FLY MILES PLUS REWARD PROGRAM TERMS AND CONDITIONS

San Diego County Credit Union®

The Fly Miles Plus™ Reward Program (the Program) Terms and Conditions are separate from the terms of your San Diego County Credit Union (SDCCU®) Credit Card Agreement. However, any claim arising from participation in the Program is subject to the arbitration provisions of the Credit Card Agreement. From time to time we may change the Program Terms. When any change is made, we will post revisions on the SDCCU website and on the Fly Miles Plus website and/or we will notify you in writing, as applicable. It is your responsibility to review the Program Terms to be aware of any changes.

SDCCU reserves the right to alter, change or terminate any Program feature or benefit prospectively or retroactively, including, without limitation, participation fees, point accrual or redemption criteria and to cancel or temporarily suspend the Program at any time without notice. Every effort has been made to ensure that the information provided is accurate. The Program is void where prohibited by federal, state or local law.

The Program is administered by TSYS LOYALTY, an independent company that is not affiliated with SDCCU. To protect our members' privacy, SDCCU only works with companies that agree to maintain strong confidentiality practices. We limit the type and use of information shared. In addition, these companies are contractually restricted from disclosing the information to other third parties. TSYS LOYALTY assists SDCCU with administration of the Program, including maintaining and servicing points for Rewards and fulfilling your Reward redemptions. Neither SDCCU nor TSYS LOYALTY shall be liable for any bodily harm and/or property damage, or consequential damages that may result from participation in the Program or of any provider's provision of or failure to provide any of the services or benefits of the Program, for any reason. TSYS LOYALTY assumes all liability and responsibility for the provision of, or failure to provide the stated services defined as administrative services, travel reservations and issuance of travel documentation.

To view detailed descriptions/restrictions of redemptions offered, you may visit the secure redemption website or contact the Service Center. To access the redemption website, log into your SDCCU Internet Branch account, select Self Service, click Fly Miles Plus, select the card to redeem on and finally select Redeem.

ELIGIBILITY

Program eligibility is restricted to individuals who maintain a Credit Card Account issued by SDCCU in good standing. **Cardholders must have a valid address within the United States**. SDCCU reserves the right to approve, deny or revoke membership in the Program to any individual for any reason whatsoever. There is a $35 non-refundable annual participation fee, whether or not the Cardholder earns any points. The annual fee is waived for the first year. Each year thereafter, SDCCU will waive the annual fee if the Cardholder's net purchases totaled more than $6,000 during the previous year. The annual fee is charged to the Cardholder's SDCCU Visa® Credit Card on the anniversary of enrollment in Fly Miles Plus. Membership will be renewed automatically each year as long as the account is in good standing, unless the Cardholder notifies SDCCU of cancellation in writing. Once participation has been cancelled, points may not be redeemed and will be forfeited.

EARNING POINTS

Cardholder will earn one point for each $1 of net purchases on the enrolled SDCCU account. Net purchases means purchases of goods and services made by Cardholder or any authorized user of such account minus any returns or refunds. Cardholders do not earn points on balance transfers, convenience checks, cash advances or unauthorized charges, unless specified otherwise. Points are not earned for fees of any kind, such as finance charges, late payment fees, annual fees, over limit fees, balance transfer fees, convenience check fees, cash advance fees, program fees or any charges the cardholder refuses to pay. Changes made to the above list are at the sole discretion of SDCCU.

The maximum accumulation of points earned on net purchases is 120,000 points per enrollment year. This maximum does not include points earned as a result of certain bonus points. Point accrual will begin upon the enrollment date in the Program. No retroactive points will be awarded. Enrollment date is defined as the first business day after the day in which the Cardholder is approved as a Program member. Points are considered earned when they are posted to the redemption system. Points balance will be updated monthly. Points may take up to 45 days to be posted following a qualifying purchase.

Questions as to what constitutes Program eligibility or a qualifying transaction, as well as any exceptions, are at the sole discretion of SDCCU. SDCCU reserves the right to verify and adjust points at any time prior to or following posting and redemption. Points will be awarded and can be redeemed for Rewards only if the Cardholder maintains the account in good standing.

