

Star One Rewards Program Terms and Conditions

The Star One Rewards Program ("Program") is a promotional rewards program offered by Star One Credit Union ("Credit Union") and administered by our Program Administrator, BreakAway Loyalty LLC. The following Star One Rewards Terms and Conditions ("Rules") apply to each account holder of a Credit Union Platinum Rewards or VISA Signature credit card. These Rules apply for all purchases made on or after November 10, 2014. These Rules are subject to change by the Credit Union at any time without notice. The most current version of these Rules is available on the Star One Rewards website. Your use of any The Credit Union Platinum Rewards or VISA Signature credit card on or after November 2, 2014 constitutes your acceptance of these Rules, and any amendments.

Eligibility

Eligibility is restricted to (i) Participants with an active and open Account in good standing with the Credit Union, which may include charging or usage privileges and (ii) Visa Platinum and Visa Signature accounts and cards issued by the Credit Union or other Cards designated by the Credit Union as "participating" in the Program. Eligible Platinum Rewards and VISA Signature accounts will be auto-enrolled in the Star One Rewards program upon account opening and earned Points will accrue in the Star One Rewards account.

Program Administration

The Credit Union may, at any time and without prior notice, (i) change, limit or terminate any aspect of the Program, or (ii) update, amend or terminate these Terms and Conditions in whole or in part. Changes may affect outstanding transactions and points. The Credit Union reserves the right to cancel, change, or temporarily suspend the Program at any time without advance notice to You, which may result in the cancellation of outstanding points. The accumulated points do not entitle you to any vested rights with respect to points, credits, rewards, or benefits. The Credit Union may inform you of any cancellation, change, or temporary suspension of the Program through the Program website. You agree that providing notice on the Program Website is a satisfactory method of notifying you. Any additional Program Terms and Conditions posted on the rewards website shall also be incorporated into these Terms and Conditions. Your continued participation in the Program after any change shall be deemed to be your acceptance of any such change. If you do not agree to any change of this Agreement, you must immediately cease participation in the Program. The Credit Union and the Program Administrator each have the right to (i) monitor all Rewards Point Account activity and (ii) cancel any Program membership 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 any instrument exchangeable for points.

Earning Points

The Program applies to all qualifying purchases charged to your eligible credit card as follows. Platinum Rewards credit card: for every one dollar charged for purchases, you will receive one rewards point. Visa Signature credit card: for every one dollar charged for purchases, you will receive one and a quarter rewards point. The Program is based on net purchases and Points are not earned for finance

charges, fees, cash advances, convenience checks, ATM withdrawals or Balance Transfers, posted to your account or any exchange transaction. Points are deducted for returns and fraudulent transactions reversed on your account. Points begin to accumulate with qualifying purchases beginning on the first day of the billing cycle in which the program begins and ending on the last day of the last billing cycle of the announced duration of the Program. The Credit Union may alter which purchases or transactions do not earn Points at any time, with or without prior notice. The Credit Union has sole discretion to resolve all questions as to what constitutes a qualifying purchase. All such resolutions or determinations by the Credit Union are final. Participants will not earn points if the Account has been closed, whether closed by Participant or the Credit Union. Once the Account is closed, points will not be credited and points will be immediately forfeited and cannot be redeemed. The Credit Union will determine what constitutes a closed Account. There is no annual cap to how many points you can earn. **Points will accumulate over 5 years. Points not redeemed within 5 years of having been earned will expire on a first-in, first-out basis.**

Redemption Of Points

Points can be redeemed, in increments specified on the Star One Rewards program website, for reward items such as merchandise, travel, gift cards, cash or special promotional offers by visiting the Star One Rewards program website, or by calling the **Star One Rewards Redemption Service Center at 1-866-960-7975**. You may select rewards from any level as long as you have a sufficient number of Points available in your Star One Rewards account at the time of your redemption. Points will be redeemable only if your Rewards Points Account is open and in good standing. No cash refunds or partial awards will be issued upon redemption of points. Points are redeemable for any item you are eligible for throughout the Program based on the point values specified on the website. You may select items from any level, as long as you have the necessary number of points available for redemption on your Rewards Points Account.

