

Description of the Program

- a) Cardholders will earn Member Value Points for purchases of all eligible goods and services using the America's First Check Card. The Cardholder's Points will be accumulated at the rate of one Point for every five dollars used on the Card for signature transactions and one Point for every ten dollars used on the Card for PIN transactions. Accrual of Points may begin immediately upon use of the Card.
- b) Point earnings are based on every transaction (excluding ATM withdrawals and cash advances) used on the Card, including PIN transactions, Debit transactions and Bill Payment transactions. All transactions are subject to the net purchase transaction volume (i.e., purchases less credits, returns and adjustments) used on the Card monthly. 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.
- c) Points may not be combined with any other loyalty/frequency award Program.
- d) America's First reserves the right to award bonus Points to selected Cardholders.
- e) 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).
- f) Points are tracked and redeemable on a first-in, first-out basis. Points will expire three (3) years from the date of issuance.
- g) To redeem Points, the Cardholder's America's First Check Card checking account must be open and in good standing (meaning not voluntarily closed, or terminated for any reason) at the time of the Cardholder's redemption request. The Cardholder's checking account must not be charged-off or in bankruptcy status; and the Card cannot have any other status preventing authorizations.
- h) The Cardholder agrees to release America's First Federal Credit Union, the Administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, associated with an Award or use of Awards 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.
- i) The Cardholder is responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.
- j) America's First Federal Credit Union and the Administrator shall have no liability for disagreements between Cardholders regarding Points. Discrepancies about Points earnings are not treated as billing disputes. America's First'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.
- k) Points can only be redeemed based on the Points available as reflected on Cardholder's most recent accumulation total or last purchase cycle transmitted.
- l) Points are not redeemable for cash and cannot be used to offset any other obligation to America's First Federal Credit Union.
- m) Points must be redeemed by the Cardholder and may be used for another person.
- n) America's First Federal Credit Union 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. America's First Federal Credit Union may make such a determination in its sole discretion.
- o) The Member Value Points Program is void where prohibited by federal, state, or local law.
- p) America's First and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- q) America's First reserves the right to change the terms and conditions of the Member Value Points Program. At our option, redemption of Points may be restricted, limited, expired or cancelled at any time without prior notice.
- r) The Member Value Points Program is a service provided through Augeo Consumer Engagement Services, LLC, and America's First Federal Credit Union. 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), America's First reserves the right to cancel Cardholder's eligibility to participate in the Member Value Points Program.
- s) Eligibility in the Program is restricted to individuals who have a billing address within the 50 United States or the District of Columbia.

Travel Rewards Redemption Terms and Conditions

The administrator's travel redemption center is able to take care of all travel arrangements. They are a full service agency that can assist with air rewards, hotel, auto, vacation and cruise reservations. The hours of operation for the travel redemption center are Monday through Friday from 5:00 a.m. to 12:00 a.m. CST, Saturday and Sunday from 6:00 a.m. to 10:00 p.m. CST.

- a) All Travel must be redeemed through the Administrator's fully licensed redemption reservation center. Cardholders must have a valid America's First Check 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.
- e) All travel documents will be issued the same day the reservation is made.
- f) Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email on the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by the close of business, the same day the ticket is issued. The travel redemption center will do their best to accommodate all changes and requests. Any changes or corrections done the following day or thereafter 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 an additional shipping fee for the ticket to be sent via 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 Member Value Points Program.
- j) Administrator's normal and customary fees associated with processing travel related services are billed to the Cardholder.
- k) America's First Federal Credit Union and the program administrator 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, Award redemption rules for air travel are subject to change without notice.
- l) Specific restrictions may apply to certain Travel Rewards.

Travel credit

Cardholders may redeem points for a travel credit, which can be applied to any travel reservation including airline tickets and hotel reservations. The travel credit will be immediately applied to the total cost of the travel reservation. The cardholder will then be responsible for paying the amount remaining after the travel credit is applied to the full value of the travel reservation.

Free tickets

Cardholders may redeem accumulated, un-expired Points for a single lowest published airfare as follows:

1. Each ticket must be ordered through the program Administrator for an airline ticket on a scheduled U.S. or International carrier.
2. All tickets must be 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. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this Agreement are met.
6. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
7. Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket Cardholders for free tickets.
8. The travel agency has the right to book your reservation within 2 hours of your requested travel times for departures and returns.

Non-travel rewards

Merchandise

- a) When necessary, the program administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any change when ordering. The program administrator reserves the right to replace or remove certain sections within any Member Value Points program literature or website. All rewards are subject to availability.
- b) Merchandise rewards will take four to six (4-6) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors.
- c) No shipments of merchandise can be made to APO/FPO or PO Box addresses.
- d) Merchandise shippable 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 rewards card.
- e) Merchandise pictured in any Member Value Points program brochure 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. The financial institution and the administrator are not responsible for errors or omissions.
- f) The number of 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. All items delivered by common carrier must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before cardholders sign 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.

Gift cards, gift certificates and prepaid cards

- a) Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within 2-4 weeks, to the address specified on the order file with the administrator, as long as it is within the United States and its territories. Points may also be redeemed for prepaid cards. The prepaid cards, issued by Visa® and MasterCard®, may take up to 4-6 weeks for delivery and can only be shipped within the United States.
- b) Gift cards, gift certificates and prepaid cards cannot be returned, and are not redeemable for cash or credit.
- c) All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card, gift certificate or prepaid card are the responsibility of the cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder's expense.
- d) Gift cards, gift certificates and prepaid cards may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e) Additional terms and conditions may be specified on the gift card, gift certificate, or prepaid card.