SDCCU has the right not to award points if the account is not in good standing**. Points will expire on December 31st at 12:00 p.m. Eastern Standard Time of the fifth year after the year they were earned.** For example, points earned November 1, 2007 will expire December 31, 2012. Points status and information can be found by accessing the Fly Miles Plus Redemption Center, by logging into Internet Branch at sdccu.com or by contacting the Program Service Center. Points redeemed and expired points will be based on a first-in, first-out process. Points earned are not transferable, have no cash value and cannot be used as payment of obligations to SDCCU.

POINT REDEMPTION

The Fly Miles Plus Reward Program Service Center's (the Service Center) telephone number is (877) 587-8746 and may be used for redemptions or inquiries. Redemption Specialists are available to redeem points for Rewards and answer redemption-related questions from 6 a.m. to 6 p.m. Pacific Time. The Service Center will be closed the following holidays: New Year's Day, Memorial Day, Independence Day (July 4th), Labor Day, Thanksgiving Day and Christmas Day.

You also may redeem points for Rewards and check point balances online through the Fly Miles Plus Reward Program website. Redeemed Rewards are not refundable, replaceable or transferable for cash, credit, other Rewards or points under any circumstances. SDCCU and participating merchants are not responsible for replacing lost, stolen or mutilated Gift Cards/Certificates or tickets. All Rewards are subject to availability. Certain Rewards are available only during the time periods TSYS LOYALTY described in the Program communications. Merchants participating in the Program are subject to change. Some Rewards have limited availability. Substitutions that we deem to be of equal or greater value may be necessary. Country of item's origin may change. Merchandise Rewards cannot be shipped to addresses that are outside the United States. We reserve the right to modify or cancel any Reward at any time. All redemption Rewards will be sent to Cardholder's statement mailing address unless otherwise authorized by SDCCU. Allow 2 to 6 weeks for delivery of the Reward earned. In certain circumstances the delivery time may be longer. Expedited delivery of a Reward is available upon request for an additional fee. Any additional travel or accommodation arrangements made in connection with any Reward will be the Cardholder's responsibility.

Points, Rewards and Gift Cards/Certificates have no value except as used in accordance with the Terms of the Program and Merchants participating in the Program. Rewards are void if sold for cash or other consideration. Rewards are not replaceable if lost, stolen, destroyed or expired. Rewards are not redeemable and are void if altered, photocopied, reproduced or damaged in any way. Reward Gift Cards/Certificates, gift cheques, checks or currency certificates may not be re-sold and are valid through the expiration date printed on the Reward Gift Card/Certificate and cannot be extended beyond the expiration date.

Gift Cards and Gift Certificates (Gift Cards/Certificates) are valid at participating merchants only through the expiration date printed on the Gift Card/Certificate. Gift Cards/Certificates must be surrendered at redemption, and no photocopies of Gift Cards/Certificates will be honored. Gift Cards/Certificates have no cash value and may not be redeemed for cash or its equivalent, and any unused portion will not be returned as cash unless otherwise noted on the Gift Card/Certificate. Use of any Gift Card/Certificate is subject to any additional restrictions listed on the Gift Card/Certificate. Determination and payment of tax liability related to participation in the Program is the sole responsibility of the Cardholder. The Cardholder is responsible for payment of any Passenger Facility Charges, air segment taxes, departure taxes, customs fees, excess baggage charges or any other charges assessed by governmental entities or airlines as a result of travel under this Program. Reward Gift Cards/Certificates, gift cheques, checks or currency certificates may not be valid where restricted by law.

Fraud or abuse relating to the accrual of points or redemption of Rewards may result in forfeiture of accrued points as well as cancellation of membership in the Program. Neither SDCCU nor TSYS LOYALTY is responsible for disputes between the Cardholder and its employees or any third party reward recipients relating to points redemption and reward distribution.

AIRLINE TICKETS

Cardholders may redeem points for a roundtrip, scheduled ticket on a major airline carrier providing that the fares, schedules and the ability to generate a ticket (electronic or paper) is possible through the Global GDS and ARC. Participating air carriers are subject to change. The ticket will be a non-refundable ticket valued at no more than the applicable amount listed in the accompanying redemption chart, including taxes and destination charges. All travel itineraries and supporting documentation will be sent via email when available, otherwise paper documents will be sent via First Class Mail. When electronic tickets are available, and Cardholder selects paper tickets, a service fee in excess of $50 for the paper ticket will be assessed by the participating airline at time of ticketing. Additional costs, such as expedited delivery are at the Cardholder's expense.

