



Award Options

Go to the awards link on your financial institution's Web site 24 hours a day to shop for and order an award or call the redemption center at 877-909-1450, Monday through Friday from 6 a.m. to 6 p.m. Pacific Time. If you are calling from outside the U.S. or Canada, please call 206-352-3478, collect.

Air Travel Package

Use your points to select an airline ticket using the awards online booking tool available through your financial institution's Web site. Air travel can also be arranged by calling one of our travel agents.

ValuePass™ includes a selection of coach airline tickets with select destinations originating from the 48 contiguous states and select cities in Hawaii (including one-way and roundtrip Hawaiian inter-island tickets) and Alaska. Reservations may be requested up to 300 days in advance but must be made at least 30 days prior to departure date and must include a Saturday night stay. Tickets selected are based upon the Lowest Available Published Fare (LAPF). Tickets must be booked on major U.S. carriers as listed in the Global Distribution System. Various maximum values (aka caps) are available depending on the selected destination and range from \$340 for a ticket within the U.S. 48 states and Canada to \$2,300 to Australia or New Zealand. The cost of each ticket may not exceed the maximum cap value and payment of any ticket difference is not permissible.

GoldPass™ includes a selection of free round-trip First, Business, or Coach Class airline tickets from the United States (U.S. 50 states) on major U.S./Foreign airline carriers as listed in the Global Distribution System. Tickets can be requested up to 300 days in advance of your trip. Tickets must be booked and issued a minimum of 14-days (U.S. destination) or 21-days (International) prior to travel and the maximum stay may not exceed 30 days. All tickets are subject to availability and must include a Saturday night stay. Maximum ticket values (aka caps) range between \$350 and \$1,250 for tickets within the 50 U.S. states, \$500 and \$1,250 from the 50 U.S. states to international destinations, or a free any-class airline ticket to anywhere in the world with a maximum value of \$4,000 are available. The cost of each ticket may not exceed the maximum cap value and payment of any ticket difference is not permissible.

FlexPass™. Receive a travel discount toward the purchase of an airline ticket on a major carrier as listed in the Global Distribution System; or apply this travel discount toward the purchase of a package tour or cruise. No restrictions. Any unused value is forfeited. FlexPass travel discounts range from \$100 to \$3,000. If the cost of the ticket, package or cruise is more than the travel discount, the account holder may pay the difference. Discounts toward a vacation or cruise package are not available through the online booking tool. Please contact a travel agent directly to apply a discount to these options.

All Access™. Airline ticket requests are displayed based upon your current point balance - there are no preset award levels. Tell us when and where you want to go, and all qualifying ticket options are displayed based upon your total number of available points. You enjoy the freedom of selecting an itinerary that best meets your needs, from the fewest required points to the most points required. There are no restrictions or advance purchase requirements, however it is recommended you book as early as possible to maximum your options. Tickets must be booked on major U.S. carriers as listed in the Global Distribution System. Ticket options are determined by multiplying your current point balance by a factor determined by your financial institution.

Hotel Awards

Use your points to book a hotel award online through your financial institution's Web site or call one of our travel agents. Account holders may redeem points for a hotel award at select hotels and must be requested at least 21 days in advance of travel. Blackout dates and other restrictions may apply. Awards may be subject to local taxes and fees, which are at the account holder expense. Awards are subject to any terms or conditions imposed by the hotel. Advance reservations may be required and are subject to availability at time of booking. Hotel awards are valid at participating locations and may be subject to change without notice. Awards must be presented and surrendered at check-in. Hotel awards are not replaceable if lost, stolen, destroyed or expired and are non-refundable and redemptions of

points final. Points, credits, and cash refunds will not be issued for any changes or canceled awards and are not redeemable for cash and are void if sold for cash or other consideration.

Car Rental Awards

Use your points to book a car rental award online through your financial institution's Web site or call one of our travel agents. Account holders may redeem points for a car rental award at select locations and must be requested at least 21 days in advance of travel. Blackout dates and other restrictions may apply. All taxes, fees, surcharges and optional items are the responsibility of the award holder. Standard age, driver, credit rental requirements and other restrictions imposed by the car rental company apply. Advance reservations may be required and are subject to availability at time of booking. Car rental awards are valid at participating locations and may be subject to change without notice. Awards must be presented and surrendered at check-in. Car rental awards are not replaceable if lost, stolen, destroyed or expired and are non-refundable and redemptions of points final. Points, credits, and cash refunds will not be issued for any changes or canceled awards and are not redeemable for cash and are void if sold for cash or other consideration.

Travel Rebate (No Documentation Required)

When the rebate option is selected you are not required to use the awards travel service center to make your travel arrangements. You may make your arrangements with your own agent, or directly with a merchant. This award allows you to be reimbursed for your travel related services once travel is completed. To determine the value of rebates available on your program please visit your financial institutions Web site or call an Awards Representative at 877-909-1450.

- To receive your rebate you must pay for the entire amount of the travel-related services to the same card or account from which you're redeeming the points.
- Once you complete your travel, you have sixty (60) days to claim your credit.
- The amount paid for the travel services must be equal to or exceed the rebate amount.
- Please allow 30 days for your credit to be processed if all eligibility requirements are met.
- Not valid for gas, food or other miscellaneous charges.

When you complete your request, points will be immediately deducted and your financial institution will be notified of your request. Credit to your account will be issued by your financial institution and may be subject to verification of charges.

Gift Cards and Certificates

Use your points to receive gift cards and gift certificates from your favorite merchants. You may redeem your points for a gift card or gift certificates online through your financial institution's Web site or call one of our awards representatives.

Available merchant categories include:

- Electronics
- Entertainment
- Gas
- Online
- Restaurants
- Retail
- Recreation/Leisure

Cash for Points

Use your points for everyone's favorite award – cash! You may redeem your points for a cash award online through your financial institution's Web site or call one of our awards representatives.

Available disbursement options available include:

- Checking
- Savings
- Credit Card
- Loan
- Mail Check

Your Financial Institution Awards

Use your awards points to support your favorite charity. Identify the charity you would like to support and a cash donation will be made to that charity.