

FLY MILES PLUS REWARD PROGRAM TERMS AND CONDITIONS

The Fly Miles Plus® Reward Program (the “Program”) Terms and Conditions are separate from the terms of the San Diego County Credit Union (“SDCCU”) Consumer Credit Card Agreement between SDCCU and Cardholder (the “Cardholder”). However, any claim arising from or relating to participation in the Program is subject to the arbitration provisions of the Consumer Credit Card Agreement, which require that any and all disputes are subject to binding arbitration. Changes to the Program may happen at any time without notice and without restriction or penalty. When any change is made, we will post revisions on the SDCCU website and on the Program website. For the most current list of rewards available through the Program (“Rewards”), point balances, and to redeem points for Rewards, please visit the secure Program redemption website. To access the redemption website, a Cardholder may log into such Cardholder’s SDCCU Internet Branch online banking account, select “Self Service”, click “Fly Miles Plus,” select the card with the points to be redeemed and then select “Redeem.”

This Program may be modified, suspended or cancelled and the redemption value of already accumulated points may be changed at any time without notice and without restriction or penalty. SDCCU reserves the right to change the point accrual and retention period from time to time. Changes to the Program may include, but are not limited to, modifications which (i) increase or decrease the point value for every net purchase dollar charged and (ii) expire points based on the point term, age and expiration date of the selected option(s). Cardholder will be notified of point accrual and/or point expiration Program changes. Contact SDCCU for details on applicable accumulation options which are then in effect. This Program is void where prohibited or restricted by federal, state or local law. Cardholder is responsible for any federal, state or local income, sales, use or other taxes or gratuities.

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 Cardholder 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.

ELIGIBILITY

Program eligibility is restricted to individuals who maintain a credit card account in good standing issued by SDCCU.

Cardholders must have a valid address within the United States. Points in the Program may not be used with any other offer, promotion or discount, cannot be earned from or transferred to, any other charge, credit card, or other accounts. SDCCU reserves the right to approve, deny or revoke a Cardholder’s participation in the Program. In the event a Cardholder’s participation is revoked, such Cardholder’s points will be forfeited. Questions as to what constitutes Program eligibility or a qualifying transaction, as well as any exceptions, are at the sole discretion of SDCCU. 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.

There is a \$35 non-refundable annual participation fee, which will be assessed, regardless of whether 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. “Net purchases” mean purchases of goods and services made by Cardholder or any authorized user of Cardholder’s account minus any returns or refunds. The annual fee is charged to the Cardholder’s SDCCU Visa® credit card on the anniversary of the Cardholder’s enrollment date 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 at least forty-five (45) days prior to the anniversary of the Cardholder’s enrollment date in the Program. Once participation has been cancelled, points may not be redeemed and will be forfeited.

EARNING POINTS

Cardholder will earn one reward point (“Point”) for each \$1 of net purchases on the enrolled SDCCU account. 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.

Cardholder's statements will include the number of Points earned, subject to adjustment as provided for in these Terms and Conditions. Points will be deducted from Cardholder's current total of Points earned for corresponding retail purchase returns posted to the Cardholder's account. Accounts may be charged for the difference in the event the Cardholder has already redeemed unearned Points. Amounts currently in dispute and purchases made in violation of law or the terms governing the Cardholder's credit card account will not earn any Points. When a purchase or transaction is not a whole dollar amount, any fraction will be rounded down to the nearest whole dollar.

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.

Points are considered earned when they are posted to the redemption system. A Cardholder's Points balance will be updated monthly. Points may take up to 45 days to be posted following a qualifying purchase. 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.

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 4), Labor Day, Thanksgiving Day and Christmas Day.

Points will expire on December 31st at 11:59 p.m. Eastern Standard Time of the fifth year after the year they were earned. For example, Points earned November 1, 2024 will expire December 31, 2029. Points redeemed and expired Points will be based on a first-in, first-out process. Points earned are not transferable. For further details, refer to the Fly Miles Plus Reward Program website under Account Activity to view the Expiring Rewards Schedule.