Reservations for tickets also exclude the use of charters, wholesalers, consolidators and any Internet fares that are not published, available through the GDS or available for ticketing through a certified travel agency. Tickets may be purchased in any individual's name, but the ticket will be sent to the Cardholder's mailing address for security reasons. Airline tickets may not be used in conjunction with any type of coupons, vouchers, Internet fares or companion fares. Any changes to a travel reservation can be requested through the rewards center up to five (5) days prior to travel. Cardholder will be subject to an exchange fee plus any penalty fees, or other charges enforced by the ticketing airline. Cardholder may be subject to customs fees, excess baggage charges or any other charges assessed by governmental or other entities as a result of travel.

SDCCU or TSYS LOYALTY will not be responsible for notifying Cardholder of airline schedule changes. Traveler should confirm flight reservations at least 72 hours prior to departure. Cardholders are responsible for obtaining the appropriate international travel documentation, such as passports and visas. All travelers must have valid photo identification upon check-in.

Maximum ticket values are established at all redemption levels. If the actual ticket price is greater than the maximum allowable value, the cardholder may pay the balance with the Fly Miles Plus enrolled SDCCU Visa Credit Card.

COMPANION TRAVEL OR NON-REDEMPTION AIR TRAVEL BOOKING
The Cardholder may elect to have the Service Center book airline tickets through a major airline carrier providing that the fares, schedules and the ability to generate a ticket are possible through the Global Reservation System. This service will be subject to a service fee at time of booking.

All airline tickets will be issued the same day as booking and delivered by email (Electronic Ticketing) or via U.S. Postal Service, First Class Mail, postage prepaid for all paper tickets. Priority, three- to five-day delivery, Saturday or international deliveries will be subject to additional shipping charges as imposed by the shipping vendor. All shipping charges beyond First Class Mail will be the sole responsibility of the Cardholder and will be charged to the Cardholder's Credit Card Account at time of reservation.

VACATION PACKAGES
All travel packages must be booked a minimum of 60 days prior to travel date or Cardholder will incur additional fees. Traveler must meet the eligibility requirements established by the travel provider. Travel packages may only be booked through the Service Center. Travel packages may not be combined with upgrade Certificates, frequent traveler promotions or other reward programs, promotional or discount Certificates, vouchers, Internet fares, companion fares, group travel, convention fares or special rate programs. Travel packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may result in the imposition of additional fees.

Bookings made less than 60 days prior to a travel date will result in the imposition of a special handling fee per traveler in addition to other fees imposed by the travel provider. Vacation packages do not include airfare unless specifically stated as part of the package.

CRUISE REWARDS
All cruises must be booked a minimum of 60 days prior to sailing date or incur additional fees. Traveler must meet the eligibility requirements established by the cruise line or travel provider. Cruise packages may only be booked through the Service Center. Cruise packages may not be combined with upgrade Certificates, frequent traveler promotions or other reward programs, promotional or discount Certificates, vouchers, Internet fares, companion fares, group travel, convention fares or special rate programs. Cruise packages that have been booked may not be cancelled and are not eligible for any refund in part or whole. No interim price reductions will be considered or offered once the booking has been completed. After booking, any additional special handling may incur additional fees. Bookings made less than 60 days prior to a sailing date, will incur a special handling fee of $100 per cabin in addition to other fees imposed by the cruise or travel provider.

CAR RENTALS
Renter must meet rental car company standard driver and credit qualifications at time and place of rental. Renter will be required to execute a rental agreement at time of rental. The minimum age for rental of a vehicle is 25 unless specifically approved by rental car provider. Advance reservations are required for Reward rentals.

Rewards do not include taxes, insurance, extra drivers, optional service charges such as refueling or any other fees or charges imposed by rental location and/or Cardholder. Cardholder may be provided a Voucher or Certificate as an instrument of securing a rental vehicle. Voucher or Certificate must be presented to rental car company at time of the rental pickup. Vouchers and Certificates are negotiable instruments for the purpose of securing car rental services and cannot be replaced if lost, stolen or destroyed. No change or credit will be issued for unused portions of Rewards.

Traveler is subject to the restrictions and vehicle type listed on Voucher or Certificate. Some blackout dates may apply. SDCCU and TSYS LOYALTY are not responsible for the performance of the car rental company. Additional terms and conditions may be imposed by the respective rental car companies and are incorporated herein by reference. Participating car rental companies and reward offerings are subject to change without notice. Advance reservations recommended.

