receive up to 200 miles towing (one call) OR eight (8) hours for heavy duty equipment (one call), all remaining calls up to 100 miles, after that a per mile service fee applies. Fuel delivery, lockout and jumpstarting for these vehicles is included on all levels of membership.

EXCESSIVE USE/SERVICE CALL INFORMATION

In fairness to all members, Emergency Road Service is not to be used as a substitute for proper vehicle maintenance.

Each AAA Hudson Valley member is entitled to four (4) emergency road service calls within their membership year. In accordance with this policy the Club reserves the right to discontinue a membership. The club may also downgrade a membership to Basic service only.

LIMITATIONS

AAA service is designed to render assistance during road service emergencies.

Service will be rendered when the member is with the vehicle. It is not practical for service technicians to search for a vehicle's owner nor are they authorized to do so.

Members must present a valid membership card to receive service. The service provider may also ask for a photo ID.

Service does not include the cost of parts or labor to complete repairs. Such repair costs are the vehicle owner's responsibility. AAA cannot guarantee the availability of repair service after regular business hours or on weekends and holidays.

Service technicians are required to exercise caution and judgment when servicing, extricating or towing a vehicle. If the service provider deems that unavoidable damage may occur, the member will be required to sign a liability release, or waiver absolving AAA and the provider from such damage.

AAA Emergency Road Service is designed to remove a member's vehicle from the road and get it to a safe place where repairs can be completed.

Towing service is intended for personal, non-commercial use and is only provided for a covered vehicle disablement. AAA Hudson Valley will not provide tow service for the purpose of transporting vehicles due to a purchase, sale, renovation, auction transaction, car show exhibition, charitable donation, relocation or any other similar situation. Such tows are considered "convenience tows" and are not covered emergency roadside assistance services.

AAA cannot guarantee that service will always be

available in all areas and under all circumstances. For example, severe weather/ state of emergency may cause unavoidable delays and service limitations, even though all involved are doing their best. In such cases, service will be prioritized to stranded members first.

Towing is by far the most time consuming service AAA Hudson Valley provides and may be temporarily suspended to avoid excessive delays to members waiting for services. We appreciate your patience and understanding during these emergencies.

SERVICE NOT INCLUDED

These are services NOT included at AAA's expense:

- Service on vehicle without keys (except when keys are lost or broken – see Lockout-Service)
- Service on unattended vehicles
- Service by appointment
- Members cannot be picked up and taken to their vehicle
- Service on nonregistered or unlicensed vehicles
- Service on non-maintained roadways
- Service on private or seasonal roadways.
- Service to vehicles that have not been cleared of snow and/or ice.
- Service in areas where, because of snow, ice, mud or high water, the service truck cannot enter and/or leave safely.
- Installation or the removal of chains, plows or snow tires
- Service to vehicles with plow attached
- Towing to or from an impound lot or salvage yard
- Service to vehicles with livery plates such as taxi cabs and limousines

- Towing, tire change or extrication for heavily loaded or modified vehicles.
- Service to a watercraft, equipment, utility, or livestock trailer
- Towing a vehicle from a repair facility where repairs can be performed.
- Removal of a vehicle from a closed repair facility
- Service to a vehicle that was driven into an area such as vacant lots, back, front or side yards, beaches, fields or barricaded street.
- Dual-wheeled box trucks and passenger vans are not eligible for tire or towing services.
- Towing of camping trailer attached to a covered vehicle (except under Plus RV Rider).

The Club reserves the right to change the service policies and procedures without notice.

TOLL ROADS

AAA trucks are not allowed to service members on restricted roadways like the NYS Thruway, parkways and turnpikes. When you call AAA for service you will be connected to the proper authority that will arrange for service. Many service providers may only tow you to a safe location off the restricted roadway where you will be required to call AAA for towing service to continue on to your desired destination. Should you incur out of pocket expenses covered under your level of membership you may submit for reimbursement consideration. Any reimbursement will be consistent with AAA Hudson Valley's contract rate which will be lower than the private garage charge. In order to receive any reimbursement the member must be pres-

ent at the time of the vehicle disablement with a current membership card and photo identification.