Cardholders 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 SDCCU deems 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, PO, APO, or FPO boxes. SDCCU reserves 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. Merchandise Rewards include applicable sales tax and shipping and handling (via first-class mail, ground delivery or motor freight service within the continental U.S.). Allow 4 to 6 weeks for delivery of the Reward earned. In certain circumstances the delivery time may be longer. For security reasons, parcel or motor freight couriers may contact the Cardholder to arrange delivery of merchandise. It is the responsibility of the Cardholder to respond to the courier in a timely 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 are the responsibility of the Cardholder. 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 cards/certificates and cannot be extended

beyond the expiration date. All Rewards are subject to availability and other restrictions may apply. All Rewards are subject to the terms and conditions of each participant's offer materials. Gift cards/certificates may not be combined with any other promotional offers. Fulfillment of the gift cards/certificates are the sole responsibility of the participating merchant.

Gift cards and Gift certificates ("Gift Cards/Certificates") are valid at participating merchants only through the expiration date printed on the Gift Card/Certificate, except to the extent prohibited by law. 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. Gift Cards/Certificates are not valid toward previous purchases, and cannot be used as payment on existing account balances with either the participating merchant or SDCCU. Please allow 7 to 14 business days for receipt of gift card/certificates. Reward Gift Cards/Certificates, gift cheques, checks or currency certificates may not be valid where restricted by law. Terms and conditions for each Reward are set for in Program communications and/or on the Gift Card/Certificates. Merchants participating in the program are subject to change. SDCCU is not responsible for the programs or defects of any merchandise purchased using a Gift Card/Certificate or for failure of merchant to perform because of bankruptcy, insolvency or any other reason.

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 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 Distribution System ("GDS") and the Airline Reporting Corporation ("ARC"). No other travel agency may be used for these offers. The major airline carrier is chosen at the discretion of the Program Administrator. Participating air carriers are subject to change. The ticket will be a non-refundable, non-changeable 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 participating airline at time of ticketing. Additional costs, such as expedited delivery are at the Cardholder's expense. A \$25 redemption fee (or 2,500 Points) per ticket will be charged at the time of booking. All travel itineraries and supporting documentation will be sent via email. Once Points are redeemed, the transaction cannot be reversed. If changes to an itinerary are later necessary, the Cardholder may contact the Service Center with their request up to 72-hours prior to the travel date. Changes may require additional costs such as airline penalty fees, increased fares, and service fees. Most airlines will not allow traveler name changes. In addition, if the Cardholder or recipient is a no-show, the travel reward is void.

Reservations for tickets 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. 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.

Neither SDCCU nor TSYS LOYALTY will 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 informing themselves of the requirements for and obtaining the appropriate international travel documentation, such as passports and visas. All travelers must have valid photo identification upon check-in. Neither SDCCU nor TSYS LOYALTY assume responsibility for advising guests of proper travel documentation

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 Rewards Program 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 GDS. 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's 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 30 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 30 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.

All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. Proper travel documentation is required throughout the tour. Even though a traveler has completed registration, it is still the responsibility of the traveler to present the required travel documentations at the time of departure. The traveler is responsible for informing itself of the requirements for and obtaining the appropriate international travel documentation, such as passports and visas. The Service Center assumes no responsibility for advising guests of proper travel documentation. Neither SDCCU nor TSYS LOYALTY is responsible for the performance of the tour operator or any service vendor.

SDCCU is not liable for any loss or penalties incurred by Cardholder when a hotel, tour operator or cruise line is sold, ceases to exist or becomes inoperative if a tour operator cancels a vacation package for acts of nature. Vacation package components are subject to change without notice. SDCCU is not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature.

CRUISE REWARDS

All cruises must be booked a minimum of 30 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 30 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.

All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability. Proper travel documentation is required throughout the tour. Even though a traveler has completed registration, it is still the responsibility of the traveler to present the required travel documentations at the

time of departure. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. The Service Center assumes no responsibility for advising guests of proper travel documentation. Neither SDCCU nor TSYS LOYALTY is responsible for the performance of the tour operator or any service vendor.

