

Rewards!® Terms and Conditions

I. Description of the Program

- a. Cardholders will earn Rewards! ("Points") for purchases of all eligible goods and services using the participating Financial Institution's Credit/Debit Card ("Card"). For point accumulation rate please login to www.manage-my-rewards.com or contact your Financial Institution for detailed information.
- b. If your Financial Institution chooses to assess a program annual fee, it will be automatically charged to the Cardholder's Card account every year on the Anniversary Month of the Card. For annual fee information please contact your Financial Institution.
- c. Accrual of Points may begin on the date the Card and the Card Agreement is received by the Cardholder.
- d. Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle ("Billing Cycle") by the Cardholder(s) ("Net Purchase(s)"). Net Purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the Point value of the transaction will be deducted from the Point total during the dispute period. If the transaction is reinstated, Points will be reinstated.
- e. Points cannot be transferred from one account to another. Points, from multiple accounts cannot be added together. Points earned in integrated/custom programs can accumulate collectively to one account as permitted by the Financial Institution.
- f. Points may not be combined with any other loyalty/frequency reward program.
- g. Points will not be earned or accumulated for cash advances, convenience checks, traveler's check purchases, finance charges, balance transfers, late fees, annual fees, over-limit fees or transaction fees. At your Financial Institution's option, additional exclusions may be included in the Rules governing the Rewards! Program.
- h. Maximum accumulation of Points is 10,000 per month, not to exceed 120,000 in any consecutive 12-month period, starting the month the account was added to the Rewards! Program.
- i. Your Financial Institution reserves the right to award bonus Points to selected Cardholders.
- j. Points are not the property of the Cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- k. Points are tracked and redeemable on a first-in, first-out basis. Visit www.manage-my-rewards.com and login to view when your points expire.
- l. To redeem Points, Cardholder's Card account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason); current (meaning there are no past-due balances on the Cardholder's Card account(s) at the time of redemption request); Cardholder's outstanding balance must not be over the credit limit; account must not have a revoked, charged-off or bankruptcy status; and the Card cannot have any other status preventing authorizations.
- m. The Cardholder agrees to release your Financial Institution, the Administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, associated with an Reward or use of Rewards while participating in this Program and in the case of a Travel Reward, anyone traveling with or without the Cardholder, in connection with the receipt, ownership, or use of any Reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the Reward.
- n. The Cardholder is responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.
- o. Your Financial Institution and the Administrator shall have no liability for disagreements between Cardholders regarding Points. Discrepancies about Points earnings are not treated as card billing disputes. Your Financial Institution's decisions regarding Points discrepancies shall be final. Redeemed Points are deducted from the Cardholder's Points balance as of the request date of a Reward.
- p. Points can only be redeemed based on the Points available at the redemption center.
- q. Points are not redeemable for cash and cannot be offset against the Cardholder's obligation to your Financial Institution.
- r. Points must be redeemed by the Cardholder and may be used for another person.
- s. Your Financial Institution reserves the right to disqualify any Cardholder from participation in the Program and invalidate all Points for abuse, fraud, or any violation of the Program terms and conditions. Your Financial Institution may make such a determination in its sole discretion.
- t. The Rewards! Program is void where prohibited by federal, state, or local law.
- u. Your Financial Institution and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- v. Your Financial Institution reserves the right to change the terms and conditions of the Rewards! Program. At your Financial Institution's option, redemption of Points may be restricted, limited, expired or cancelled at any time without prior notice.
- w. The Rewards! Program is a service provided through Consumer Benefit Services, Inc., and your Financial Institution. In the event of fraud, abuse of Program privileges or violation of the Program Rules (including any attempt to sell, exchange or transfer Points or the instrument exchangeable for Points), your Financial Institution reserves the right to cancel Cardholder's membership in the Rewards! Program.
- x. Eligibility in the Program is restricted to individuals who have a billing address within the 50 United States or the District of Columbia.

II. Travel Rewards Redemption Terms and Conditions

Call the Administrator's travel redemption center for all your travel needs. They are a full service agency that can assist you with air rewards, hotel, auto, vacation and cruise reservations.