- f) If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificate.
- g) No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate.
- h) Once the gift cards, gift certificates or prepaid cards are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.
- i) Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. We (the administrator) abide by the merchant's policy. If a gift card or gift certificate is lost or stolen, once received by you, you must report the occurrence to us (the administrator) immediately. We reserve the right to decline to replace lost or stolen gift cards or gift certificates.
- j) If gift cards, gift certificates or prepaid cards have been ordered by the cardholder and not received by the cardholder (addressee), the cardholder must notify the administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator at its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.
- k) The administrator is not responsible if a recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or gift certificate that was received from this reward site.
- l) The prepaid Visa® and MasterCard® cards have an expiration date. The expiration date is imprinted on the front of the prepaid card. Expired prepaid cards cannot be replaced.
- m) Visa is a trademark of Visa U.S.A. Inc.
- n) MasterCard is a registered trademark of the MasterCard International Incorporated.

Gift Card Terms and Conditions

- OSI Restaurant Partners: Outback Steakhouse®, Carrabba's Italian Grill®, Bonefish Grill®, Fleming's Prime Steakhouse® and Roy's® is not a sponsor or co-sponsor of this promotion. Any of our gift cards can be used at all our OSI locations.
- LOWE'S® and the GABLE MANSARD DESIGN are registered trademarks and service marks of LF,LLC. Lowe's® is not affiliated with this financial institution.
- Kohl's® is not a sponsor of this promotion and is not affiliated with AFFCU. KOHL'S® and KOHL'S® brand names are trademarks of Kohl's Illinois, Inc.
- Darden Restaurants, Inc. owns Red Lobster®, Olive Garden®, LongHorn Steakhouse®, Bahama Breeze® and is not affiliated with AFFCU. Darden is not a sponsor or co-sponsor of this program. Use of our restaurant names, logos or trademarks requires written approval from Darden. See backside of gift card for additional terms and conditions or visit www.dardenrestaurants.com/legal.asp.
- Chevron Corporation is not a sponsor or co-sponsor of this promotion. The gift card is redeemable for fuel and authorized goods and services at participating Chevron and Texaco stations. For a participating location visit www.chevrontexacostations.com.



**America's
First** 
Federal Credit Union

**Spend on what
you need, earn
what you want!**

Rewards from travel to gift cards
to charitable donations & more

www.amfirst.org

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Federally Insured by NCUA

Earn points

Earn everyday points

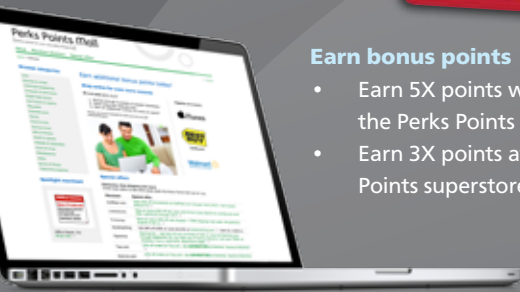
Use your America's First check card for all of your everyday purchases. From fuel to groceries to utility bills, your everyday purchases will really pay off.

- \$5 spent on signature transactions = 1 point
- \$10 spent on PIN transactions = 1 point



Earn bonus points

- Earn 5X points when shopping the Perks Points Mall
- Earn 3X points at our More Points superstore



Redeem your points

You can redeem your points for hundreds of rewards including gift cards, merchandise, travel, experiences, green products and charitable donations.

Click or call to redeem

- www.amfirst.org
- 866.294.1317, 24/7

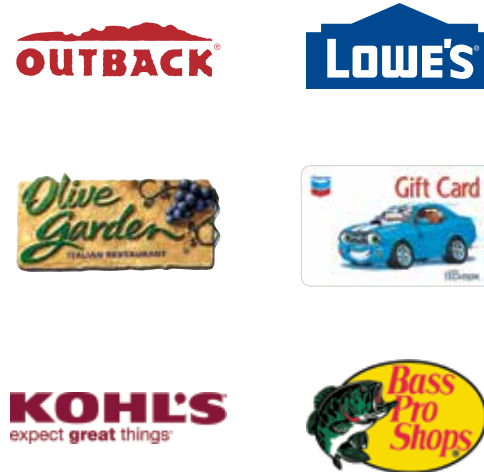


Go mobile

Access your point statement, redeem points on-the-go and more. Simply visit the rewards website on your mobile device and save it to your home screen for easy access.

Gift cards

There is a wide variety of gift card reward options, from dining to entertainment to shopping.



Green products

Choose from products that are energy saving, resource conserving, made from recycled materials or made from natural materials.



Experiences

From hot air balloon rides to a wine lover's getaway, America's First check card has experiences to fit your unique lifestyle.

Travel

Your America's First check card offers you the complete freedom to choose when and where you want to travel. Since points needed to redeem are based on the exact ticket price, in most cases, tickets now require less points. Begin planning your vacation today!

Enjoy NO restrictions

- No blackout dates
- No advance notice requirement
- No round-trip flight requirement
- No Saturday night stay requirement

Discounted airfare

You can redeem 10,000 points for a \$100.00 discount off any scheduled major international or domestic airline. When redeeming your reward points for discounted airfare, your rewards card will be charged the ticket cost, less the redeemed discount.



Charitable donations

Use your points for a greater good by selecting a CharityChoice gift card. You may designate the funds for up to 3 charities of your choice.



Merchandise

Select from hundreds of merchandise rewards from 25 different categories including photography, electronics, luggage, jewelry and more.