The Participant must redeem points, but another person may use the ticket(s) or rewards. The Participant is responsible for any tax liability or other charges related to participation in the Program or redemption of points, and for payment of any taxes or charges. Examples of such charges include without limitation, baggage charges, departure taxes, or other charges that may have been assessed by government entities. The Credit Union reserves the right to disqualify any Participant from participating in the Program and to invalidate all points for abuse, fraud, or any violation of the Program Rules.

Star One Rewards point requirements assigned to any reward are subject to change from time to time without notice, and rewards may be substituted or discontinued at any time. Should a reward be discontinued, or if demand for a reward exceeds supply, The Credit Union may replace the selected reward with a reward of equal or greater value. If no suitable substitute is available, you will be advised to make an alternative selection or your Points may be returned to your Star One Rewards account. The redemption value of accumulated points may be changed at any time without notice, restriction or penalty. Cardholder is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

Rewards Terms & Conditions

Rewards are provided by merchants that participate in the Star One Rewards program. The terms and conditions relating to the purchase of specific rewards and their use are available by visiting the Star One Rewards program website. Rewards offerings are subject to availability and may change at any

time without notice. Reward items are revised periodically and discontinued items cannot be ordered. Without limitation, the following rules apply to certain categories of rewards:

Airline tickets: Air travel discount rewards of any value are applied to the cost of the tickets. No refunds or credits are given for discounts exceeding the cost of the tickets. Only airlines that are members of the Airlines Reporting Corporation and provide booking and ticketing services in the Orbitz for Business network may be used for airline rewards. All tickets will be issued as electronic tickets unless this service is not provided by the airline. You have the option of having paper tickets (if applicable), vouchers, itineraries, and other travel documents delivered to your Credit Union credit card account billing address via express courier and the cost charged to your credit card. You may also elect to have tickets, vouchers, itineraries, and other travel documents delivered to your billing address by uninsured first class mail. If air travel discount rewards are not sufficient to cover travel expenses, you may elect to pay the difference in fare and have this amount charged to your The Credit Union Platinum Rewards or VISA Signature credit card. All airline ticket rewards are for coach class travel (unless otherwise noted) and confirmed at the airline's lowest applicable fare in the market. You choose the airline and travel dates, subject to availability. You are responsible for any taxes, fees, or other charges associated with the issuance of tickets for airline travel but not otherwise covered by the airline's redemption of travel rewards, which must be charged to your Credit Union credit card at the time of redemption. Interim stopovers of more than four (4) hours, circle trips, or open jaw itineraries are not permitted. There is no limitation on the number of connections and there are no blackout dates. All airline ticket rewards are non-refundable and non-changeable, unless you elect to change the ticket directly with the airline and you are willing to pay any fees charged by the airline for changes. Tickets are subject to the applicable airline rules and regulations. The Credit Union and its Program Administrator are not responsible for the communication of airline schedule changes. Flight reservations should be reconfirmed at least 72 hours prior to departure directly with the ticketing airline. The traveler will need to have a government issued photo ID at airport check-in. Failure to show for a ticketed flight reservation will invalidate the use of the airline ticket and result in forfeiture of redeemed Points for the ticket.

Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancelable.

Hotel Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancelable. You are responsible for making hotel reservations. Check with the hotel regarding participation and availability at the time of reservation.

Rental Car Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancelable. Valid at participating locations towards a rental made in accordance with the terms and conditions of the rental agreement. The renter must meet the age, credit, and driver qualifications in effect at the time and place of the rental and must meet the minimum standards of the rental company. Advance reservations are recommended.

Cruise Rewards, once booked, are non-refundable and non-cancelable. All cruise rewards must be booked at least sixty (60) days prior to the requested sailing date. Cruise rewards may be based on double occupancy for an interior cabin. At least one member sailing must be 21 years of age or older. Reservation changes are subject to change fees imposed by the cruise line.

Cash Back Rewards are delivered in the form of a credit to your Credit Union Money Market savings account. Cash Back rewards can only be redeemed in the minimum increments described on the Star One Rewards program website. Cash Back rewards will be credited to your account

3-5 business days after redemption occurs and reflected on your account statement on the Star One Rewards program website.