SDCCU is not liable for any loss or penalties incurred by Cardholder when a hotel, tour operator or cruise line is sold, ceases to exist or becomes inoperative if a tour operator cancels a vacation package for acts of nature. Vacation package components are subject to change without notice. We are not liable for amenities, services and/or facilities not being available due to seasonal closings, renovations, strikes, bankruptcy and/or acts of nature. The Service Center assumes no responsibility for advising guests of proper travel documentation.

CONSENT TO CONTACT

Cardholder consents to receiving calls, texts and other messages from SDCCU for any purpose (including this Program, account/loan servicing, fraud alerts, collection, marketing etc.) on any phone number provided by the Cardholder or that may reach the Cardholder, including via automatic telephone dialing system and/or artificial or pre-recorded voice. Cardholder understands that such consent is not a condition of receiving any product and/or service from SDCCU.

CAR RENTALS

You may use points, points plus cash, or all cash for car rental reservations with select car rental companies as shown available on the Rewards website or when making reservations directly with a participating Rewards Provider agent. If you do not have enough points to purchase, you may redeem for a portion of the cost and pay the balance with your SDCCU credit card. This service may be subject to a service fee at the time of booking.

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 years old unless specifically approved by rental car provider. Advance reservations are required for Rewards rentals. The Cardholder must provide a major credit card at the time of rental.

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.

Neither SDCCU nor TSYS LOYALTY are 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. Participating rental car companies and reward offerings are subject to change without notice.

TOURS & ATTRACTIONS

Please note: The 'Voucher Info' section on the Rewards website details which voucher type(s) apply specifically to your selected tour/activity.

Redemptions for Tours & Attractions may be purchased with a combination of points and cash. If you do not have enough points to purchase the entire tour/activity, you may redeem for a portion of the cost and pay the balance with your SDCCU credit card. This service may be subject to a service fee at the time of booking.

Paper Voucher Only: Our local operator requires you to present a printed copy of this voucher on the day of your activity. You may be refused entry if you do not present a printed copy of your voucher.

eVoucher: The local operator accepts both printed and electronic vouchers (eVouchers). If you travel with a mobile device, simply show your Photo ID and present your eVoucher on your smartphone or tablet on the day of travel.

Voucher Not Required: You can present a paper or electronic voucher for this activity, or you can simply present the adult traveler's photo ID. The local operator has your reservation on file and only requires proof of identity (valid photo ID in the adult traveler's name under which the reservation is booked).

Cancellation Policy: The cancellation policy is 72-hours prior to the activity date and time. Any cancellation requests within 72 hours will have a 100% penalty. Please note some activities and special events may be non-refundable. Please review the additional information at the time of booking each tour/activity.

Neither SDCCU nor its third-party service providers is responsible for the performance of any tour and attractions Rewards Provider.

HOTEL REWARDS

You may redeem points for over 400,000 hotels worldwide. Hotels may only be booked through the Travel Service Center. You must meet the eligibility requirements established by the hotel Rewards Provider at the time of booking. Redemptions for Hotel Rewards may be purchased with a combination of Points and cash. If you do not have enough points to purchase, you may redeem for a portion of the cost and pay the balance with your SDCCU credit card. This service may be subject to a service fee at time of booking.

Hotel rates do not include resort fees, which, if applicable, are payable directly to the hotel at the time of check-out. Most hotel rates allow cancellation with a minimum of a 24-hour notice. Please see the specific hotel/rate cancellation policy at the time of booking. Cancellations may include penalties and a cancellation service fee will apply. Refunds for cancellations may take up to 3 to 4 weeks.

Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete. Changes will result in a cancellation of the current reservation, adhering to the hotels cancellation policy and rebooking at the current room rate and room availability.

Neither SDCCU nor its third-party service providers is responsible for the performance of any hotel Rewards Provider.

