

Travel smarter

Enhanced travel experiences are yours worldwide.

- No foreign transaction fees on anything you buy while in another country.
- Zero Liability on unauthorized charges: you're completely protected against unauthorized use of your card.
- Travel accident insurance: receive up to \$250,000 coverage.¹
- Trip cancellation/interruption coverage.¹
- Baggage delay: feel confident knowing you can be reimbursed up to \$100 a day (maximum 3 days) for covered expenses if your checked luggage is delayed more than 12 hours.¹
- Global Assistance/Services: experience 24/7 customer service assistance with Lost and Stolen Card reporting, Emergency Card Replacement, Emergency Cash Advance and help locating ATMs.

Join the [redacted] Travel Community & earn more miles!

You can earn miles for participating while connecting with like-minded travelers from all over the U.S. Learn more about where you'll be traveling or just gather ideas from the community for your next adventure. Visit [redacted] com to learn more.

Travel with ease

Manage your account online

It's easy at [redacted] .com

- View statements and recent activity
- Make one-time and repeat payments
- Manage and redeem miles
- Add authorized users²
- Set-up email reminders
- Go paperless and more

Log in to [redacted] com today

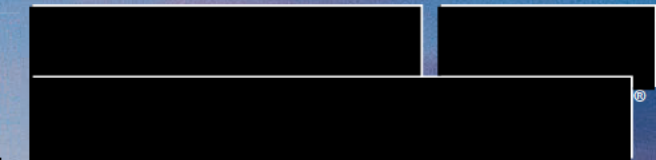
¹Log in to your account at [redacted] com and select Your Card Benefits from the Account Summary page to view the full benefits available to you as a cardmember.

²The primary cardmember is financially responsible for transactions made by authorized users.

See [redacted] Rewards Program Rules at [redacted] com for additional details.

The [redacted] is issued by [redacted] pursuant to a license by [redacted] International Incorporated. MasterCard and [redacted] are registered trademarks of [redacted] International Incorporated.

© 2014 [redacted] Member FDIC



Cardmember Rewards Program Guide





Frequently asked questions

How do I earn miles?

You'll earn miles automatically when you make purchases with your [REDACTED] [REDACTED] [REDACTED]. You will earn two (2) miles for every \$1 you spend on travel and dining purchases. A travel purchase is defined as: airlines, hotels, motels, timeshares, campgrounds, car rental agencies, cruise lines, travel agencies, tourist attractions, discount travel sites, trains, buses, taxis, limousines, and ferries. A dining purchase is defined as: restaurants and fast food restaurants. For all other purchases, you will earn one (1) mile for every \$1 you spend. Please note that your total purchases include purchases by you and your authorized user(s) and that returns/refunds will be deducted from the total.

What can I redeem for?

Travel statement credit redemptions offer the best value. You can redeem your miles for travel and cash back statement credits, gift cards and merchandise. Travel statement credit redemptions start at 2,500 miles for \$25, toward travel purchases made in the last 120 days. Cash back statement credit redemptions start at 2,500 miles for \$12.50. Gift card redemptions start at 5,000 miles for \$25. Merchandise redemption values vary based on what you are redeeming for. To view all of your reward options or to redeem, please visit the Manage Rewards page.

What types of merchants are in the travel category?

Merchants in the travel category include airlines, hotels, motels, timeshares, campgrounds, car rental agencies, cruise lines, travel agencies, tourist attractions, discount travel sites, trains, buses, taxis, limousines, and ferries. Please note some

merchants that provide transportation and travel-related services are not included in this category; for example, real estate agents, websites or owners that rent properties, in-flight goods and services, merchants within airports, and merchants that rent trailers, trucks, and other vehicles for the purpose of hauling. Please call the customer service number on the back of your card if you have a transaction that should be identified as travel, based on the merchants we have identified above, and is not. This is most likely due to the merchant using an incorrect merchant code.

What types of merchants are in the dining category?

Merchants in the dining category are merchants whose primary business is sit-down or eat-in dining, including fast food restaurants as well as fine dining establishments. Please note that some merchants that sell food and drinks located within larger merchants such as sports stadiums, hotels and casinos, theme parks, and department stores may not be included in this category. Please call the customer service number on the back of your card if you have a transaction that should be identified as dining, based on the merchants we have identified, and is not. This is most likely due to the merchant using an incorrect merchant code.

What determines whether a merchant falls within the travel and dining categories?

