



SMART REWARDS PAYS YOU BACK.

Smart Rewards gives you points for everyday spending using a qualifying card or account from USSFCU. With Smart Rewards you earn points to use toward gift cards/certificates, travel anywhere in the world or cash.

Smart Rewards gives you more options because it's your credit union's reward program. Rewards are not tied to specific airlines or one company's merchandise. There's no need to visit special Web sites or make purchases at specified merchants to earn points. Simply use your qualifying card or account and watch the points add up. When you have enough points for the reward of your choice, just submit your redemption request. That's it!

Travel Rewards

Your travel options are virtually limitless. Use your points to head for the sun, surf, slopes, or your favorite city's streets.

Since you earn Smart Rewards points, not air miles, you can travel on most major airlines with fewer restrictions. For detailed descriptions of the travel rewards and points required for each, click on the Smart Rewards tab in CU AnyHour+ or call our redemption center toll-free at 877.909.1450 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.

Although there are no blackout dates with Smart Rewards, we recommend that you book early for holiday travel.

How to redeem for travel:

Click on the Smart Rewards tab in CU AnyHour+ or call our redemption center toll-free at 877.909.1450 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.

Your point balance will be verified and your itinerary arranged.

Gift Certificates and Gift Cards

The Smart Rewards points you earn can be redeemed for gift certificates that you spend directly with participating merchants.

How to redeem for gift cards/certificates:

Click on the Smart Rewards tab in CU AnyHour+ or call our redemption center toll-free at 877.909.1450 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday. Your point balance will be verified and your requested gift cards/certificates will be mailed to you. Choose among restaurants, travel and leisure, gasoline, and top retailers of electronics, apparel, sporting goods, music, movies, and more.

Enjoy the flexibility of shopping online, visiting your favorite retail stores, or taking a trip with your Smart Rewards points.

For answers to your program questions, visit our web site at ussfcu.org or call our redemption center at 877.909.1450 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday.



UNITED STATES
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Reward Options

Go to the Smart Rewards tab in USSFCU's CU AnyHour+ any time to shop for and order rewards 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 rewards online booking tool available through our 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. A minimum of 14-day (U.S. destination) or 21-day (International) advanced notice and maximum 30-day stay is required. 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 reward 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 Rewards

Use your points to book a hotel reward online or call one of our travel agents. Account holders may redeem points for a hotel reward at select hotels and must be requested at least 21 days in advance of travel. Blackout dates and other restrictions may apply. Rewards may be subject to local taxes and fees, which are at the account holder expense. Rewards are subject to any terms or conditions imposed by the

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hotel. Advance reservations may be required and are subject to availability at time of booking. Hotel rewards are valid at participating locations and may be subject to change without notice. Rewards must be presented and surrendered at check-in. Hotel rewards 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 rewards and are not redeemable for cash and are void if sold for cash or other consideration.

Car Rental Rewards

Use your points to book a car rental award online or call one of our travel agents. Account holders may redeem points for a car rental reward 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 reward 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 rewards are valid at participating locations and may be subject to change without notice. Rewards must be presented and surrendered at check-in. Car rental rewards 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 rewards 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 rewards travel service center to make your travel arrangements. You may make your arrangements with your own agent, or directly with a merchant. This reward 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 our Web site or call a Rewards 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 USSFCU will be notified of your request. Credit to your account will be issued by USSFCU 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 CU AnyHour+ or call one of our rewards representatives.

Available merchant categories include:

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

Cash for Points

Use your points for everyone's favorite reward—cash! You may redeem your points for a cash reward online through CU AnyHour+ or call one of our rewards representatives.

Available disbursement options available include:

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

Your Rewards to Support Charity

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



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Smart Rewards Program Rules

1. For the most current version of the program rules, reward options, and point requirements, please visit ussfcu.org or call a rewards representative at 877.909.1450.
2. You earn points for qualifying transactions appearing on your statement during the program period less any credits and plus or minus any adjustments. Some transaction types may not be eligible for point accrual. Contact USSFCU to determine transaction eligibility, eligibility dates, or for special promotions.
3. Errors in the addition or deduction of points can occur and may be corrected by the rewards provider or USSFCU at any time without notice.
4. Reward options and the corresponding points required for redemption, limitations on point accrual, including monthly and/or yearly point maximums, point expiration period, and increase or decrease in value of net point accrual are determined by, and may be modified by USSFCU at any time. Reward redemptions must be made prior to point expiration dates.
5. The rewards program is being presented with no express or implied warranties or conditions. In particular, there are no express or implied warranties including merchant ability and fitness for a particular purpose not specified herein respecting this agreement.
6. Reasonable steps will be taken to prevent the introduction of viruses or other destructive materials to Web sites associated with this program. However, we don't warrant, guarantee, or make any representations that sites will be free of destructive materials or that the sites will be uninterrupted or error-free. We assume no responsibility for any loss or damage caused by your access or inability to access sites.
7. Program reward statements will be available on a periodic basis as determined by USSFCU. Statements will normally reflect the adjusted number of points earned, based on previous balance, net purchases, and deductions due to redemption activity. USSFCU must be notified of any errors or point discrepancies within 60 days of the date when the error occurred.
8. Reward points may be redeemed for cash or credit as determined by USSFCU and may not be used in conjunction with promotions or discounts offered outside of this program. USSFCU may also limit transferability between accounts and incorporation with other institution programs or offerings. Points have no monetary value outside the program nor can they be combined or transferred with or to other loyalty programs.
9. You are responsible for submitting correct information when ordering a reward. Orders requiring correction may be subject to additional fees.
10. Your account must be in good standing (i.e., not delinquent or canceled, or otherwise not usable for charges) to use rewards points. USSFCU reserves the right to terminate or suspend your standing in the program or deduct points from your accumulated total if your account is not in good standing. USSFCU also reserves the right to establish point reinstatement procedures and associated fees as applicable.
11. This program may be changed or terminated at any time without notice, restriction, or penalty. A specified time frame for redemption of existing points will be given at the time that a notice of program termination is given.
12. Any liability for taxes including federal, state, or local income, sales, use, or other taxes or gratuities imposed on a reward received from this program will be the sole responsibility of the participant receiving the reward and not the financial institution, the rewards provider, or any of its affiliates.
13. Errors in publication of rewards materials may occur. We reserve the right to correct errors at any time.
14. Contact USSFCU to determine if additional rules apply to your participation in the rewards program.
15. This program is available to account holders of specified account types at financial institutions that have contracted with the rewards provider.
16. This program is void where prohibited by law.
17. Services to administer the program are being provided by, and are the responsibility of Travel and Transport, Inc., (the administrator). USSFCU and the rewards program provider assume no liability or responsibility for the provision of, or failure to provide, the respective services being provided by the administrator. The administrator is an independent contractor and is not affiliated with USSFCU. You agree to hold the rewards program provider, the administrator, and USSFCU harmless if the supplier of merchandise or services files for bankruptcy or otherwise goes out of business after you have redeemed your points and before you use the item or service. You accept all terms and conditions in the program rules and release and hold the rewards program provider, the administrator, and USSFCU harmless from any claim, liability or damage relating to this program or use of any program item you receive and neither the rewards program provider, the administrator, nor USSFCU shall be held liable for any bodily harm, property damage, or

injuries incurred which may result from participating in the program, or which may result from the provision of goods or services by suppliers.

18. Using your account following receipt of these rules constitutes agreement to these rules on your behalf.

Air Travel Rewards

1. Air travel and travel-related services may be requested online through ussfcu.org or by calling the travel center toll free at 877.909.1450. Actual travel must take place within 330 days after the reservation is made. Minimum or maximum stays may apply to certain air categories. Tickets for airline award seats are subject to availability and any terms or conditions imposed by the airline on travel dates specified by the account holder. Additional travel restrictions may apply at the discretion of USSFCU.
2. Any errors or discrepancies must be reported to the travel center at 877.909.1450 immediately or at a minimum, within 24 hours from the time of the ticket booking. E-mail requests will not be accepted. Any changes made after the ticket issuance could incur additional fees and/or penalties, jeopardize availability, and cause the fare to increase at the account holder's expense except where those errors were made by us and reported by the account holder within the required 24-hour period. All voluntary changes at any time are subject to the program rules and could incur additional fees and/or penalties by the airline and/or the travel center. All airline tickets are non-refundable and redemptions are final. Points, credits, and cash refunds will not be issued for any changes or canceled travel arrangements.
3. Itinerary dates and/or departure/arrival times may be subject to change by the airline. The account holder may accept changes in the itinerary or the ticket may be canceled without penalty and points reinstated.
4. Travel insurance is available for select reward types. Account holders are responsible for any fees associated with the purchase of travel insurance. Please speak to a travel agent at 877.909.1450 for additional details.
5. Tickets may be issued in any name designated by the account holder but the tickets and/or itinerary will be mailed/e-mailed to the account holder address on file with the rewards provider within the 50 U.S. states only.
6. Tickets will be issued as e-tickets, either through e-mail or U.S. Mail. Paper tickets are subject to an additional processing and delivery charge. Additional costs, such as rush charges and/or traceable overnight delivery of rewards, are at the account holder's expense.
7. Round-trip ticket rewards must originate from, and return to, the same airport.
8. International destinations are limited to select cities and are subject to change upon sixty (60) days advance notice.
9. Account holders may be responsible for paying any government-imposed security fees, airline fuel surcharges, or other airport, airline, and agent fees. Lost, stolen, or otherwise destroyed airline tickets or other travel certificates will not be honored or replaced. Rewards may also be subject to local taxes and fees, which are at the account holder's expense.

Gift Card and Gift Certificates

1. Points can be redeemed for gift cards/certificates from select merchants. Your gift cards/certificates will be shipped within 7-10 business days to the address on file with the awards provider within the 50 U.S. states only.
2. Lost, stolen, destroyed, or expired gift cards/certificates are not replaceable. Once points are redeemed for a gift card/certificate they cannot be returned, changed, or exchanged and are not redeemable for cash or credit.
3. You have 30 days from the date a reward is requested to report an undelivered gift card/certificate by calling the Rewards Redemption Center at 877.909.1450.
4. All sales/use taxes and shipping and handling charges are the responsibility of the account holder and will apply in accordance with the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift certificate/gift card are at the account holder's expense. Additional terms and conditions are specified on the card or certificate. Merchant availability subject to change. Gift card/certificate use is subject to the terms and conditions printed thereon. Gift cards/certificates for services (including, but not limited to, experiential and entertainment certificates) are subject to the terms and conditions of the vendor providing the services. Gift cards/certificates are also subject to any other restrictions imposed by the merchant.