

Reward Options To view your rewards, go to the Rewards link under 'My Profile' within your online banking login at SiouxFallsFCU.org, available 24 hours a day to shop and order. Or call the redemption center at (877) 909-1450, Monday through Friday from 8 a.m. to 8 p.m. Central time. If you are calling from outside the U.S. or Canada, please call (206) 352-3478, collect.

Air Travel Package Use your points to select an airline ticket using the rewards online booking tool or call one of our travel agents to arrange your travel.

FlexPass™ Receive a travel discount toward the purchase of an airline ticket on a major carrier as listed in the Global Distribution System; or apply this travel discount toward the purchase of a package tour or cruise. No restrictions. Any unused value is forfeited. FlexPass travel discounts range from \$100 to \$3,000. If the cost of the ticket, package or cruise is more than the travel discount, the account holder may pay the difference. Discounts toward a vacation or cruise package are not available through the online booking tool. Please contact a travel agent directly to apply a discount to these options.

Hotel Rewards Account holders may redeem points for a hotel reward at select hotels and must be requested at least 21 days in advance of travel. Blackout dates and other restrictions may apply. Rewards may be subject to local taxes and fees, which are the account holder's expense. Rewards are subject to any terms or conditions imposed by the hotel. Advanced reservations may be required and are subject to availability at time of booking. Hotel rewards are valid at participating locations and may be subject to change without notice. Rewards must be presented and surrendered at check-in. Hotel rewards are not replaceable if lost, stolen, destroyed or expired and are non-refundable and redemptions of points are final. Points, credits, and cash refunds will not be issued for any changes of canceled rewards and are not redeemable for cash and are void if sold for cash or other consideration.

Car Rental Rewards Account holders may redeem points for a car rental reward at select locations and must be requested at least 21 days in advance for travel. Blackout dates and other restrictions may apply. All taxes, fees,

surcharges and optional items are the responsibility of the reward holder. Standard age, driver, credit rental requirements and other restrictions imposed by the car rental company apply. Advance reservations may be required and are subject to availability at time of booking. Car rental rewards are valid at participating locations and may be subject to change without notice. Rewards must be presented and surrendered at check-in. Car rental rewards are not a replaceable if lost, stolen, destroyed or expired and are non-refundable and redemptions of points final. Points, credits, and cash refunds will not be issued for any changes or canceled rewards and are not redeemable for cash and are void if sold for cash or other consideration.

Travel Rebate (Documentation Required) When the rebate option is selected you are not required to use the rewards travel service center to make your travel arrangements. You may make your arrangements with your own agent, or directly with a merchant. This reward allows you to be reimbursed for your travel related services once travel is completed. To determine the value of rebates available on your program please visit your Sioux Falls Fed online banking or call an rewards representative at (877) 909-1450.

- To receive your rebate you must pay for the entire amount of the travel-related services to the same card or account from which you're redeeming the points.
- Once you complete your travel, you have sixty (60) days to claim your credit.
- The amount paid for the travel services must be equal to or exceed the rebate amount.
- Please allow 30 days for your credit to be processed if all eligibility requirements are met.
- Not valid for gas, food or other miscellaneous charges.
- Supporting documentation is required. Before your card can be credit the rebate amount, the documentation listed below must be mailed to: Rewards Redemption Center, PO Box 91101, Seattle, WA 98111-9201 or faxed to: Rewards Redemption Center at (206) 352-3502.
- Related travel receipts showing dates of travel.
- Statement copy showing payment and travel on your rewards card or account.

When you make your request, no points will be deducted until your documentation has been reviewed and finalized with an

rewards representative. Credit to your account will be issued by Sioux Falls Federal Credit Union once documentation has been processed and points deducted.

- To receive your rebate you must pay for the entire amount of the travel-related services to the same card or account from which you're redeeming the points.
- Once you complete your travel, you have sixty (60) days to claim your credit.
- The amount paid for the travel services must be equal to or exceed the rebate amount.
- Please allow 30 days for your credit to be processed if all eligibility requirements are met.
- Not valid for gas, food or other miscellaneous charges. When you complete your request, points will be immediately deducted and Sioux Falls Federal Credit Union will be notified of your request. Credit to your account will be issued by your financial institution and may be subject to verification or charges.

Gift Cards and Certificates Use your points to receive gift cards and gift certificates from your favorite merchants. You may redeem your points for a gift card or gift certificates through online banking or with an rewards representative.