Merchants who accept [REDACTED] credit cards are assigned a merchant code based on the products and services they primarily sell. [REDACTED] groups similar merchant codes into categories to identify travel and dining. We make every effort

to include all relevant merchant codes, however, even though a merchant or some of the items that it sells may appear to fit within the travel and dining categories, the merchant may not have a merchant code that falls within that category. Therefore, purchases with that merchant will not qualify. Purchases submitted by you or the merchant through third-party payment accounts (e.g. [REDACTED] mobile or wireless card readers, online or mobile digital wallets, or similar technology (collectively, "Technology") will not qualify if the Technology is not set up to process the purchase as travel or dining. Please call the customer service number on the back of your card if you have a transaction that should be identified as travel or dining, based on the merchants we have identified, and is not. This is most likely due to the merchant using an incorrect merchant code.

How do I redeem?

You can redeem your miles for a travel statement credit — your best value — in 3 easy steps. First, book your travel anywhere with your [REDACTED] [REDACTED] card and earn 2X miles on your purchase. Second, log into [REDACTED] com, select Manage Rewards, and choose the Travel Statement Credits redemption option. Third, choose any travel purchase within the last 120 days and redeem your miles for a travel statement credit toward all or a portion of your travel purchases. Travel statement credit redemptions start at 2,500 miles for \$25. You will also get 10% of your miles back, to use toward your next redemption, every time you redeem for travel statement credits. Please note, if a transaction does not display you do not have any eligible transactions to redeem against. Additionally, you may only redeem against a transaction one time.

How do I earn 10% of my miles back?

You will earn 10% of your miles back as a travel redemption bonus, to use toward your next redemption, every time you redeem for travel statement credits. For example, if you redeem 25,000 miles for a travel statement credit, you will receive 2,500 miles as

a bonus to use toward your next redemption. Travel redemption bonus miles are added to your account within one (1) business day after your travel statement credit redemption is processed.

Is there a limit to the amount of miles I can earn or redeem?

There is no limit to the number of miles you can earn or redeem.

Will my miles expire?

No. Your miles don't expire as long as your account is open, active and in good standing

What happens to my miles if I pay late?

We require that your account be open, active and that you maintain your account in good standing to participate in this reward program. If your account is closed or past due you may forfeit all miles earned. If you are late in making your payment, you may forfeit your miles earned in that billing cycle.

What is [REDACTED] [REDACTED]

[REDACTED] [REDACTED] does way more than just organize your travel plans. It also alerts, monitors, notifies, tracks, and shares — so you're always in the know. Receive instant alerts for check-in, flight changes and cancellations. Find alternate flights, get fare refund alerts, track your travel reward programs, and see if a better seat is available. If you have not already, you can activate your complimentary subscription by logging in to your account at [REDACTED] com and clicking on the [REDACTED] banner. Your [REDACTED] [REDACTED] account provides a complimentary one-year Tript Pro subscription, as a benefit of your account, as long as your account is open, active and in good standing. You will receive one (1) subscription per account. Your complimentary one-year subscription will not be renewed automatically. [REDACTED] will contact you when your complimentary subscription expires, and you'll have the opportunity to extend your subscription, without interruption by providing billing information.



Enjoy a one-year complimentary [redacted] subscription with your account — a \$49 value.

[redacted] is the all-in-one travel organizing app for stress-free travel. Create one master itinerary simply by forwarding your flight, hotel, rental car, and other travel confirmation emails to plans@[redacted]

[redacted] keep you in the know on the go by:

- Sending alerts for check-in, flight changes, and cancellations
- Monitoring flights and notifying you if the price drops
- Notifying you if a better seat becomes available
- Organizing your frequent traveler points in one place
- Letting you automatically share important travel plans

[redacted] is accessible from your mobile device or on the web.

Log in to your account at

[redacted].com
and click on the [redacted] banner
to activate your complimentary
Tript Pro subscription

Arrive faster

Start earning 2X miles for every \$1 you spend on travel and dining purchases, and 1X miles for every \$1 you spend on all other purchases.

Earn 2X miles on travel & dining purchases

- Airlines
- Hotels
- Motels
- Timeshares
- Campgrounds
- Car Rental Agencies
- Travel Agencies
- Cruise Lines
- Discount Travel Sites
- Trains & Buses
- Taxis & Limousines
- Restaurants

Earn 1X miles on all other purchases

- Gasoline
- Groceries
- Entertainment
- Monthly bills
- ...you name it!