EVENTS

Order Acceptance and Cancellation: Your receipt of an electronic or other form of an order confirmation does not signify our acceptance of your order. We reserve the right at any time after receipt of your order to accept, decline, or limit your order for any reason, whether or not your rewards have been redeemed and/or credit card has been charged. If your rewards have been redeemed and/or credit card has been charged and your order is canceled, you will receive a refund credit to your account. We reserve the right at any time after receipt of your order, without prior notice to you, to supply less than the quantity you ordered of any item. Once an order has been placed, it cannot be canceled unless the shipment is unavoidably delayed. In this case, we will do our best to cancel the order if requested. Additionally, if your order requires you to pick up your tickets or vouchers at any will-call office, your order shall be deemed accepted upon your receipt from us of an order confirmation; subject, however, to the first paragraph of this Section. Your failure to pick up your order as described at the time of purchase shall not be deemed a rejection by you of your order and shall not relieve you of any payment or purchase charge for such order. If you do not receive a confirmation (in the form of a confirmation page, email, or other form of an order confirmation) after submitting payment information, or if you experience an error message or service interruption after submitting payment information, it is your responsibility to confirm with the Rewards Customer Service whether or not your order has been placed. We are not responsible for orders that are not processed or accepted nor will we be responsible for losses (monetary or otherwise) if you assume that an order was not placed because you failed to receive confirmation, nor if you erroneously assume the order was placed.

Changes in Products and Pricing: We are constantly updating and revising our offerings of Products, and we may discontinue Products at any time without notice to you. To the extent that we provide information on availability of Products, you should not rely on such information, and we will not be liable for any lack of availability of Products that you may wish to order through the Rewards Website. All pricing for the Products available on the Rewards Website are subject to change. We reserve the right to make adjustments due to changing market conditions, product discontinuation, manufacturer price changes, errors in advertisements and other extenuating circumstances at any time without notice to you. In the event the amount you pay for a ticket or voucher is incorrect, regardless of whether such error is due to an error in a price posted on the Rewards Website or otherwise communicated to you, or due to a human error or a transactional malfunction of the Rewards Website, then The Rewards Provider shall have the right (but not the obligation) to cancel that ticket or voucher (or the order for that ticket or voucher) and refund to you the amount that you paid. Alternatively, The Rewards Provider may offer the tickets to you at the corrected price. If the corrected price is not acceptable to you, The Rewards Provider will allow you to cancel your order. **Miscellaneous Other Fees:** Various service fees and/or restrictions may be applicable to ticket transactions. This information will be displayed prior to all purchases

and additional delivery options are for your convenience. Certain service fees are charged for processing your ticket orders through the Rewards system. These are often bundled into the Taxes and Fees section in order to maintain the opaque nature of the "prepaid" rate, as required by our contracts with our suppliers. This means that because in many cases we offer exclusive promotions or special discounts, our suppliers do not want their product to be discounted without noting the taxes and fees separately.

Refunds and Exchanges; Fees: Before making a purchase on the Rewards Website, carefully review your event, seat selection, and other information pertinent to your purchase, as applicable. Policies set forth by Providers, including but not limited to venues, generally prohibit exchanges or refunds after a ticket has been purchased or for any lost, stolen, damaged or destroyed tickets. As such, there are no refunds, cancellations or changes after an order has been placed under any circumstances, except as explicitly permitted herein or as The Rewards Provider may permit in its sole and absolute discretion. Unless otherwise stated herein, changes, cancellations and refunds, if permitted for the transaction, may carry a fee of 10% of your total order price. The Rewards Provider nor the Bank will not be liable for travel or other expenses that you or anyone else incurs in connection with a cancelled or postponed event.

Preferred Access Ticket-Specific Terms & Conditions: You acknowledge that Third-Party Sellers may participate in the practice of reselling tickets (i.e., obtaining tickets from Providers on the primary market or from resellers with the intent to resell such tickets in a secondary market); and that such tickets are typically sold by Third-Party Sellers at a price that may be either higher or lower than the "face value" listed on the ticket (each a "Preferred Access Ticket"). By purchasing Preferred Access Tickets through the Rewards Website, you agree that the purchase price for Preferred Access Tickets may not reflect the original "face value" of the ticket. As a marketplace: The Rewards Provider does not own the Preferred Access Tickets advertised on the Rewards Website; The Rewards Provider does not set the prices for the Preferred Access Tickets advertised on the Rewards Website; The Rewards Provider does not have control over the Third-Party Sellers or their business practices; and, with respect to the Preferred Access Tickets, The Rewards Provider is not acting as a primary sale box office or operating agent for the Providers.