Available merchant categories include:

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

Cash for Points Use your points for everyone's favorite reward – cash! You may redeem your points for a cash reward online through your online banking or call one of our rewards representatives.

Available disbursement options available include:

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



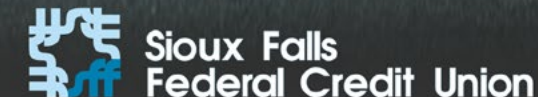
BETTER REWARDS

Maximize Your Spending.



CREDIT CARDS

Spending Power With A Boost





Better Rewards pays you back with gifts and travel just for using your card.



Better Rewards gives you points for everyday spending using a qualifying card or account from Sioux Falls Federal Credit Union. With Better Rewards you earn points to use toward gift cards/certificates and travel anywhere in the world.

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



For answers to your program questions, visit your online banking portal at SiouxFallsFCU.org or call the redemption center at (877) 909-1450 from 8 a.m. to 8 p.m. Central Time, Monday through Friday on any of the programs listed here.



www.SiouxFallsFCU.org



Travel Rewards

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

Since you earn Better Rewards points, not air miles, you can travel on most major airlines with fewer restrictions. For detailed descriptions of the travel rewards and points required for each, visit your online banking portal at SiouxFallsFCU.org or call the redemption center.

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

How to redeem for travel:

Visit your online banking portal at SiouxFallsFCU.org, available 24 hours a day, and use the online booking tool or call the redemption center. Your point balance will be verified and your itinerary arranged.



Gift Certificates and Gift Cards

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

How to redeem for gift cards/certificates:

Visit your online banking portal at SiouxFallsFCU.org or call the redemption center. Your point balance will be verified and your requested gift cards/certificates will be mailed to you. Choose among restaurants, travel and leisure, gasoline, and top retailers of electronics, apparel, sporting goods, music, movies and more.

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



Reward Program Rules

- For the most current version of the program rules, reward options, and point requirements, please visit the Sioux Falls Federal Credit Union Website or call a rewards representative at (877) 909-1450.
- You earn points for qualifying transactions appearing on your statement during the program period less any credits and plus or minus any adjustments. Some transaction types may not be eligible for point accrual. Contact Sioux Falls Fed to determine transaction eligibility dates, or for special promotions.
- Errors in the addition or deduction of points can occur and may be corrected by the rewards provider or Sioux Falls Federal Credit Union at any time without notice.
- Reward options and the corresponding points required for redemption, limitations on point accrual, including monthly and/or yearly point maximums, point expiration period, and increase or decrease in value of net point accrual are determined by, and may be modified by Sioux Falls Federal Credit Union at any time. Reward redemptions must be made prior to point expiration date.
- The rewards program is being presented with no express or implied warranties or conditions. In particular, there are no express or implied warranties including merchantability and fitness of a particular purpose not specified herein respecting this agreement.
- Reasonable steps will be taken to prevent the introduction of viruses or other destructive materials to web sites associated with this program. However, we don't warrant, guarantee, or make any representations that sites will be free of destructive materials or that the sites will be uninterrupted or error-free. We assume no responsibility for any loss or damage caused by your access or inability to access sites.
- Program reward statements will be available on a periodic basis as determined by Sioux Falls Federal Credit Union. Statements will normally reflect the adjusted number of points earned, based on previous balance, net purchases, and deductions due to redemption activity. Sioux Falls Federal Credit Union must be notified of any errors or point discrepancies within 60 days of the date when the error occurred.
- Reward points may be redeemed for cash or credit as determined by Sioux Falls Federal Credit Union and may not be used in conjunction with promotions or discounts offered outside of this program. Sioux Falls Federal Credit Union may also limit transferability between accounts and incorporation with other institution programs or offerings. Points have no monetary value outside the program nor can they be combined or transferred with or to other loyalty programs.
- You are responsible for submitting correct information when ordering a reward. Orders requiring correction may be subject to additional fees.
- Your account must be in good standing (i.e. not delinquent or canceled, or otherwise not usable for charges) to use rewards points. Sioux Falls Federal Credit Union reserves the right to terminate or suspend your standing in the program or deduct points from your accumulated total if your account is not in good standing. Sioux Falls Federal Credit Union also reserves the right to establish point reinstatement procedures and associated fees as applicable.
- This program may be changed or terminated at any time without notice, restriction, or penalty. A specified time frame for redemption of existing points will be given at the time that a notice of program termination is given.
- Any liability for the taxes including federal state, or local income, sales, use, or other taxes or gratuities imposed on an reward received from this program will be the sole responsibility of the participant receiving the reward and not the financial institution, the rewards provider, or any of its affiliates.
- Errors in publication of rewards materials may occur. We reserve the right to correct errors at any time.
- Contact Sioux Falls Federal Credit Union to determine if additional rules apply to your participation in the rewards program.
- This program is available to account holders of specified account types of financial institutions that have contracted with the rewards provider.
- This program is void where prohibited by law.
- Service to administer the program are being provided by, and are the responsibility of, Loyalty Innovations, an operating division of Travel and Transport, Inc. (the administrator). Sioux Falls FCU and the rewards program provider assume no liability or responsibility for the provision of, or failure to provide the respective services being provided by the administrator. The administrator is an independent contractor and is not affiliated with the financial institution. You agree to hold the rewards program provider, the administrator, and your financial institution harmless if the supplier of merchandise or services files for bankruptcy or otherwise goes out of business after you have redeemed your points and before you use the item or service. You accept all terms and conditions in the program rules and release and hold the reward program provider, the administrator, and your financial institution harmless from any claim, liability, damage relating to this program or use of any program item you receive and realize the rewards program provider, the administrator or your financial institution shall be held liable for any bodily harm, property damage, or injuries incurred which may result from participating in the program, or which may result from the provision of goods or services by suppliers.
- Using your account following receipt of these rules constitutes agreement to these rules on your behalf.