No limit
on miles
earned

Plus, your miles don't expire as long as your account is open, active and in good standing.

Track your miles balance

Log in to [redacted].com anytime to view and redeem your miles.

Earn miles fast

Don't have a travel purchase?

You can also redeem miles for cash back statement credits starting at 2,500 miles for \$12.50, gift cards starting at 5,000 miles for \$25 and merchandise.

Redeem easily

There are 3 easy steps to redeem for travel statement credits — your best value!

1. Book your travel anywhere with your [REDACTED] card and earn 2X miles on your travel purchases.
2. Log into [REDACTED] com, select Manage Rewards, and choose the Travel Statement Credits redemption option.
3. Choose any travel purchase within the last 120 days and redeem your miles for a travel statement credit toward all or a portion of your travel purchases. Travel statement credit redemptions start at 2,500 miles for \$25. Please note, if a transaction does not display, you do not have any eligible transactions to redeem against. Additionally, you may only redeem against a transaction one time.

10% miles back

Get 10% of your miles back as a travel redemption bonus, to use toward your next redemption, every time you redeem for travel statement credits.

10%
miles back
example

Redeem
25,000
miles for a travel
statement credit



Get
2,500
miles back to use toward
your next redemption

Redeem your way

trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this document. Points cannot be combined with other discount or reward programs unless specifically authorized by us.

Customer Service – Questions regarding the Program may be directed to 1-866-928-8598.

REWARD RULES

██████████ Rewards ██████████[®] Rewards Program Rules

This document contains the official Rewards Program Rules ("Program Rules") for the ██████████ Rewards ██████████ Program (the "Program") and includes important conditions and limitations. Use of your ██████████ Rewards ██████████ Account constitutes your acceptance of each of the terms described below and the terms of the Cardmember Agreement. Please read these Program Rules and keep this document in a safe place. Capitalized terms not defined in these Program Rules shall have the meaning ascribed to them in the Cardmember Agreement.

Program Administration – The Program is administered by ██████████ (██████████) located in ██████████ (██████████) ("we", "us" or "our"). To qualify for participation in the Program and to maintain your good standing status:

- You must maintain an open and active Credit Card Account that is not in default under your Cardmember Agreement with us.
- Your Credit Card Account cannot have been inactive for thirteen (13) billing cycles (approximately thirteen (13) months) ("Inactive" means you have no balance, no payments and no transactions).
- You must be an individual (corporations, partnerships, and other entities may not participate) and use the Credit Card Account only for personal, family or household expenses. Each qualified Cardmember participating in the Program shall be eligible to earn points.

Earning Points – Points are earned as follows:

- Points are earned on retail purchases with the ██████████ Rewards Credit Card (the "Card") less credits, returns and adjustments ("Net Purchases") made by the Cardmember(s) and/or any Authorized User(s) of the Card. Balance Transfers, Cash Advances, Quasi-Cash Transactions, Purchases made by or for a business or for a business purpose, fees, interest charges, and unauthorized/fraudulent transactions do not earn points. ██████████ reserves the right, in its sole points discretion, to disqualify any Cardmember from participating in the Program and to invalidate any or all earned for abuse, fraud, or any violation of the Program Rules.
- **Points** – You will earn one (1) point for each one dollar (\$1.00) of all Net Purchases made using your Card.
- **Everyday purchases** – You will earn two (2) points (which includes one (1) point earned on all Net Purchases) for each one dollar (\$1.00) of all Net Everyday Purchases. Everyday Purchases are defined as: Gas, Grocery and Utility Purchases made using your card. Purchases must be submitted by eligible merchants using the merchant category codes for purchases in this category to qualify for the two (2) miles. Purchases made at merchants that do not process transactions under these terms or that use incorrect merchant category codes will not qualify for and you will not receive the two (2) miles benefit. ██████████ is not responsible for incorrectly coded purchases. Purchases in this category that are submitted by the merchant using incorrect merchant category codes, will earn one (1) mile. Purchases not eligible to receive the two (2) points per one dollar (\$1.00) in Everyday Purchases include, but are not limited to, purchases made at superstores, warehouse clubs and discount stores.

- There is no maximum to the total points you can earn as long as the Program continues and the Cardmember's Credit Card Account is open and in good standing.