You are responsible for reading the complete listing before making a purchase. The Rewards Provider does not guarantee the accuracy of any information provided by Third-Party Sellers. The Rewards Provider will collect your payment for any purchases, ensure that the applicable Third-Party Seller is paid for the Preferred Access Ticket, and ensure that you receive the purchased Preferred Access Tickets in accordance with the terms and conditions contained herein. You cannot change or cancel your purchase at any time or for any reason, except as explicitly described herein. The Rewards Provider may charge service, shipping, delivery, fulfillment or other fees for Preferred Access Tickets purchased through the Rewards Website (the "Preferred Access Ticket Fees"). The Preferred Access Ticket Fees will be explained to you prior to your purchase. The Rewards Provider reserves the right to change the Preferred Access Ticket Fees at any time, in its sole discretion. The Preferred Access Ticket Fees may not be refundable except as explicitly described herein. The Rewards Provider reserves the right to change the delivery method, at its sole discretion, in order to ensure delivery prior to the scheduled event – you will not be charged for any additional delivery fees. **Order Confirmation; Processing:** Immediately after you place an order for Preferred Access Tickets, The Rewards Provider will send you an email confirming that we have received your order (the "Confirmation Email") and begin the process of securing your tickets. Once tickets have been secured, you will receive a second email that will confirm your tickets have been secured and will either provide you with your tickets or explain how you may receive or obtain your tickets (the "Ticket Delivery Email"). For example, and depending on the ticket purchased or fulfillment method selected, we may either send you electronic or physical tickets directly, arrange for a third-party to deliver your tickets, provide you access to your tickets through a third-party's "electronic wallet", or you may be required to pick-up your tickets at the Provider's Will Call office or from the Third-Party Seller. If you place an order and do not receive a Confirmation Email or Ticket Delivery Email, you are responsible for calling Rewards Customer Service to check on the order status. Your order may be finalized even if you do not receive a Confirmation Email or Ticket Delivery Email. You may NEVER make an assumption about the status of your order because you have not been contacted by The Rewards Provider. Orders may not be cancelled due to problems with your receipt of emails. **Preferred Access Ticket Availability:** All orders are subject to availability. Occasionally tickets ordered may no longer be available at the price or in the quantity originally ordered at the time the order is received. The Rewards Provider reserves the right to replace tickets with comparable or better tickets if the originally-ordered tickets are no longer available. If no alternates are available, either your credit card will not be charged at all or the entire amount charged will be refunded and rewards used reinstated to your account, and you will be notified of any such determination. The Rewards Provider reserves the right to cancel your order and provide you with a full refund (including any Preferred Access Ticket Fees) at any time for any reason, prior to the scheduled event.

Event Cancellation, Postponement, and other Event Changes: Should an event be cancelled (and not rescheduled), or should a contingent event (e.g., a playoff game) not occur, you will receive a full refund (including any Preferred Access Ticket Fees) for your purchase. Should an event be postponed and/or rescheduled, The Rewards Provider will cooperate with you to resolve any issues; including, but not limited to, coordinating the delivery of any additional documentation that you may need in order to attend the rescheduled event; provided, however, that The Rewards Provider reserves the right to cancel any orders and provide you with a full refund (including any Preferred Access Ticket Fees) if new tickets are required. Refunds may not be issued for postponed events unless they are ultimately cancelled. The Rewards Provider is not responsible for partial performances, or venue, line-up, date or time changes. Refunds may not be issued in such circumstances.