REIMBURSEMENTS

All reimbursement forms must be received within 30 days of service and must include the ORIGINAL paid receipt in the member's name to be eligible for reimbursement consideration. To get form online, visit AAA.com/Reimbursement.

You must make every effort to contact AAA to request service through AAA Roadside Assistance first. If AAA was not called, Reimbursement will be disallowed.

Reimbursements will not be made in cases involving violation of laws including parking, snow routes, driving under the influence, failure to appear for violations, driving on a suspended/revoked driver's license, failure to present evidence of insurance, illegal use or falsification of license or registration, engaging in a felony, attempting to elude police.

If a police ordered tow is deemed reimbursable, it will be at the AAA contract rate. Should AAA grant a reimbursement, it will count as one of their entitlements. AAA's goal is to provide you with extraordinary customer service. We welcome any comments you have regarding our products or services.

AAA Hudson Valley
618 Delaware Ave.
Albany, NY 12209

AAA APPROVED PROGRAMS

AAA's Approved Auto Repair, Approved Auto Body, Approved Service, and Approved Auto Glass Programs identify repair facilities that provide consistent, high-quality workmanship and that guarantee

their work to AAA members. Facilities that display AAA Approved signs have met our demanding requirements for equipment, appearance, range of services, certified technicians and customer satisfaction.

Members also receive a minimum 24-month/24,000 mile warranty, guaranteed written estimates, AAA mediated dispute resolution plus, on request, a free 24-point safety inspection with any paid repair. In addition, these facilities have agreed to accept AAA as an independent and final authority in the event of a dispute over repairs.

All AAA Approved Auto Repair and AAA Approved Auto Body shops offer a minimum member discount of 10% off retail labor costs, up to \$50.

AAR and AAB facilities can be found throughout the United States and Canada. For a listing of facilities call your nearest AAA office or visit AAA.com/AAR.

EMERGENCY REPAIR CHECK ACCEPTANCE

AAA Hudson Valley guarantees a member's personal check drawn for an amount not over \$250, given in payment to, and to the order of any AAA contract station, for emergency service or repairs which are required as a result of a breakdown to the vehicle the member is driving or riding in.

If such a check is dishonored by the bank on which it is drawn, AAA Hudson Valley will reimburse the contract station and will collect from the member. If the member fails to make such a loss good, collection procedures will be instituted and the membership may be subject to cancellation.



Auto Travel

A weekend drive? Business trip? An extended vacation? AAA can supply a range of services and driving aids no other organization can match.

At AAA Hudson Valley, experienced travel counselors will personally help you plan every phase of your trip. And, when you travel, you have access to the same services at any of our more than 1,000 offices across the U.S. and Canada.

TripTiks®

AAA's exclusive TripTik® system allows our travel counselors to prepare a complete, personalized routing of your trip, mile by mile.

Each TripTik provides turn by turn directions and small maps highlighting your route. Each booklet also includes the total trip distance, estimated driving time, road construction information and maps.

If you prefer, you can visit AAA.com/TripTik to create and print a TripTik from the comfort of your home.

TourBooks®

AAA publishes and furnishes members with the finest and most up-to-date TourBook® guides covering the U.S. and Canada. These valuable tour guides are provided upon request at no charge.

Each book contains descriptions of numerous tourist attractions, discounts, hours of operation,

fees charged, historical sketches, and points of interest. Also included are listings of AAA approved hotels, resorts, and restaurants.

Maps

Our U.S., regional and state maps are designed exclusively for the automobile traveler. They are updated annually and are free to members.

Travel Store

AAA has products designed to make travel easier. These products are specially priced for AAA members. Some great products available:

Luggage

Kids' Products

Car Accessories

Travel Products

Travelon

Baggallini Bags

and much more!

Products and availability are subject to change.

Passport Photos

Come in anytime – no appointment is needed. Our staff will take your photo and hand you two color pictures in minutes at the lowest prices in town!

International Driving Permit

AAA is one of the most trusted sources in the United States for International Driving Permits (IDP). They are internationally accepted documents that quickly identify you to foreign officials and expedite all matters

pertaining to driving while you are overseas. They also serve as an additional form of identification.

