

## Redeem

You can redeem your points for rewards including travel, gift cards, merchandise, experiences, green products, charitable donations, discount memberships and even cash back.

## Earn even more

**Earn bonus points with our exclusive perks!**

### 5x points at our Perks Points Mall

Shop our online network of over 500 top national and regional merchants and be rewarded even more. You will earn 5x points on all purchases made online after selecting the links to the merchants through the Perks Points Mall. Many merchants offer exclusive discounts on top of the bonus points.

### 3x points at our More Points superstore

Earn 3x points on all purchases including brand name merchandise and popular gift cards for dining, entertainment, shopping and travel related expenses including hotels, fuel and car rental.

## Save big

**Up to 40% savings at local restaurants**  
Enjoy savings of up to 40% at over 18,000 restaurants nationwide. Deeper discounts through Restaurant.com are provided exclusively to you.

## Discount memberships

**Save big on your everyday needs with a 2-year term membership program**

## secured(id)

Secured ID is a powerful system that identifies potential misuse of your identity before you become a victim. With Secured ID, you have identity theft protection. In the event that your identity is stolen, you have a comprehensive identity restoration program plus identity theft insurance designed to reimburse you for the expenses incurred to reclaim your identity.

## financial ease

You can feel good about your financial security with the help of our Financial Ease program. Members will receive free and discounted legal services, tax advice and preparation and credit counseling.

## LegalRescue

All your legal needs, new or old, can now be attended to. Legal Rescue has a network of hundreds of attorneys who have contracted to provide you with free and discounted services. Members will also receive tax advice and preparation services.

## Cash back

**Pay yourself back!**

Rewards! offers you the flexibility and freedom to spend your reward any way you want. You may choose to receive an account credit that will be applied to your rewards account\* or choose to redeem for our MyChoice Funds prepaid card that can be used at millions of locations. Treat yourself to a fun evening out, gift a friend or a family member or get that little extra something you've always wanted. Remember, the more you spend the more you earn!

\*Points will automatically be subtracted from your account and a credit will appear on your Rewards! account within the next two billing statements after your order was placed.

### I. Description of the Program

- Cardholders will earn Rewards! ("points") for purchases of all eligible goods and services using the participating financial institution's credit/debit card ("card"). For point accumulation rate please login to [www.manage-my-rewards.com](http://www.manage-my-rewards.com) or contact your financial institution for detailed information.
- If your financial institution chooses to assess a program annual fee, it will be automatically charged to the card. The charges will appear on the anniversary month of the card. For annual fee information please contact your financial institution.
- Accrual of points may begin on the date the card and the card agreement is received by the cardholder.
- Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the card during each periodic billing cycle ("billing cycle") by the cardholder(s) ("net purchase(s)"). Net 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.
- Points cannot be transferred from one account to another. Points, from multiple accounts cannot be added together. Points earned in integrated/custom programs can accumulate collectively to one account as permitted by the financial institution.
- Points may not be combined with any other loyalty/frequency reward program.
- Points will not be earned or accumulated for cash advances, convenience checks, traveler's check purchases, finance charges, balance transfers, late fees, annual fees, over-limit fees, transaction fees, returned check fees, ATM transactions and fees or PIN transactions. At your financial institution's option, additional exclusions may be included in the rules governing the Rewards! program.
- Please contact the Rewards! customer service department at 866.678.5189 for information about any maximum point accumulation that applies to your program.
- Your financial institution reserves the right to award bonus points to selected cardholders.
- 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).
- Points are tracked and redeemable on a first-in, first-out basis. Visit [www.manage-my-rewards.com](http://www.manage-my-rewards.com) and login to view when your points expire.
- To redeem points, cardholder's card account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason); current (meaning there are no past-due balances on the cardholder's card account(s) at the time of redemption request); cardholder's outstanding balance must not be over the credit limit; account must not have a revoked, charged-off or bankruptcy status; and the card cannot have any other status preventing authorizations.
- The cardholder agrees to release your financial institution, the administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages 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 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.
- The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- Your financial institution and the administrator shall have no liability for disagreements between cardholders regarding points. Discrepancies about points earnings are not treated as card billing disputes. Your financial institution'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.
- Points can only be redeemed based on the points available at the redemption center.
- Points are not redeemable for cash and cannot be offset against the cardholder's obligation to your financial institution.
- Points must be redeemed by the cardholder and may be used for another person.
- Your financial institution 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. Your financial institution may make such a determination in its sole discretion.
- The Rewards! program is void where prohibited by federal, state, or local law.
- Your financial institution and the administrator are not responsible for typographical errors and/or omissions in any program document.
- Your financial institution reserves the right to change the terms and conditions of the Rewards! program. At your financial institution's option, redemption of points may be restricted, limited, expired or cancelled at any time without prior notice.
- The Rewards! program is a service provided through Consumer Benefit Services, Inc., and your financial institution. 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), your financial institution reserves the right to cancel cardholder's membership in the Rewards! program.
- Eligibility in the program is restricted to individuals who have a billing address within the 50 United States or the District of Columbia.