Avis® Travel Voucher - Advance reservations are recommended and may be made by calling the Avis Reservation Center. The Avis Reservation Center number is (800) 331-1212. Use certificate code, "Travel Voucher". Restrictions: Travel voucher may be used as payment for rental of a vehicle from participating Avis locations in the United States and may be accepted by travel agencies or directly at Avis rental locations. Renter must satisfy minimum age, credit and other driver qualifications in effect at time and place of rental. Vouchers cannot be combined with any other voucher, coupon, discount rate (such as AAA or corporate discounts) or other certificate. No change or credit will be given on any unused portion of the check voucher. Certificate is valid through the expiration date printed on the check voucher. Desired vehicle is subject to availability and blackout dates do apply due to seasonal periods or special events. Original Certificate must be presented and surrendered at time of payment and receipt of rental vehicle.

Hertz® Check Voucher - Hertz Award Check Disclaimer: Advance reservations are recommended and may be made by calling the Hertz Reservation Center. The Hertz Customer Service number is (800) 654-2210. The Check voucher may be used as payment for rental of a vehicle from participating Hertz locations worldwide and may be accepted by Travel Agencies or directly at participating Hertz Rental locations. Valid on International rentals. RENTALS USING THIS VOUCHER MAY NOT BE RESERVED ONLINE. Renter must satisfy minimum age, credit and other driver qualifications in effect at time and place of rental. The benefits associated with the CDP# that are printed on the reverse side of the voucher apply to the use of each respective voucher. No other CDP# can be used in combination with this voucher. If no redemption limit appears on the face of the voucher, up to three vouchers identified by the same CDP# and IT# can be used on the same rental. Vouchers cannot be combined with any other voucher, coupon, discount rate (such as AAA, or corporate discounts) or other certificate. Vouchers may not be redeemed in whole or part for cash and no change; credit or refunds will be given on any unused portion of the check voucher. Certificate is valid through the expiration date printed on the check voucher. Desired vehicle is subject to availability. Original certificate must be presented and surrendered at time of payment and receipt of rental vehicle. Renter will not receive credit for Frequent Travel or Loyalty Program miles/points when using a voucher.

FOR INTERNATIONAL RENTALS: Advance reservations are required at least 8 hours prior to departure from the U.S. The U.S. Dollar value will be valued in local currency when you surrender the certificate at the time and place of rental. Vouchers redeemed at participating international locations can only be used on non-prepaid Affordable Weekly rates of at least one week but not longer than three weeks. Renters must present a valid driver's license held at least one year prior to rental. Vouchers are not a guarantee of performance or a confirmation of reservation. See voucher for International terms.

HOTEL CERTIFICATES

Reward certificates, gift cheques, checks or currency certificates must be presented and surrendered at time of check-in or time of transaction. Hotels and or Resorts may require advance deposits to reserve accommodations. Accommodations are subject to availability at time of reservations and blackout dates may apply due to seasonal periods or special events.

Ritz-Carlton - Awards may not be valid where restricted by law. Guest must present and surrender the award at check-in. This award may be used to pay for the expense of a comfortable guestroom, full breakfast buffet or All-American breakfast for two, and related taxes only, and not to pay for other food, beverage, parking, service charges, other taxes or other incidental expenses. This award is good for a one (1) guestroom for the number of night(s) shown on the front of this award. This award is issued by and is the property of MI Fulfillment Services, LLC. Awards are not redeemable for cash and are void if sold for cash or other consideration. Awards are not replaceable if lost, stolen, destroyed or expired. Any tax liability, including disclosure, connected with receipt or use of this award is the recipient's responsibility. Length-of-stay restrictions may apply. Participating properties are subject to change. See reverse side of award for complete terms and conditions.