Attraction Ticket Discounts

AAA members can purchase discounted tickets at your local AAA branch and online.

- Universal Studios Orlando
- Walt Disney World
- SeaWorld Parks & Entertainment
- Regal Cinemas
- Landmark Theater
- Bow Tie Cinema
- Proctors Theatre
- Capital Repertory Theatre
- Enchanted Forest Water Safari
- Six Flags

For ticket prices and info, visit the AAA Travel Store or AAA.com/tickets.

Products and availability are subject to change.

TICKET MONSTER

Now available: Get discounted tickets to concerts, sporting events, and other attractions nationwide. Visit the AAA Travel Store or AAA.com/TicketMonster for more information.

Products and availability are subject to change.

AAA.com

Auto Travel Services are also available online at AAA.com. Visit the Auto Travel tab to use the AAA TripTik[®] online travel planner, download and print maps, or order TripTiks by mail.

You can also browse our online travel guides and download eTourbooks[®] for your eReader.



AAA Travel

Millions of drivers each year trust AAA to guide and protect them on America's highways. You can also rely on AAA to plan vacation get-aways and get great prices.

AAA Travel is one of the nation's largest full service travel agencies. Whether you want to travel by air, sea or land, AAA's professional travel counselors have the knowledge and experience to help you make the decisions that are right for you.

You'll save time and money on cruises, tours, group travel, rail travel, airline tickets, hotel and motel accommodations and car rentals. We take care of the details so you can relax and enjoy your vacation, whether at home or abroad. There are so many reasons why it's easy to travel with AAA.

All your arrangements can be easily made by calling or visiting the AAA Travel agent nearest you or visit AAA.com.

Hertz Car Rentals

AAA Travel Agents can assist you with car rental reservations. AAA members are entitled to special discounts when renting cars from Hertz. Whether for business or pleasure, your next AAA car rental discount can help pay for your membership. To reserve a car and get your AAA discount, simply call your AAA travel agent.

Other benefits include:

- No charge for additional drivers who are AAA members
- Guaranteed best Hertz rates available at time of reservation
- Free Hertz Gold with Rewards membership

To make reservations on your own, use

Hertz's special AAA toll-free number: 1-800-654-3080, or visit AAA.com/Hertz.

Travel Protection

When you travel in today's world you need to be ready for just about anything. Protect your investment with AAA's travel protection. AAA offers a policy to fit your every need which includes protection for flight, hotel and rental car, medical/dental and even cancel for any reason! Travel Protection is offered exclusively at AAA. Additional features of AAA's Travel Protection include a 24-hour hotline manned by a multi-lingual staff, medical assistance and consultation, lost document and ticket replacement, emergency cash, and medical expense coverage. Contact the AAA Travel Agency for further details.

International Affiliations

A number of international auto and touring clubs have formal agreements with AAA. Your AAA Hudson Valley membership card will help you obtain these reciprocal services while traveling abroad. Call the Club for details.

Train Travel

AAA Travel Agency can reserve your train travel too! From Amtrak tickets in the United States, Via Rail in Canada or Eurail in Europe.

Don't forget that AAA Travel can reserve your Domestic and International airline tickets too!



Customs Information

As part of the service to our clients, AAA Travel Agency maintains reference materials on visa and customs requirements. If you are unsure of necessary documents or restrictions, please contact AAA Travel Agency for further information.

Group Travel

AAA can arrange trips, tours, or cruises for your group. Traveling with a group of friends or family members is always fun and it can save you money. AAA is often able to negotiate special group rates!

We also work with churches, school groups, and other organizations to arrange affordable, worry-free trips.

We'll gladly tailor a trip to any location, for any length of time, at the lowest costs.

Tours

Small group, adventure travel, special interest, escorted, self-guided – AAA Travel has the tour you've been yearning for! Discover the mystique of the Orient, the nightlife of Las Vegas, the romance of Europe, the natural splendor of the Canadian Rockies, or the

call of the wild in Alaska. Travel the world, and get a world of benefits, when you book your tour through AAA Travel.

AAA Vacations®

Great rates, guaranteed pricing and no hassles? That's the AAA Vacations® difference. Booking your trip with AAA Vacations means you also get AAA members only benefits.

