

20. Lost, stolen, or otherwise destroyed tickets or documents are not reusable or replaceable. Points are considered fully redeemed when an airline ticket is issued and mailed to the cardholder.

21. Point awards or redemptions may result in tax liability. Tax reporting may be made using the tax identification number of the primary cardholder on record, regardless of the party redeeming points. While NWFCU may report such, determination of account tax liability is the sole responsibility of the cardholder.

22. Administrative and travel services are provided by AFFINION LOYALTY GROUP (1-888-264-9855) which assumes all liability and responsibility for the provision of, or failure to provide, its services. AFFINION LOYALTY GROUP is an independent contractor and not affiliated with NWFCU. Neither NWFCU or AFFINION LOYALTY GROUP shall be liable for any bodily harm and/or property damage which may result from your participation in the NWFCU Travel Rewards Program nor for the performance by the airlines of the ticketed transportation. Cardholders indemnify and hold NWFCU harmless for any liability associated with the Travel Rewards Program.

**Information described in this disclosure is accurate as of 1/2010.**

## Airline Ticket Rewards or Cash Back

Point Level	Ticket Class	Ticket Value (up to)	or Cash Back
<b>Travel between and within any of the 48 contiguous United States</b>			
25,000	Coach	\$500	\$250
100,000	First Class	\$2,000	\$1,000
<b>Travel between and within any of the 48 contiguous United States and Mexico, the Caribbean, or Canada</b>			
35,000	Coach	\$700	\$350
85,000	Business Class	\$1,700	\$850
140,000	First Class	\$2,800	\$1,400
<b>Travel between and within any of the 48 contiguous United States and Alaska or Hawaii, or from Alaska or Hawaii to Mexico, the Caribbean, or Canada</b>			
40,000	Coach	\$800	\$400
100,000	Business Class	\$2,000	\$1,000
160,000	First Class	\$3,200	\$1,600
<b>Travel between any of the 48 contiguous United States to Europe</b>			
50,000	Coach	\$1,000	\$500
125,000	Business Class	\$2,500	\$1,250
200,000	First Class	\$4,000	\$2,000
<b>Travel from the 50 United States to Central America/South America</b>			
60,000	Coach	\$1,200	\$600
150,000	Business Class	\$3,000	\$1,500
240,000	First Class	\$4,800	\$2,400
<b>Travel between Alaska or Hawaii to Europe</b>			
75,000	Coach	\$1,500	\$750
150,000	Business Class	\$3,700	\$1,500
300,000	First Class	\$6,000	\$3,000
<b>Travel from the 50 United States to Asia/South Pacific</b>			
75,000	Coach	\$1,500	\$750
185,000	Business Class	\$3,700	\$1,850
300,000	First Class	\$6,000	\$3,000
<b>Travel from the 50 United States to Africa/Middle East</b>			
80,000	Coach	\$1,600	\$800
185,000	Business Class	\$4,000	\$1,850
320,000	First Class	\$6,400	\$3,200
<b>Travel from the 50 United States to Australia/New Zealand</b>			
85,000	Coach	\$1,700	\$850
200,000	Business Class	\$4,300	\$2,000
340,000	First Class	\$6,800	\$3,400
<b>Travel around the World</b>			
150,000	Coach	\$3,000	\$1,500
215,000	Business Class	\$7,500	\$2,150
600,000	First Class	\$12,000	\$6,000

NWFCU reserves the right to alter or change any program feature or benefit and to cancel or temporarily suspend the program at any time, without notice, unless otherwise required by law.