Marriott® Flex - Reservations must be confirmed in advance by calling (800) 899-7235. Recipients should advise the reservation agent that they are using a Flex Anytime Award and that the agent should reference RATE PROGRAM MFXG-H-I-J. Terms and Conditions: This award is valid at all Courtyard® by Marriott, Residence Inn® by Marriott, SpringHill Suites® by Marriott, TownePlace Suites® by Marriott and Fairfield Inns® by Marriott within North, South and Central America, and the Caribbean., and participating Marriott® Hotels & Resorts, JW Marriott® Hotels and resorts and Renaissance® Hotels and resort locations. Not valid at ExecuStay® or Marriott Vacation Club International. Award holders with qualifying reservations must present and surrender this award. This Award may be used to pay for the expense of one (1) guest room, a Full Breakfast Buffet or All-American Breakfast for two people, the following morning of each award stay and related taxes ONLY, and not to pay for other food, beverage, parking, non-room related service charges, gratuities, other taxes or other incidental expenses of any kind. Breakfast is not included at TownePlace Suites. This Award is valid for a studio or one (1) bedroom room only at Residence Inn, TownePlace Suites, SpringHill Suites, and Fairfield Inn hotels. This Award is not valid on Concierge, Club Level or Suite rooms at Marriott Hotels & Resorts, JW Marriott Hotels and Resorts or Renaissance Hotels and Resorts. This Award is good for one (1) guest room for the number of nights as shown on the front of this Award. Length of stay restrictions may apply. This Award is not redeemable for cash or Marriott Gift Certificates. NO CHANGE OR CREDIT WILL BE GIVEN on any unused portion of this Award. This Award is void and will not be honored if sold for cash or other consideration, or auctioned on the internet. This Award is transferable when gifted. Marriott Reward Points can not be earned with the redemption of this award. Other than covered sales taxes, any tax liability or obligations, including disclosure, connected with receipt or use of this Award is solely the responsibility of the holder. PARTICIPATING PROPERTIES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Marriott® Premier - Reservations must be confirmed in advance by calling (800) 899-7235 from the United States or 0800 221 222 if calling from the United Kingdom. Recipients should advise the reservation agent that they are using a Premier Award and that the agent should reference RATE PROGRAM MADN/O/P. Terms and Conditions: This award is valid at all Marriott® Hotels & Resorts, JW Marriott® Hotels and resorts, Renaissance® Hotels and Resorts, Courtyard® by Marriott, Residence Inn® by Marriott, SpringHill Suites® by Marriott, TownePlace Suites® by Marriott and Fairfield Inns® by Marriott hotels worldwide. Not valid at Marriott Vacation Club International or ExecuStay® by Marriott. Award holders with qualifying reservations must present and surrender this award. Guests are required to establish credit for incidental charges. This Award may be used to pay for the expense of one (1) guest room, a Full Breakfast Buffet or All-American Breakfast for two and related taxes ONLY, and not to pay for other food, beverage, parking, non-room

related service charges, gratuities, other taxes or other incidental expenses of any kind. Breakfast is not included at TownePlace Suites. This Award is good for one (1) guest room for the number of nights as shown on the front of this Award. Length of stay restrictions may apply. This Award is not redeemable for cash or Marriott Gift Certificates. NO CHANGE OR CREDIT WILL BE GIVEN on any unused portion of this Award. This Award is void and will not be honored if sold for cash or other consideration, or auctioned on the internet. This Award is transferable when gifted. Marriott Reward Points can not be earned with the redemption of this award. Other than covered sales taxes, any tax liability or obligations, including disclosure, connected with receipt or use of this Award is solely the responsibility of the holder. This Award is not replaceable of lost, stolen, destroyed or expired. This Award may not be valid where prohibited or restricted by law. Off-shore resorts may require advance deposit. PARTICIPATING PROPERTIES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Marriott® Worldwide - Reservations must be confirmed in advance by calling (800) 899-7235 from the United States and Canada. Recipients should advise the reservations agent that they are using a Worldwide Award and that the agent should reference RATE PROGRAM MWAA. Terms and Conditions: This award is valid at all Marriott® Hotels & Resorts, JW Marriott® Hotels and resorts, Renaissance® Hotels and Resorts, Courtyard® by Marriott, Residence Inn® by Marriott, SpringHill Suites® by Marriott, TownePlace Suites® by Marriott and Fairfield Inns® by Marriott hotels worldwide. Not valid at Marriott Vacation Club International, Marriott ExecuStay® and Marriott Executive Apartments®. Award holders with qualifying reservations must present and surrender this award at time of check-in. This Award may be used to pay for the expense of one (1) guest room, a Full Breakfast Buffet or All-American Breakfast for two and related taxes ONLY, and not to pay for other food, beverage, parking, non-room related service charges, gratuities, other taxes or other incidental expenses of any kind. Breakfast is not included at TownePlace Suites. This Award is good for one (1) guest room for the number of nights as shown on the front of this Award. Length of stay restrictions may apply. This Award is not redeemable for cash or Marriott Gift Certificates. NO CHANGE OR CREDIT WILL BE GIVEN on any unused portion of this Award. This Award is void and will not be honored if sold for cash or other consideration, or auctioned on the internet. This Award is transferable when gifted. Marriott Reward Points can not be earned with the redemption of this award. Other than covered sales Taxes, any tax liability or obligations, including disclosure, connected with receipt or use of this Award is solely the responsibility of the holder. This Award is not replaceable of lost, stolen, destroyed or expired. This Award may not be valid where prohibited or restricted by law. Off-shore resorts may require an advance deposit. PARTICIPATING PROPERTIES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