Experience an incredible vacation with amazing value on select AAA Vacations tour and cruise departures.

Book with AAA Vacations. You'll save money with our Best Price Guarantee and enjoy a worry-free trip with 24/7 Member Care. Terms and conditions apply.

Call (518) 426-1000 ext. 2100 or visit AAA.com/Vacations for full details.

Walt Disney World® Resort & Universal Orlando Resort Vacation Packages

Experience the magic of Disney and the excitement of Universal as only AAA members can! Special Orlando vacation packages with exclusive perks and savings are yours when you call AAA Travel for your

reservations.

Cruises

The Caribbean, Europe, the Mediterranean, Hawaii, Alaska – wherever you want to cruise, AAA Travel has the vacation for you! Select from the leading names in cruise lines: Princess, Royal Caribbean, Holland America Line, Carnival, Crystal Cruises, Celebrity and more!

When you make reservations at AAA Travel, you'll receive member-only benefits such as cabin upgrades and shipboard credits worth up to \$200 on selected sailings.

AAA Member Choice Vacations®

AAA Member Choice Vacations®, an exclusive product of AAA, has created vacations exclusively for AAA members. These vacations combine the convenience of escorted touring with the flexibility of independent travel – a combination that is truly unique.

Vacations feature premier destinations, unique activities, many included meals, and the quality accommodations you would expect from AAA.

Hotel Reservations

Members receive exclusive savings from a network of hotels and motels across North America (see box on next page), plus special member rates from Hertz, AAA's exclusive preferred partner for rental cars. To reserve a hotel and receive your AAA discount, call your AAA Travel agent.

To make reservations on your own, call: 1-866-AAA-SAVE, or visit us online at AAA.com/travel.

Honeymoon

Registry

Getting married? There is a lot to do including planning, and paying for your honeymoon. AAA Travel's Honeymoon Registry makes it easy for family and friends to help you afford the trip of your dreams.

We'll save you time and provide Honeymoon Registry cards to share with your wedding guest list. Well-wishers can just bring in the card or call (518) 426-1000 to make a payment toward your Honeymoon balance.

Your guests will receive a gift notice card to send to you. The cards make it easy for you to track and acknowledge your Honeymoon registry gifts.

Call (518) 426-1000 ext. 2100 or email booktravel@aaahv.com to set up a free, no obligation Honeymoon Registry consultation today.



Special Member Benefits

AAA's exclusive relationship with preferred travel partners provides value-added features for AAA Travel Agency clients.

Preferred Travel Partners:

Cruise

AmaWaterways®
Azamara
Carnival Cruise Line®
Celebrity Cruises
Cunard Line
Disney Cruise Line®
Holland America Line
Oceania Cruises
Princess Cruises
Regent Seven Seas Cruises
Royal Caribbean®
Seabourn®
Uniworld® Boutique River Cruise Collection
Viking® Ocean Cruises
Viking® River Cruises

Hotels

Best Western® Hotel Group
Hilton Worldwide
Hyatt® Hotels & Resorts
Marriott International
MGM Resorts International

Airline Partners

Air by Pleasant®
Air New Zealand™
Emirates® Airline
Hainan Airlines
LATAM Airlines
Singapore Airlines™

Rail

Rail Europe®
Rocky Mountaineer®

Independent Packages & Tours

AAA Exclusive Vacations
AAA Member Choice Vacations®
Adventures by Disney®
Amtrak Vacations®
African Travel
Alexander + Roberts®
ATI Getaways
Avanti World Travel, Inc
Brendan Vacations
Contiki Tours
Disneyland Resort®
Insight Vacations®
Micato Safaris
Pleasant Holidays®/
JourneseSM
Tauck®
Trafalgar Tours
Travel Bound
Travel Impressions™
Universal Parks & Resorts Vacations®
Walt Disney World®

Car Rental

Hertz® Car Rental
Dollar Rent A Car®
Thrifty® Car Rental

Travel Protection

Allianz



Financial Services

AAA Member Rewards Visa® Card

AAA Member Rewards Visa® credit card – A value packed credit card that allows you to earn points on every purchase and then to redeem them for cash, travel, gift cards and more. Best of all, there are no tiers and no limits on the points you can earn!