# Travel Rewards Gold MasterCard



## Travel Rewards Gold MasterCard Terms & Conditions

1. Cardholders, as identified by Social Security Number, may have a maximum of one account in the NWFCU Travel Rewards program.
2. Participation in NWFCU's Travel Rewards Program is restricted to individuals who maintain an NWFCU MasterCard credit card account.
3. Cardholders will earn one point per net dollar purchase made on their NWFCU MasterCard account; exclusive of cash advances, point of sale (POSdebit) transactions, access checks, and returns. "Net Purchases" shall mean purchases of goods and services, less credits, for personal or household purposes only, and made by the cardholder(s) or any authorized user of such account.
4. Points do not accumulate for fees of any kind, such as late payment fees, annual fees, over limit fees, finance charges or unauthorized charges and ATM transactions. Changes made to the above list are at the sole discretion of NWFCU.
5. The travel rewards account will automatically be renewed each year, as long as the account is in good standing, unless the cardholder notifies NWFCU of cancellation.
6. The maximum point accumulation is 120,000 points per calendar year. Maximum points earned are 20,000 per month. The account must be open and in good standing and the outstanding balance must not be in excess of the approved credit line in order to earn or redeem points.
7. Points cannot be earned until an NWFCU travel rewards account has been opened. No retroactive credit will be given. Points may not be combined from different accounts to earn a reward. Points cannot be used in conjunction with other frequency or reward programs.
8. Points are awarded during the calendar month following posting of the net purchases to an account.
9. Cardholders can redeem points at the redemption levels for the rewards or cash values listed in the chart by calling 1-888-264-9855. **If the cardholder chooses the reward, all flights are on regularly scheduled, nonrefundable, round trip tickets and include taxes and destination charges, on any U.S. based airline carrier.** Each ticket will be composed of only two (2) segments: the outbound and the inbound segments. Only one interim stopover of no more than four hours is allowed. **Tickets must be purchased at least 21 days in advance of travel and a Saturday night stay over is required.** You will receive one ticket for each redemption level, even if the value of the ticket is less than the maximum value stated in the chart. Free ticket includes \$400,000 common carrier travel accident insurance.
10. The cardholder chooses the U.S.-based airline carrier and the travel dates. NWFCU reserves the right to exclude an airline for safety and quality purposes.
11. Airline tickets or cash back must be redeemed by the primary or secondary cardholder. The tickets may be booked in any name, but will be mailed to the cardholder's billing address. Cardholders are encouraged to purchase electronic tickets (e-tickets) and will receive a hard copy itinerary and ticket receipt through the mail or guaranteed delivery.
12. Cardholders who wish to redeem points for a ticket more than the listed value can do so by charging the difference to their NWFCU credit card account.
13. Cardholders who wish to redeem points for the cash back level will have the dollar amount posted to their NWFCU credit card account.
14. NWFCU reserves the right to verify and adjust points at any time prior to or following posting, up to and including time of redemption. Questions as to what constitutes a qualifying transaction, as well as any exceptions, are at the sole discretion of NWFCU.
15. Quarterly statements will be sent to cardholders who have had point activity or have points expiring within the quarter. At least one statement per year, regardless of activity, will be sent showing accumulated totals for points earned less any refunds, returns, adjustments and points redeemed or expired.
16. **Points will expire five (5) years from the end of the quarter in which they are earned.** Points redeemed and expired points will be based on a first-in, first-out process. Your NWFCU Travel Rewards statements will show points that are due to expire within the following 90 days.
17. In the event of fraud, abuse of privileges or violation of the program rules, NWFCU reserves the right to deny membership benefits and cancel membership in the NWFCU Travel Rewards Program.
18. Points are the property of NWFCU. Points are not redeemable for cash except at the specified levels and may not be used to repay other obligations to NWFCU. Cardholders cannot buy, sell or transfer points in any way. In the event there is no joint cardholder at the time of death, NWFCU will convert points to cash value on a prorated basis and repay obligations to NWFCU. Points will expire if there are no NWFCU obligations or a joint cardholder at the time of death.
19. The Program does not guarantee the availability of any flight on any airline or seats on any such flight. NWFCU does not endorse, guarantee or warrant the goods and services offered by any airline. Tickets are subject to the applicable airline rules and restrictions.