GIFT CARDS AND GIFT CERTIFICATES

Gift Cards/Gift Certificates may be used to purchase goods or services at participating retailers and, where applicable, for Internet purchases. Gift Cards/Certificates are non-transferable unless otherwise noted on the certificate. Gift Cards/Certificates may not be combined with any other promotional offers from SDCCU. In the event goods or services received are less than the face value of the Gift Card/Certificate redeemed, the policy of the Gift Card/Certificate provider will determine whether credit or Gift Card/Certificate value for the difference will be given. Gift Cards/Certificates are valid at participating reward supplier only, through the expiration date printed on the Gift Card/Certificate. Some Gift Cards/Certificates are limited to use inside the United States. Use of any Gift Card/Certificate may be subject to additional restrictions as listed on the Gift Card/Certificate.

Gift Cards/Certificates are not replaceable if sent standard delivery method which is First Class U.S. Mail if lost (not received), stolen, destroyed, or expired and are not returnable, exchangeable, refundable or redeemable for cash or credit under any circumstances.

Other trackable and expedited shipping options are available at nominal fees. Gift Cards/Certificates must be surrendered at redemption, are void if altered, and no photocopies of Gift Cards/Certificates will be honored. Gift Cards/Certificates have no value except when used in accordance with the Terms of the Program and Merchants participating in the Program.

amazon.com Gift Card - amazon.com is not a sponsor of this promotion. Amazon, amazon.com and the amazon.com logo are registered trademarks of amazon.com, Inc. or its affiliates. amazon.com Gift Certificates are issued by A2Z Gift Certificates, Inc. and are redeemable only at amazon.com. See amazon.com/gc-legal for terms and conditions of use of amazon.com Gift Certificates.

Barnes & Noble Gift Card - Barnes & Noble Gift Cards may be used at any Barnes & Noble store nationwide and online at BarnesandNoble.com (bn.com). They may also be used at any Barnes & Noble College Bookstore location, B. Dalton Bookseller, Bookstar and Bookstop store. Barnes & Noble Gift Cards will not be replaced if lost or stolen. They will not be exchanged for cash except where required by law. Other conditions may apply to online usage. See website for details. Barnes & Noble Gift Cards are issued by Marketing Services (Minnesota) Corp. Barnes & Noble is not a sponsor or co-sponsor of this promotion. Please see the back of gift card for terms and conditions of use. Barnes & Noble is not liable for any alleged or actual claims related to this offer.

BLOCKBUSTER GiftCard® - Membership rules and certain restrictions apply for rental at BLOCKBUSTER. See GiftCard for terms and conditions. GiftCards cannot be used to purchase GiftCards. GiftCards are redeemable at participating BLOCKBUSTER store locations. BLOCKBUSTER name, design and related marks are trademarks of Blockbuster Inc. © 2008 Blockbuster Inc. All rights reserved.

Best Buy® Gift Card - Best Buy Gift Cards are redeemable at any Best Buy retail locations for merchandise and services only. Lost, stolen or damaged Cards are replaced only with valid proof of purchase to extent of remaining Card balance. Not valid as payment on Best Buy credit card. No sponsorship, endorsement, approval or responsibility for this promotion by Best Buy is intended or implied. Best Buy is not affiliated with SDCCU.

Brinker Restaurants® Gift Card - Chili's®, Macaroni Grill®, On The Border® and Maggiano's Little Italy® Gift Card Disclaimer: Brinker International® (Chili's Grill & Bar®, Macaroni Grill®, On The Border Mexican Grill & Cantina® and Maggiano's Little Italy®) is not a sponsor or co-sponsor of this promotion.