TRIPLE points for eligible travel and AAA purchases.

DOUBLE points for gas, grocery store, wholesale club and drugstore purchases.

SINGLE point per dollar spent on all other purchases.

Through this impressive rewards program, you can redeem your points for things like AAA Vouchers for purchases at AAA branches (including AAA Travel). Or, redeem your points for cash back and gift cards redeemable at more than 100 national retailers and restaurants.

For information about rates, fees, other costs and benefits associated with the use of this credit card, visit AAA.com/creditcard.

How You Earn Points:

You earn points when you use your card to make purchases, minus returns, credits and adjustments (“Net Purchases”). The following transactions are not considered purchases and will not earn points: Balance Transfers and Cash Advances (each as defined in your Credit Card Agreement), fees, interest charges, fraudulent transactions and certain other charges. **1**

Point: Earn 1 point (base point) for every \$1 of Net Purchases charged to the credit card each billing cycle.

2 Points: Earn 2 points (consisting of 1 bonus point and 1 base point) per \$1 for Net Purchases made with the card at any eligible gas, grocery store, wholesale club and drugstore merchant

categories as designated by Bank of America. **3**

Points: Earn 3 points (consisting of 2 bonus points and 1 base point) per \$1 for Net Purchases made with the card through any participating AAA Club when AAA is the merchant of record, or at eligible retail travel merchant categories as designated by Bank of America. **Points**

Expiration: Points expire 5 years after the month they were earned. **Points**

Forfeiture: If the owner(s) of the card account voluntarily closes the card account, or if for any reason we close the card account, any unredeemed points associated with the account are subject to immediate forfeiture, unless specifically authorized by us. **Rewards Program Rules:** Program Rules containing additional details will be sent to you with your new account materials. Other significant terms apply. Program subject to change.

This credit card program is issued and administered by Bank of America, 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.

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Foreign Currency Exchange

Exchange money before you travel to over 70 different countries. Avoid the hassle of exchanging currency upon arrival.

Currency orders are available in-branch, typically within 2-3 business days of order.

Also available in-branch are prepackaged packs of Euro and Canadian Currency.

AAA MemberPay Visa® Prepaid Card

Whether vacationing across town or across the country, take the AAA MemberPay Visa® Prepaid Card. It's safe, secure and reloadable. Issued by Metabank®, N.A., Member FDIC

Discover Deposit Products

Members save more with the AAA Deposit Program. Benefits include:

- Preferred Member interest rates and APYs on all CDs terms, and Online Savings Account and competitive rates on Money Market Accounts.
- No minimum required to open a CD, IRA CD, Online Savings Account or Money Market Accounts (Money Market Accounts require a minimum balance of \$1,500 after 60 days)
- Quick account set-up online or by phone
- Easy and secure online account management tools
- FDIC insured up to the maximum by law
- Call 1-888-728-3230 or visit AAA.com/Deposits for more information

Deposit Accounts offered through Discover Bank, Member FDIC. ©2020 Discover Bank, Member FDIC

AAA Visa® Gift Cards

AAA Visa® Gift Cards, issued by MetaBank®, Member FDIC, are the ideal choice for everyone on your gift list. To purchase, visit your local AAA branch.

AAA.com



AAA.com is a gateway for all AAA club sites. AAA.com uses a cookie with your zip code to send you to the correct site. Look for the AAA Hudson Valley logo in the upper left corner of the page to ensure you are on our site. Call (518) 426-1000 if you need assistance accessing our site.

Visit AAA.com for Membership, Discounts, Online TripTik® Directions, eTourBooks® and online Travel Guides.

You can also get information on Financial products and book travel online.

Many AAA.com services are also available on your iPhone or Android phone. Road Service requests, battery quotes, membership services, hotel and car rental bookings, attractions, events, eTourBooks and more can be accessed through AAA.com on your smartphone.

Please note that if your membership is suspended or canceled, you will not be able to login or pay your dues online. We can take your payment over the phone with a MasterCard, Visa, American Express or Discover credit card, or you can mail your payment to us.

