

General Program Terms and Conditions

1. The Mission Rewards program ("Program") is a service provided by Mission Fed ("Sponsor") and managed by a third-party administrator ("Administrator") that is not affiliated with Mission Federal Credit Union.
2. Participation in the Program is exclusive to those who have a current Mission Rewards Program card issued by the Sponsor. These individuals are defined as ("Cardholders").
3. Sponsor reserves the right to prohibit any Cardholder from participating in the Program.
4. Sponsor and Administrator reserve the right to amend, modify, or change this Program description and the Program offerings at any time and without prior notice. Changes may be made to how you earn Points, how you can use Points, and what you can get with your Points. Sponsor also reserves the right to terminate the Program, or any portion thereof, at any time without prior notice, restriction and/or penalty.
5. This Program is void where prohibited or restricted by law.
6. The merchandise offered in this Program may be subject to standard manufacturers' warranties. Any warranty information will accompany the merchandise shipment. The Program makes no warranty, express or implied, concerning the merchantability or fitness for a particular purpose of products and/or services provided through this Program. Warranty claims must be directed to the manufacturer.
7. Every effort has been made to ensure the accuracy of information in Program communications. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.
8. For questions, please contact the Administrator's Customer Service center at 800.388.1881. You should expect a resolution to all inquiries within three business days.
9. The Cardholder agrees to release the Sponsor and Administrator and its vendors from all liability for any injury, accident, loss, claim, expense or damage sustained by the Cardholder, associated with a reward or use of rewards 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 Administrator and the Sponsor 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.

10. The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
11. The Sponsor reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
12. 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).
13. The Sponsor and the Administrator shall have no liability for disagreements between Cardholders regarding Points. The Sponsor's decisions regarding Point discrepancies shall be final.

How to earn Points

Cardholders will earn Points for qualified transactions made at participating merchants using their Premier World card.

1. Points will be accumulated at the rate of:
 - a) Three Points per every one (1) dollar charged to the Cardholder's Premier World card for qualified purchases made in the Travel and Dining Categories*.
 - b) One and a half Points for all other transaction categories.
2. Merchant Funded Points (AMPRE). Cardholders can earn additional Points from participating merchants when using their Premier World card for purchases at participating AMPRE merchants, both online and in-store. Point earnings will vary based upon the merchant. Each merchant's Point earnings ratio is listed on the Program's website. New merchant offers are updated periodically. There is not a limit to the number of times a Cardholder can earn Points for shopping at an AMPRE merchant.
3. If more than one Credit Card has been issued for the same account, the Points earned from each card will automatically be pooled together into one available Point balance.
4. Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Premier World card during each day. Points for each transaction are rounded to the nearest whole number, and all transactions are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, Points will be reinstated.

*** Qualified Travel and Dining Purchases**

Transactions are coded with Merchant Category Codes (MCC) which are assigned by the merchant or their processor following Visa and Mastercard rules and are based on the type of products and services the merchant offers.

Mission Fed has no control over the MCC of a merchant. While it may appear that a merchant qualifies based upon the goods or services they offer, if the merchant's MCC code is not in the category of travel, the purchase will not qualify for travel points.

Travel and Dining purchase categories include, but are not limited to:

- Airlines, Air Carriers
- Car Rental Agencies
- Lodging: Hotels, Motels, Resorts
- Passenger Railways
- Bus Lines
- Cruise Lines
- Travel Agencies and Tour Operators
- Automobile Rental Agency
- Local and Suburban Commuter, Passenger Transportation, including Ferries
- Taxicabs and Limousines
- Airports, Airport Terminals, Flying Fields
- Campgrounds and Trailer Parks
- Restaurants
- Fast Food
- Bars, Cocktail Lounges, Discotheques, Nightclubs, and Taverns: Drinking Places (Alcoholic Beverages)

How to redeem Points

- 1) To redeem Points, log into Mission Fed Mobile or Online Banking, or call the Administrator's Customer Service Department at 800.388.1881.
- 2) To be eligible to redeem Points the Cardholder's account(s) must:
 - a. be open (meaning not closed, canceled or terminated for any reason);
 - b. the Mission Reward Program card(s) cannot have any other status preventing authorizations; and
 - c. any account you have with the Sponsor cannot be delinquent more than 30 days.
- 3) Points are deducted from the Cardholder's point balance as soon as they are redeemed.