The Brookstone® Gift Card is only redeemable for goods and services at any Brookstone location. If this card is lost, stolen, damaged or destroyed, a replacement Gift Card will be issued for any value remaining on the Gift Card upon presentation of evidence of purchase. Without the Gift Card or evidence of purchase, the Gift Card cannot be identified to determine if there is a remaining balance to be replaced. Except where directed by law, this Gift Card shall never expire. Redeemable at Brookstone retail stores and online at brookstone.com. For balance inquiry, please visit brookstone.com or call (800) 846-3000. This Gift Card is issued by and represents an obligation of Brookstone Company, Inc

Darden Restaurants® Gift Card - Darden Restaurants, Inc. (Red Lobster®, Olive Garden®, Bahama Breeze®, Seasons 52®) is not affiliated with SDCCU. Darden Restaurants is not a sponsor or co-sponsor of this program. Use of our restaurant names, logos or trademarks requires written approval from Darden Restaurants, Inc. See backside of Gift Card for additional Terms and Conditions or visit dardenrestaurants.com/legal.asp.

The Lands' End Gift Card is redeemable for merchandise and services in Lands' End consumer catalogs, including Home, Women, Men and Kids, at landsend.com, Lands' End stores or at participating Sears, Roebuck and Co. store locations in the United States and Puerto Rico. It cannot be redeemed for cash or applied to your Sears credit accounts except where required by law. Lost, stolen or damaged Gift Card may be cancelled and replaced with required proof of purchase or customer information.

Macy's Gift Card - Macy's is not a sponsor or co-sponsor of this promotion. Terms and Conditions are applied to Gift Cards/Certificates. Macy's is not liable for any alleged or actual claims related to this offer. Valid at Macy's and macys.com.

Nordstrom Gift Card - Nordstrom prepaid Gift Card are redeemable at any Nordstrom store, including Nordstrom Rack and online at nordstrom.com. To use, present the Gift Card to a salesperson at the time of purchase. Online and phone purchases require the access number listed on the Gift Card. The Gift Card may not be returned or applied as payment on any account, and it may not be redeemed for cash except as required by law. If it is lost, stolen or damaged it can be replaced with a new Gift Card for the remaining balance with satisfactory proof of purchase.

Starbucks Card - Starbucks, the Starbucks logo and the Starbucks Card design are trademarks or registered trademarks of Starbucks U.S. Brands Corporation. Starbucks is not a participating partner in or sponsor of this offer.

Pottery Barn® and Pottery Barn for Kids® - Pottery Barn is a registered trademark of Williams-Sonoma, Inc. This Gift Card may be used for making purchases at Pottery Barn stores in the United States, by phone or online at potterybarn.com. It may not be redeemed for cash or applied as payment to any account, unless required by law. Pottery Barn cannot accept responsibility for Gift Card lost, damaged or stolen, or any unauthorized use of Gift Card. Acceptance of this Gift Card constitutes acceptance of these Terms and Conditions, which may change at any time. For store locations or to place a catalog order, call (800) 922-5507.

T.G.I. Friday's® Gift Card - T.G.I. Friday's is not affiliated with SDCCU and is not a sponsor or co-sponsor of this promotion. T.G.I. Friday's is a registered trademark of TGI Friday's of Minnesota, Inc., and is used with permission. Please refer to the back of the Gift Card for Terms and Conditions.

The Home Depot® Gift Card - SDCCU is not affiliated with The Home Depot. The Home Depot is a registered trademark of Homer TLC Inc. The Home Depot is not a sponsor of this promotion.

Toys"R"Us Gift Card - This Gift Card can only be used for purchases of merchandise at TOYS"R"US, BABIES"R"US, or GEOFFREY'S TOYS"R"US stores in the United States, Puerto Rico or Canada. Lost or stolen Gift Cards can be canceled or replaced with the required proof of purchase. Positive account balance required for Gift Card replacement. We will only accept Gift Card sold by us or our authorized resellers. To cover administrative costs, a $2 per month dormant account fee will be deducted from your account balance after 24 months of non-use, except for Gift Cards purchased in the following states: CA, CT, NH, ME, MA and WA and where prohibited by law. We reserve the right to modify the terms of this Gift Card to comply with any changes in applicable law. Please call (800) TOYSRUS for details. Not for promotional use without the consent of TOYS"R"US.