Info on the Go

AAA eTourBooks®

Our trusted travel information is now available on-the-go! Visit **AAA.com/ebooks** for portable electronic formats that can be synced with today's most popular mobile eReader devices.

Available exclusively for AAA and CAA members, AAA eTourBooks® guides provide detailed trip planning information for top travel destination locations across North America, including national parks.

Mobile App



Visit AAA.com/mobile to download our free AAA mobile app available for the iPhone and Android smartphones. One app gives you access to: Roadside Assistance, Discounts, TripTik Directions, Battery Quotes, AAR locations and more. You can also access many of these features on our mobile website.

domestic and international travel must-sees, the magazine provides information on consumer, legislative, and safety initiatives.

Pet Benefit



AAA Pet ID Tags

Pets are members of the family, too. That's why we have added Pet ID Tags onto our list of benefits! These tags have your pet's name, your AAA member number and our phone number. If your pet is found, someone can call our 24-hour call center, and then we will call you to help you reunite you with your furry friend! Pet ID Tags can be ordered online, over the phone or at the Travel Store and can be picked up at any of our four locations. To order online, visit AAA.com/pets.

Club Publication

Our member magazine is your source for the latest Club information and tips to help you get the most from your membership. You'll get incredible feature stories on far off and nearby destinations. These magazines also include seasonal updates and articles on auto, travel, and discounts.

Our magazine is published four times per year and mailed to all primary members. A \$2.00 non-refundable subscription is included in your annual dues.

In addition to featuring

Traffic Safety

Your membership dollars help to protect AAA members and non-members alike, whether motorists, pedestrians or school children by promoting safety projects and practices.

You can take pride in the club's efforts on your behalf to make our streets and highways safer for everyone.

For more info on Traffic Safety Programs, call (518) 426-1000 ext. 2440 or email trafficsafety@aaahv.com.

Child Safety Seat Program

Did you know that four out of five car seats are installed incorrectly? AAA Hudson Valley's Traffic Safety team are certified Child Passenger Safety Technicians. We can inspect your child's car seat and educate you on proper usage.

We also offer a free car seat loaner program to members who have a need for a car seat for short periods of time. We will help install and educate you on the proper usage of the seat. Car seat inspections and the loaner program are available at our main office in Albany by appointment only.

School Safety Program

A part of your membership dollar goes toward the support of AAA's Safety Programs which are designed to protect school children and create a safer environment for the youth of the nation.

Otto the Auto is a lively, animated traffic safety robot designed to help children learn, remember and practice important traffic safety habits. Otto will teach children about seat belt use, crossing the street safely, playing away from traffic, stranger danger and



the importance of wearing a helmet when riding a bike.

AAA School Safety Patrols are school sponsored student volunteers from upper elementary school, middle school, and junior high schools. Patrols direct children, not traffic. As school-age leaders in traffic safety, patrol members teach other students about traffic safety on a peer-to-peer basis. They also serve as role models for younger children as School Safety Patrol members.

Driver Improvement Program

We offer NYS DMV approved 6-hr. Defensive Driving Classes. In this point and insurance reduction program, participants learn to be more observant, recognize an adequate margin of safety, adjust to diverse driving conditions and handle emergency situations. For more information on how the Driver Improvement Program will reduce your auto insurance or for a class schedule,



visit AAA.com/Defensive-Driving. Classes are offered frequently. Discounts are available for AAA members.

5-Hour Prelicensing Class

This 5-hour course is designed to provide information necessary for safe driving and advancement to the road test phase of the licensing process. This is a DMV certified class. Upon completion, you will receive an MV278 Certificate which is required to schedule your Road Test. You must also take the certificate with you to the Road Test. Classes are held at our main office at 618 Delaware Avenue, Albany, NY 12209.

Other Safety Programs

AAA Hudson Valley Traffic Safety Services offers other classes and programs, such as Winter Driving, Parent-Teen Workshop, and CarFit for seniors. For a complete listing of services, visit AAA.com/safety.