Redeeming Points – You can log on to our website, www.████████.com, to review redemption options and/or to redeem your points. **Points are not redeemable for less than 1,000 points.**

- You can use your points to: (a) pay yourself back as a statement credit for purchases made within the last 90 days, (b) redeem for a cash back statement credit, (c) redeem for gift cards or (d) redeem for merchandise.
- If you redeem your points for a statement credit on your eligible ██████████ Rewards ██████████ account, the credit will be posted to your account within five to seven (5-7) business days. Statement credits reduce your account balance but **cannot be applied toward any minimum payment** and are otherwise subject to the terms and conditions applicable to your ██████████ Rewards ██████████ account.
- There is no maximum to the total points you can redeem as long as the Program continues and the Cardmember's Credit Card Account is open and in good standing.
- If you redeem your points for merchandise, items will be mailed to the U.S. street address of record with ██████████. If you redeem your points for gift cards or gift certificates, they will be mailed to the U.S. street address or P.O. Box of record with ██████████. Merchandise will not be mailed to a P.O. Box. Gift cards, gift certificates and merchandise will not be mailed to an F.P.O., A.P.O. or international address. Expedited shipping is available for gift cards and gift certificates at an additional cost to you and must be mailed to a U.S. street address. Expedited shipping is not available for merchandise. The selection of items and the number of points needed to redeem them may change at any time and are subject to availability. Use of any gift card or gift certificate that you redeem is subject to any additional restrictions listed on the gift card or gift certificate or that are outlined in the individual merchant/provider disclosures. These merchant/provider disclosures may be viewed by accessing your account at www.████████.com and selecting 'Manage rewards' to review available gift cards, gift certificates and merchandise and the associated merchant/provider disclosure including conditions, restrictions and exclusions that may apply. Each merchant/provider has the right to place restrictions on the use of its gift cards or gift certificates. Gift cards or gift certificates are not exchangeable, refundable, transferable or redeemable for cash, cannot be replaced if lost or stolen and are void where prohibited. Goods of equal or similar value may be substituted if the item you select is unavailable. Featured merchandise may not necessarily reflect exact colors or models due to photo facsimile used for general representation of merchandise and/or manufacturers' model or style updates. Purchase protection or extended warranty coverage associated with your Card is not applicable to Rewards.
- **Points Expiration:** As long as your account remains open and in good standing, your points will not expire.

Legal Disclosures

- You have no property rights or other legal interest in points. Points have no cash value or value of any kind until they are fully redeemed. Points may not be assigned, transferred, or pledged.

- You are solely responsible for any taxes that may be owed as a result of points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. ██████████ does not provide tax advice.
- Cardmember's exclusive remedy for earned but uncredited points or other benefit shall be the issuance of the uncredited points or benefit, if available, or such other comparable benefit as determined by us.
- The Program is subject to all applicable laws and regulations. The redemption of points is void where prohibited by law. The sale or barter of any Reward offered through the Program, other than by us, is expressly prohibited.
- We reserve the right to make promotional offers selectively available to Cardmembers, based on Cardmember activity, Program participation, or other factors.
- We reserve the right to correct errant Rewards values represented on statements or the site at our sole discretion.
- We may, in our sole discretion, cancel, modify, restrict, or terminate the Program or any aspects or features of the Program at any time without prior notice. All interpretations of Program Rules shall be at our sole discretion.

Limitation and Release of Liability – By participating in the Program, and accepting and using Rewards earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless ██████████ and their respective parent companies, subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products purchased in connection with the Program. ██████████ is not responsible for unauthorized redemptions on your Credit Card account. ██████████ has no liability in case of disagreement over issuance of or a Cardmember's right to possess Rewards.

Restrictions – You may not earn or redeem points during a billing cycle in which any of the following occur:

- You fail to make the Minimum Payment Due by the Payment Due Date.
- Your Credit Card Account becomes delinquent.
- Your Credit Card Account does not remain otherwise in good standing as defined in the Cardmember Agreement.

Forfeiture – Your points may be forfeited if any of the following occur:

- Your Credit Card Account becomes seriously delinquent, as determined by ██████████ at its sole discretion.
- You or we close your Credit Card Account for any reason.
- You engage in fraudulent activity on this Credit Card Account. Call the number on the back of your Card if you want to obtain more information.

████████[®] **Benefits** – Certain restrictions apply to each benefit. ██████████ card benefits may vary (i.e. coverage amounts vary and some benefits are not available). Details will accompany the new Credit Card Account.

Miscellaneous – The Program is subject to change and prior notification of such change is not required. Other significant terms may apply. Details will accompany the new Credit Card Account. All other