Point Gifting. You may gift your points to other Star One Rewards Accounts and/or Participants. Gifting points is free. Points may be gifted in any denomination and can only be gifted to accounts that are open and in good standing with The Credit Union. Gifted points expire sixty (60) months from the date the points are gifted.

Merchandise, once ordered, can only be exchanged in the event that it arrives defective or damaged. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A merchandise reward that is received damaged or defective may be returned to the shipper for replacement within thirty (30) days of delivery. All parts, instructions, warranty cards and original packaging materials must be returned with the merchandise reward. Applicable manufacturers' or providers' warranties, if any, will be included with your merchandise reward. Warranty claims must be directed to the manufacturer or provider, as applicable. THE CREDIT UNION, PROGRAM ADMINISTRATOR, AND THEIR AFFILIATES MAKE NO REWARD, PRODUCT, OR MERCHANDISE REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF REWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS STAR ONE REWARDS PROGRAM. THE CREDIT UNION, PROGRAM ADMINISTRATOR, AND THEIR AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN REWARDS OR DAMAGES RESULTING FROM USE OF ANY REWARDS PROVIDED THROUGH THE STAR ONE REWARDS PROGRAM.

Experiential travel and vacation packages are non-refundable and non-cancelable. You are responsible for making reservations and completing any requirements to complete the reservation. The Points program is not responsible for any additional fees incurred related to booking or travel with a package.

Shipping and Delivery

Any merchandise reward that is shipped will ship UPS, USPS, or an accepted domestic delivery service and will usually be delivered within 4-6 weeks after your order is processed. Gift cards are processed within 3-5 days from redemption. Shipments cannot be made to a post office box, an APO address, or outside the 50 US.

Communications

Current Star One Rewards point balances are available online on the Star One Reward program website. The Credit Union may also communicate with you via mail, email, text message or telephone from time to time to alert you to special offers. Despite the Star One Rewards program's best efforts to ensure accuracy, printing and website errors may occasionally occur. The Credit Union reserves the right to correct such errors at any time.

Loss Of Program Eligibility

If your Credit Union credit card account is past due, overdrawn, or otherwise not in good standing, as determined by the Credit Union, you may not be permitted to redeem Points and no Points may be credited to your Star One Rewards account. In addition, your credit card account may be terminated

and you may be required to forfeit Points in your Star One Rewards account. If your credit card account is closed for any reason, whether or not it is delinquent or in good standing, all Points in the related Star One Rewards account will be forfeited.

Disclaimer

Rewards are provided by merchants who participate in the Star One Rewards program but are not affiliated with or sponsors of the Star One Rewards program. Fulfillment of rewards is the sole responsibility of participating merchants and The Credit Union is not responsible for the performance by any merchant, service provider, or common carrier. The Credit Union is not responsible for inaccuracies in Star One Rewards point accrual; lost, stolen or otherwise destroyed tickets, vouchers, certificates, gift cards, or merchandise; defective or damaged rewards; or damages or loss resulting from or arising in connection with the use of any rewards. You agree to hold the Credit Union and its affiliates, and any vendors or other providers associated with the Star One Rewards Points program harmless if Program Administrator fails to meet its contractual or other obligations, resulting in Star One Rewards Points program interruption or termination prior to your redeeming your Points or receiving your rewards. You also agree to hold the Credit Union and its affiliates harmless if a Points program merchant files for bankruptcy, or otherwise goes out of business after you have redeemed your Points for a reward from the merchant but before you receive or use the reward.

Termination Or Changes To The Star One Rewards Program

The Star One Rewards program may be modified, suspended or cancelled, and the redemption value of already accumulated points may be changed at any time without notice and without restriction or penalty. Changes to the Points program may include, but are not limited to, modifications that affect point accrual and/or expiration of Points based on the point term, age and expiration date of the selected options(s). Reward orders must be received on or before the Points program ends and/or any applicable Points Rewards point expiration date. Contact The Credit Union at the Star One Rewards program website or by calling the Star One Rewards Contact Center at 1-866-960-7975 for details on any current promotions affecting Star One Rewards point accrual or redemption options. Points may be forfeited due to violations of these Rules. The Credit Union may exercise its rights under these Rules at any time and a delay by The Credit Union in exercising any right under these Rules does not mean that The Credit Union has waived that right.

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