### II. Travel Rewards

- Call the administrator's travel redemption center or visit the Rewards! website for all your travel needs. They are a full service agency that can assist you with air rewards, hotel, auto, vacation and cruise reservations.
- All Travel must be redeemed through administrator's fully licensed redemption center. Cardholders must have a valid card at the time of redemption.
  - 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.
  - Lost, stolen or otherwise destroyed airline tickets will not be replaced, without the cardholder paying the standard fees charged by each airline.
  - Cardholders may make additional travel reservations with the administrator's travel agency using your financial institution card. The travel agency's normal and customary fees are billed to your card for any additional services required by the cardholder.
  - All travel documents will be issued the same day the reservation is made.
  - Airfares are not guaranteed if not ticketed immediately. All reservations will receive a fax or email the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by 9:00 p.m. CST Monday through Friday and by 5:00 p.m. CST on Saturday and 2:00 p.m. CST on Sunday. The cardholder must call in by 9:00 p.m. CST, if the email or fax is not received the same day the ticket is ordered. Any changes or corrections done the following day or there after are subject to all airline airfare charges, exchange fees and processing fees and processing charges.

- Paper airline tickets are subject to the individual airline paper ticket fees.
- 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 a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the 48 contiguous states, deliveries may be subject to additional shipping charges.
- 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 Rewards! program.
- Administrator's normal and customary fees associated with processing travel related services are billed to the cardholder's financial institution card.
- Your financial institution and Consumer Benefit Services, Inc. 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, Reward redemption rules for air travel are subject to change without notice.
- Specific restrictions may apply to certain travel rewards.

### Ticket Credit

Cardholders may redeem points for a travel rebate on any scheduled major international or domestic airline. The total ticket cost will be billed to the cardholder's reward card with a credit that shall appear within the next two billing statements.

### Airline Ticket

Cardholders may redeem points for a single lowest published airfare as follows:

- Each free ticket must be ordered through administrator for one round trip coach class airline ticket on a scheduled U.S. or international carrier.
- All free tickets must be for round-trip travel on the same airlines or code share airlines.
- En-route stopovers are not permitted unless they are to make direct connections.
- Reservations for tickets also exclude the usage of charters.
- Reservations and ticketing must be made at least twenty-one (21) days prior to actual departure date.
- Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
- For domestic travel a Saturday night stay must be included in the travel itinerary.
- Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
- Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket cardholders for free tickets.
- The travel agency has the right to book your reservation within 2 hours of your requested travel times for departures and returns.
- Each free ticket may not exceed the ticket cap.

### III. Non-Travel Rewards

#### Merchandise

- When necessary, the Rewards! program administrator may substitute a reward with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The Rewards! administrator may remove certain items and may replace or remove certain sections within any Rewards! program literature or website. All rewards are subject to availability.
- Merchandise rewards will take four to six weeks to arrive from the time of order. Multiple rewards may arrive at different times from different vendors.
- Merchandise cannot be shipped to an APO/FPO or PO Box addresses.
- Merchandise that can be shipped by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands may have an additional freight charge billed to the cardholder's card.
- Merchandise pictured in any Rewards! program catalog 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. Your financial institution and the administrator are not responsible for errors or omissions.
- Points required for reward items are subject to change.
- Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before the cardholder signs to accept shipment of merchandise.
- 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 and Gift Certificates

- Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within 7-10 business days to the address specified on the order file with the administrator as long as it is within the United States and its territories.
- Gift cards or gift certificates cannot be returned, and are not redeemable for cash or credit.
- All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card or gift 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 cards are at the cardholder's expense. Gift cards and gift certificates 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.
- Additional terms and conditions may be specified on the gift card or gift certificate.
- A gift card is a type of card that is designed to be purchased by one consumer and given to another consumer as a present or an expression of appreciation. The gift card is typically issued by a merchant, or by a card program sponsor or service provider working with a merchant. A gift certificate is a paper certificate that is designed to be purchased by one consumer and given to another consumer as a present or an expression of appreciation. The gift certificate is typically issued by a merchant.
- If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificate.
- No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate.
- Once the gift cards or gift certificates are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.

- 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.
- If gift cards or gift certificates have been ordered by the cardholder and not received by the cardholder (addresser), 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.
- 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.

#### Prepaid Cards

For terms and conditions for prepaid cards, please refer to the Rewards! website at [www.manage-my-rewards.com](http://www.manage-my-rewards.com) on the How it Works page, under the About tab.

#### Cash Back Rewards

- The cash back reward(s) will appear as a credit on the cardholder's reward card within the next two billing statements. The cardholder is responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) can not be applied toward the payment amount owed on a cardholder's reward card.