MERCHANDISE
Merchandise Rewards include applicable sales tax and shipping and handling (via First Class Mail, ground delivery or motor freight service within the continental United States). Merchandise will not be delivered to P.O, A.P.O or F.P.O boxes. Merchandise will be shipped to Cardholder's statement mailing address unless otherwise authorized by SDCCU.

For security reasons, parcel or motor freight couriers may contact Cardholder to arrange delivery of merchandise. It is the responsibility of the Cardholder to respond to the courier in a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to Cardholder's failure to make delivery arrangements will be the responsibility of the Cardholder. Additional shipping costs for delivery of merchandise Rewards to Alaska and Hawaii (if possible) will be the responsibility of the Cardholder.

Please allow 4 to 6 weeks for delivery from time of order. The Cardholder will be notified of any delays by postcard, letter or phone call. All merchandise reward orders are subject to product availability and SDCCU reserves the right to substitute merchandise of equal or greater value. Cardholder will be notified if the merchandise reward ordered is not available and when it will become available. SDCCU reserves the right to alter or substitute any or all merchandise Rewards at any time without prior notification. Returns are only accepted for merchandise that is damaged, defective or incorrectly shipped. Notification of same must be made within 48 hours of delivery and must be returned within 30 days for credit or shipment of replacement item. If the item is damaged or defective please contact the Service Center at (877) 587-8746 to report the problem and obtain assistance. The manufacturer's warranty applies to all merchandise Rewards.

CASH BACK REWARDS
Points may be redeemed for an eligible Cash Reward option listed on the redemption grid. The points required and the amount of the Cash Reward are set by SDCCU and may be changed at any time, for any reason, without notice to you. Cash Rewards are allowed only at specific redemption levels. The Cash Reward option is received by a credit to your SDCCU Primary Savings Account. No partial Cash Reward(s) will be issued upon redemption of points.

CHARITABLE CONTRIBUTIONS
Participating charities are subject to change at any time, for any reason, without notice to you. We may discontinue our relationship with any charity at any time, for any reason, without notice to you. Consult your tax advisor as to whether or not your redemption of points towards a charity is tax deductible. All points redeemed for charitable contributions are final. Points cannot be refunded/returned.

OTHER CONDITIONS
SDCCU AND TSYS LOYALTY SPECIFICALLY PROVIDE NO WARRANTY WHATSOEVER REGARDING ANY OF THE REWARDS, PRODUCTS OR SERVICES THAT YOU MAY REDEEM UNDER THIS PROGRAM, THE PERFORMANCE OR NONPERFORMANCE OF ANY SUPPLIERS OF THE REWARDS, OR THAT ANY OF THE REWARDS, PRODUCTS OR SERVICES REDEEMED WILL BE SUITABLE FOR YOUR PURPOSES. SDCCU AND TSYS LOYALTY EXPRESSLY DISCLAIM ALL WARRANTIES REGARDING THE REWARDS, PRODUCTS OR SERVICES, WHETHER EXPRESS, IMPLIED OR STATUTORY, INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT OF THIRD PARTY RIGHTS, OR BASED ON COURSE OF CONDUCT OR TRADE CUSTOM OR USAGE. SDCCU AND TSYS LOYALTY SHALL NOT BE LIABLE FOR ANY ACTUAL, DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, WHETHER FORESEEABLE OR NOT, THAT ARE IN ANY WAY RELATED TO ANY INJURIES OR PROPERTY DAMAGES CAUSED BY THE REWARDS, PRODUCTS OR SERVICES OR ANY REWARDS' SUPPLIERS' FAILURE TO PROVIDE ANY REWARDS, PRODUCTS OR SERVICES, AND/OR RELATED TO THESE TERMS AND CONDITIONS, THE BREACH THEREOF, THE USE OR INABILITY TO USE ANY OF THE REWARDS, PRODUCTS OR SERVICES REDEEMED OR TO BE REDEEMED, YOUR PARTICIPATION IN THE PROGRAM, ANY TRANSACTIONS RESULTING FROM THESE TERMS AND CONDITIONS, LOSS OF GOODWILL OR PROFITS, LOST BUSINESS HOWEVER CHARACTERIZED AND/OR FROM ANY OTHER CAUSE WHATSOEVER.