Preferred Access Ticket Promise: The Rewards Provider promises that: You will receive your Preferred Access Tickets before the scheduled event; Your Preferred Access Tickets will be genuine and valid for entry to the event; You will receive the Preferred Access Tickets you ordered, or comparable or better tickets will be substituted; and If the event is cancelled and not rescheduled, you will receive a full refund. If you do not receive the Preferred Access Tickets before the scheduled event, please notify us as soon as possible. You are responsible for notifying us prior to the scheduled event. Should you fail to notify us prior to the scheduled event, you may not be eligible for a refund based on non-delivery of tickets. Upon such notification, The Rewards Provider will, in its sole discretion, attempt to locate and facilitate delivery of your tickets, provide you with comparable or better replacement tickets at no additional cost, or issue you a full refund (including any Preferred Access Ticket Fees). If you receive tickets that are not the same, comparable or better than the ones you ordered, please notify us within 24 hours of your receipt of the tickets.

Should you fail to notify us within 24 hours of your receipt of the tickets, you may not be eligible for a refund based on the accuracy of the tickets. Upon verification by The Rewards Provider, and depending on when you notify us, The Rewards Provider may do any of the following in its sole discretion: provide you with comparable or better replacement tickets, or issue you a full refund (including any Preferred Access Ticket Fees). The Rewards Provider may require that you return the tickets you received in order to obtain a refund, and in such event: tickets must be returned within fourteen days; tickets must be returned via personal delivery, certified mail or using a carrier that can provide you with proof of delivery. As used herein "comparable or better" replacement tickets are determined by The Rewards Provider in its sole discretion, based on cost, quality, availability and other factors. However, if you initially ordered your seats next to each other, "comparable or better" tickets will keep your seats together. In no event shall an exchange or refund be given for any Preferred Access Tickets that are lost, stolen, damaged or destroyed, through no fault of The Rewards Provider. Once delivered, you are solely responsible for ensuring the accuracy and security of the Preferred Access Tickets. No exchanges or refunds shall be provided in the event you fail to comply with the terms and conditions contained herein.

Shipping Policy: In addition to offering electronic delivery for many products, we offer a variety of shipping options to meet your shipping needs, as further set forth in the Shipping/Delivery Terms/Conditions located on the Checkout page of the Rewards Website. Please check the Checkout page for specific delivery options. All shipping prices are quoted in United States dollars. No C.O.D. orders can be accepted. Please note the posted shipping time frame is listed on the Checkout page and may vary from item to item. These shipping terms are accepted by you by placing an order with us. The Rewards Program assumes no liability for the performance of any shipping carrier and shall not be held liable for any loss, damage, expense, or delays to the goods shipped.

Advertising Disclaimer and Trademarks: The descriptions of products and services that are posted on the Rewards Website are the representations of our Providers. We are not responsible for the accuracy of such descriptions, nor are we responsible for typographical, pricing, product information, advertising or shipping errors. All trademarks and registered trademarks relating to Products available through our Website are the sole property of their respective owners. **Ticket-Holder Behavior Policy; Ejection and Cancellation:** Venues reserve the right to refuse admission to or eject any person whose conduct such venue's management deems disorderly, who uses profane, vulgar or abusive language, or who fails to comply with the venue's rules or policies. In any such event, you shall not be eligible for, and The Rewards Provider shall not be obligated to issue you, a refund for any such purchase and shall not be liable for any incidental or consequential expenses incurred by you.

Notwithstanding anything herein to the contrary, no refund shall be provided to you in the event you violate the Terms and Conditions of Use or the Terms and Conditions of Sale of this Website, or in the event you fail to abide by all rules and

policies related to the venue where the event is located, which violation or failure results in your inability to gain admittance to the venue or ejection from the venue.

GIFT CARDS AND GIFT CERTIFICATES

Gift Cards/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, except where prohibited by law. 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.

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 PO, APO or FPO 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.

OTHER CONDITIONS

SDCCU AND TSYS LOYALTY SPECIFICALLY PROVIDE NO WARRANTY WHATSOEVER REGARDING ANY OF THE REWARDS, PRODUCTS OR SERVICES THAT CARDHOLDER 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 CARDHOLDER'S 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, CARDHOLDER'S 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.

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