#### Gift Card Terms and Conditions

- "Applebee's" and the Applebee's logo are used with permission of Applebee's IP LLC and such marks constitute registered trademarks or service marks of Applebee's IP LLC. Applebee's IP LLC is not affiliated with Fifth Third Processing Solutions and is not a sponsor or co-sponsor of this program. Applebee's IP LLC is not liable for delivery of any gift cards promised, earned, purchased or otherwise offered through this program. Please see the Applebee's gift card for additional terms and conditions, which are subject to change at the sole discretion of Applebee's IP LLC.
- Darden Restaurants, Inc. owns (Red Lobster®, Olive Garden®, LongHorn Steakhouse®, Bahama Breeze®, Seasons 52®) and is not affiliated with Fifth Third Processing Solutions. 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](http://www.dardenrestaurants.com/legal.asp).
- The Marriott name and logo are registered trademarks of Marriott International Inc. Marriott is not a sponsor of this promotion and is not affiliated with Fifth Third Processing Solutions.
- BP Gift Cards can only be used for purchases at participating BP and ARCO locations in the U.S. Use of the BP Gift Card is subject to the terms and conditions printed on the cards. BP is not affiliated with Fifth Third Processing Solutions, nor is BP a sponsor or co-sponsor of this promotion. BP will not be responsible for any unauthorized use. The BP name and logo are registered trademarks of BP P.L.C.
- GameStop and Marketing Control Services are not participating partners in or sponsors of this offer, and do not sponsor, endorse, approve, or have any responsibility for this promotion. Terms and conditions are applied to gift cards. See back of gift card for details. GameStop and the GameStop logo are registered trademarks of GameStop, Inc.
- iTunes® is a registered trademark of Apple Inc. All rights reserved. Apple is not a participant or sponsor of this program.
- Macy's is not a sponsor or co-sponsor of this program. Terms and conditions apply to gift cards, see back of card for details. Macy's name and logo are registered trademarks of Macy's Inc. All rights reserved.
- BEST BUY® is not affiliated with fifth Third Processing Solutions. Best Buy does not sponsor, endorse, approve or have any responsibility for this promotion. BEST BUY, the BEST BUY logo and the tag designs are trademarks of BBY Solutions, Inc.
- Gift recipient may choose from our list of over 75 major charities. Designate donations at: [www.charitychoices.net](http://www.charitychoices.net). This gift entitles the recipient to designate the donation to the charity of their choice, from our broad selection of worthwhile charitable causes. 100% tax deductible for the purchaser, and may be redeemed by the recipient online. Administered by Charity Gift Certificates, a 501c3, IRS ID # 58-2550249 [www.charitygiftcertificates.org](http://www.charitygiftcertificates.org). Not redeemable for cash or merchandise. Never expires.



**Your Points, Your Perks,  
Your Way!**

**Learn ways to  
save and earn  
bonus points!**



# Welcome to your Rewards!

## Earn everyday points

Use your Rewards! card for all of your everyday purchases. From fuel to groceries to utility bills, your everyday purchases will really pay off.\*

## Access rewards and perks

### Redeem your points, click or call

- [www.manage-my-rewards.com](http://www.manage-my-rewards.com)
- 866.678.5189, 24/7

### Access perks

Simply visit [www.manage-my-rewards.com](http://www.manage-my-rewards.com) to log in and click on "Perks" from the top menu bar to get started today. Don't forget, you must use your Rewards! card in order to earn bonus points.

\*Contact your financial institution for point earning rates.

## Merchandise



## Experiences

From golf trips to white water rafting, Rewards! has the rewards to fit your unique lifestyle.



Sample experiences include:

### Sports

- Round of golf
- In home session with a personal trainer
- White water rafting

### Getaways

- Wine lover's getaway
- Luxury ski getaway
- 2 nights in Las Vegas

### Entertainment

- Stock car racing ride along
- Hot air balloon ride
- Private couple's cooking class

## Gift cards

### Dining



### Travel



### Entertainment



### Shopping



## Green products

### Eco-friendly merchandise

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



### Renewable energy credits

Powering your home with climate-friendly renewable energy or reducing your entire carbon footprint is easy with Rewards!.

#### Choose from:

- Global carbon credits
- US wind and solar energy credits

## 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.

CharityChoice offers over 100 carefully selected major charitable causes, conveniently organized into 12 categories. This includes: environment, hunger and poverty, disaster relief, health and disease, children, military charities, disabilities, the elderly and more.



## Travel

### Airline tickets

Rewards! offers you the complete freedom to choose when and where you want to travel. With few points, you can choose to travel to the warm sandy beaches of Miami Beach, sample Cajun cooking in New Orleans or see Broadway shows in New York City.

#### Enjoy these great benefits

- Round-trip flights
- No blackout dates
- Flights on major carriers
- No complicated frequent flyer programs to join

#### Book airline tickets online

Now you can redeem your points for airline tickets online! It is easy, simply log in to your Rewards! account and click on "Online reservations" under the travel category to get started.

### Discounted airfare

You can redeem your points for a discount off any scheduled major international or domestic airline ticket.\*

### Vacation getaways

Whether you're preparing for a family trip, romantic getaway or a staycation, Rewards! has all the options to make your getaway memorable.

- Hotel gift cards
- Car rental gift cards
- Resort packages
- Cruise packages

[www.manage-my-rewards.com](http://www.manage-my-rewards.com)

\*The total ticket cost will be billed to your Rewards! account with a credit, appearing within the next two billing statements.