- 4) Points must be redeemed by the Cardholder but can be used to provide a reward for another person of their choice.
- 5) You will not be notified when changes are made to what you can get with your Points. Future availability of any specific reward is not guaranteed. All rewards are subject to availability and specific rewards may only be available for certain dates and times.

Travel rewards redemption

For more information and terms and conditions on travel point redemption log into Mission Fed Mobile or Online Banking, click Menu, Card Management, Redeem. In the new window, select Redeem rewards, Travel, Online Reservations, and scroll to the bottom of the page to click "Travel terms and conditions."

Merchandise

- a) When necessary, the Administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any change when ordering. The Administrator reserves the right to replace or remove certain sections within any program literature or website. All rewards are subject to availability.
- b) Merchandise rewards may take two to four (2-4) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors. Delivery times may increase during peak holiday periods.
- 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 Premier World card.
- e) Merchandise pictured in any rewards 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 the Administrator's knowledge. The Sponsor and the Administrator are not responsible for errors or omissions.
- f) The number of Points required for reward items are subject to change without notice.
- g) Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Some items are delivered by common carrier, where a delivery time is scheduled, and someone must be present to accept delivery. When this is the case, the item 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 delivery of merchandise. For those items that are delivered without being scheduled, please inspect

the item within 24 hours of delivery and notify the Administrator's customer service center if you find any exceptions, damages, or shortages.

Gift cards and certificates

- a) Points may be redeemed for gift cards and certificates from select merchants. Most gift cards and certificates are delivered within two to three (2-3) weeks, to the address specified on the order file with the Administrator, as long as it is within the United States and its territories. Delivery times may increase during peak holiday periods.
- b) All other sales and/or use taxes, including shipping and handling charges of items purchased using a gift card or certificate, 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 card or certificate are at the Cardholder's expense.
- c) Gift cards and certificates may also be subject to other restrictions imposed by the merchant. Gift cards and certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- d) Additional terms and conditions may be specified on the gift card or certificate.
- e) If a merchant declares bankruptcy, the Sponsor and Administrator are not liable for the underlying funds on the gift card or certificate.
- f) Once the gift card or certificate is redeemed and/or used, they are not returnable, exchangeable or replaceable.
- g) Each merchant sets a policy in regard to lost or stolen gift cards or gift certificates. If a gift card or certificate is lost or stolen, the Cardholder should report the occurrence to the Administrator immediately. The Administrator reserves the right to decline to replace lost or stolen gift cards or certificates.
- h) If gift cards or certificates have been ordered and not received by the Cardholder, 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 with its sole discretion may replace any non-received shipment, in which a full balance remains on a

gift card or gift certificate.

- i) The Administrator is not responsible if a recipient or Cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or certificate that was received from this site.

Cash back rewards

Cash back reward(s) will appear as a credit to your Checking/Spending Account held with the Sponsor. If a Checking/Spending Account is not available, the credit will appear in your Savings Account. In the event you do not have an open Checking/Spending or Savings Account, a Savings Account will be opened by Sponsor to deposit your cash back rewards.

How you could lose Points

1. Points do not expire as long as you make one (1) eligible purchase using a Mission Rewards Program card every two (2) years.
2. If you do not make one (1) eligible purchase using a Mission Rewards Program card every two (2) years, Points will expire on the last day of the month two (2) years after the last purchase was made using the Mission Rewards Program card.
3. Cardholders are not entitled to compensation from the Sponsor or any other entity if Points expire or are forfeited, or a Mission Rewards Program card is terminated for any reason.
4. You may immediately lose your Points if your account status changes or your account is closed for any reason, including the following reasons:
 - a. Cardholder fails to comply with this agreement or other agreements you have with the Sponsor.
 - b. Sponsor believes you may be unwilling or unable to pay your debts on time.
 - c. Cardholder files for bankruptcy.
 - d. Sponsor believes Cardholder has engaged in fraudulent or abusive activity related to Cardholder's account or the Program, including accrual of Points.
 - e. The last Cardholder on the account is deceased.