Public Affairs

Since its founding in 1902 as the American Automobile Association, this association of independent clubs has been an advocate for the motorist and traveler. It has fought motorists' legislative battles, protected them against unduly restrictive legislation, and worked against harsh and unjust prosecutions.

AAA has been in the forefront of the movement for adequate roads and safe use of those roads. It has fought for equitable taxation and stood constant watch over the rights and prerogatives of America's travelers.

A not-for-profit, fully tax-paying organization with

more than 59 million members, AAA is well respected for its credibility and integrity.

AAA Hudson Valley is part of AAA New York State, a federation of five New York AAA Clubs. Collectively, these clubs serve over 2.7 million AAA members residing in New York State. For information on state legislative or traffic safety activities, visit AAANYS.com.

Privacy Policy

At AAA Hudson Valley, we recognize that our members are our greatest assets and that our relationship with you is one that is built upon trust. As a result, we have always carefully guarded any personal information that we may acquire in the course of providing services to you.

Recent advances in technology have heightened concerns about privacy and the safeguarding of personal information. Accordingly, we are taking the opportunity to inform you of our policies regarding the collection, use and safeguarding of your personal information.

Our Privacy Promise

Providing our members with high quality products and services requires that we collect and maintain certain information. With respect to this information, we promise the following:

- To safeguard all personal information against unauthorized access
- To collect only that information necessary to continue to provide you with high quality products and services
- To require that companies who perform servicing and marketing functions for us maintain strict

confidentiality over any information they acquire

- To notify you annually of our policies on information collection, sharing, and safeguards

Categories of Information Collected

In the course of providing you with services and products and administering your membership, we collect the following types of information:

- Information from your membership application, such as name, address, and phone number
- Information about use of membership benefits, products and services
- Information about transactions with companies selected by us to provide products and services especially for AAA members
- Information gathered on our website through online forms, site-visited data and automatic online collection devices known as cookies

How We Safeguard Personal Information

We limit access to personal information to authorized personnel who need to use it in the course of their job duties. We also have physical, electronic and procedural safeguards to protect your information from unauthorized access.

How We Use Personal Information

The information we collect from you is an important part of our ability to provide you with high quality member services and to offer benefits, products and services that are relevant to you. In the course of our

use of the information, we may share it with others, as follows:

- We may share personal information when we are required to by law, such as a subpoena, to prevent fraud or in response to an inquiry by a government agency
- We may share personal information with companies who perform services or marketing functions for us or as part of a joint marketing agreement. We require these companies to observe strict confidentiality with respect to any information they obtain from us
- We may also share certain information, such as your name and address with companies selected by us to provide products or services of interest to AAA members

If you do not wish to receive information from companies selected by us to provide products and services especially for AAA members, complete this form on the next page and mail it to us as indicated. Please allow six to eight weeks for processing. This will not prevent unwanted solicitations from companies that received your information from other sources.

To view this privacy policy and submit suppression request online, visit AAA.com/Privacy.

Suppression Request

Name _____

Membership # _____

Address _____

City _____

State _____ Zip _____ Phone # _____

Email Address _____

Signed _____

Please complete and mail to: **AAA Hudson Valley
618 Delaware Ave., Albany, NY 12209**



DISCOUNTS
REWARDS®

AAA Discounts & Rewards

It pays to be a member. Your AAA card opens the door to incredible savings. Save on over 100,000 brands throughout the U.S. and Canada including retail, travel, restaurants, services and attractions. Get a sneak peek of what our exclusive discounts program has to offer on the next page.

Visit AAA.com/discounts to find participating brands near you and start saving today!



Members save at these places and more!



Save when you stay at these hotels!



Visit AAA.com/discounts for more ways to save!



All AAA Hudson Valley locations have friendly auto travel counselors, the AAA Travel Store, and a full-service Travel Agency. AAA Hudson Valley has served members in the Capital Region for over 100 years.

518-426-1000

Club Offices

ALBANY

618 Delaware Ave.
Albany, NY 12209

TROY

514 Congress St.
Troy, NY 12180

LATHAM

Newton Plaza
595 New Loudon Rd.
Latham, NY 12110

NORTH GREENBUSH

593 N. Greenbush Rd.
Rensselaer, NY 12144

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