- a. All Travel must be redeemed through Administrator's fully licensed redemption reservation center. Cardholders must have a valid Card at the time of redemption.
- b. All airline tickets issued in exchange for Points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to add-collects and fees charged by the airline and redemption center.
- c. Lost, stolen or otherwise destroyed airline tickets will not be replaced, without the Cardholder paying the standard fees charged by each airline.
- d. Cardholders may make additional travel reservations with the Administrator's travel agency using your Financial Institution Card. The travel agency's normal and customary fees are billed to your Card for

any additional services required by the Cardholder.

- e. All travel documents will be issued the same day the reservation is made.
- f. Airfares are not guaranteed if not ticketed immediately. All reservations will receive a fax or email the same day the ticket is issued. The Cardholder must call in any corrections or discrepancies by 9:00 p.m. CST Monday through Friday and by 5:00 p.m. CST on Saturday and 2:00 p.m. CST on Sunday. The Cardholder must call in by 9:00 p.m. CST, if the email or fax is not received the same day the ticket is ordered. Any changes or corrections done the following day or there after are subject to all airline airfare charges, exchange fees and processing fees and processing charges.
- g. Paper airline tickets are subject to the individual airline paper ticket fees.
- h. If a paper ticket is issued, the Cardholder has two options for delivery. The Cardholder can sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a \$15 shipping fee for the ticket to be sent via DHL overnight delivery. Priority, Saturday and outside the 48 contiguous states, deliveries will be subject to additional shipping charges.
- i. The Cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may have been assessed by governmental entities as a result of travel under the Rewards! Program.
- j. Administrator's normal and customary fees associated with processing travel related services are billed to the Cardholder's Financial Institution Card.
- k. Your Financial Institution and Consumer Benefit Services, Inc. are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes brought down by this industry are done quickly and without notice, therefore, Reward redemption rules for air travel are subject to change without notice.
- l. Specific restrictions may apply to certain Travel Rewards.

DISCOUNTED AIRFARES. Cardholders may redeem 7,500 accumulated, un-expired Points for a \$100 discount off of any scheduled major International or Domestic airline. The total ticket cost will be billed to the Cardholder's Card with a \$100.00 credit that shall appear within the next two billing statements.

FREE TICKET. Cardholders may redeem accumulated, un-expired Points for a single lowest published airfare as follows: From any departure city to any destination

Points	Ticket Cap	Points	Ticket Cap	Points	Ticket Cap
25,000	\$500.00	45,000	\$900.00	80,000	\$1,600.00
35,000	\$700.00	60,000	\$1,200.00		

- 1. Each FREE TICKET must be ordered through Administrator for one round trip coach class airline ticket on a scheduled U.S. or International carrier.
- 2. All FREE TICKETS must be for round-trip travel on the same airlines or Code Share airline.
- 3. En-route stopovers are not permitted unless they are to make direct connections.
- 4. Reservations for tickets also exclude the usage of charters.
- 5. Reservations and ticketing must be made at least twenty-one (21) days prior to actual departure date.
- 6. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this Agreement are met.
- 7. For domestic travel a Saturday night stay must be included in the travel itinerary.
- 8. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
- 9. Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket Cardholders for FREE TICKETS.
- 10. The travel agency has the right to book your reservation within 2 hours of your requested travel times for departures and returns.
- 11. Each FREE TICKET may not exceed the Ticket Cap.

III. Merchandise Rewards Redemption Terms and Conditions

- a. When necessary, the Rewards! Program Administrator may substitute a reward with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The Rewards! Administrator may remove certain items and may replace or remove certain sections within any Rewards! Program literature or website. All rewards are subject to availability.
- b. Merchandise rewards will take four to six weeks to arrive from the time of order. Multiple rewards may arrive at different times from different vendors.
- c. Merchandise cannot be shipped to an APO/FPO or PO Box addresses.
- d. Merchandise that can be shipped by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the Cardholder's Card.
- e. Merchandise pictured in any Rewards! Program catalog or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our knowledge. Your Financial Institution and the Administrator are not responsible for errors or omissions.
- f. Points required for reward items are subject to change.
- g. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before the Cardholder signs to accept shipment of merchandise.
- h. All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.