Air Travel Rewards

- Air travel and travel-related services may be requested online through your financial institution's web site or by calling the travel center toll free at (877) 909-1450. Actual travel must take place within 330 days after the reservation is made. Minimum or maximum stays may apply to certain air categories. Tickets for airline reward seats are subject to availability and any terms or conditions imposed by the airline on travel dates specified by the account holder. Additional travel restrictions may apply at the discretion of Sioux Falls Federal Credit Union.
- Any errors of discrepancies must be reported to the travel center of (877) 909-1450 immediately or at a minimum, within 24 hours from the time of the ticket purchase. Email requests will not be accepted. Any changes made after the account holder's expense except where those were made by us and the reported by the account holder within the required 24-hour period. All voluntary changes at any time are subject to the program rules and could incur additional fees and/or penalties by the airline and/or the travel center. All airline tickets are non-refundable and redemptions are final. Points, credits, and cash refunds will not be issued for any changes or canceled travel arrangements.
- Itinerary dates and/or departure/arrival times may be subject to change by the airline. The account holder may accept changes in the itinerary or the ticket may be canceled without penalty and points reinstated.
- Travel insurance is available for select reward types. Account holders are responsible for any fees associated with the purchase of travel insurance. Please speak to a travel agent at (877) 909-1450 for additional details.
- Tickets may be issued in any name designated by the account holder but the tickets and/or itinerary will be mailed/e-mailed to the account holder address on file with the rewards provider within the 50 U.S. states only.
- Tickets may be issued as e-tickets, either through e-mail or U.S. Mail. Paper tickets are subject to an additional processing and delivery charge. Additional costs, such as rush charges and/or traceable overnight delivery of rewards, are at the account holder's expense.
- Found-trip ticket rewards must originate from, and return to, the same airport.
- International destinations are limited to select cities and are subject to change upon sixty (60) days advance notice.
- Account holders may be responsible for paying any government-imposed security fees, airline fuel surcharges, or other airport, airline, and agent fees. Lost, stolen, or otherwise destroyed airline tickets are other travel certificates will not be honored or replaced. Rewards may also be subject to local taxes and fees, which are the account holders expense.

Gift Cards and Gift Certificates

- Points can be redeemed for gift cards/certificates from select merchants. Your gift cards/certificates will be shipped within 7-10 business days to the address on file with the rewards provider within the 50 U.S. states only.
- Lost, stolen, destroyed, or expired gift cards/certificates are not replaceable. Once points are redeemed for a gift card/certificate they cannot be returned, changed, or exchanged and are not redeemable for cash or credit.
- You have 30 days from the date an reward is requested to report an undelivered gift card/certificate by calling the Rewards Redemption Center at (877) 909-1450.
- All sales/use taxes and shipping and handling charges are the responsibility of the account holder and will apply in accordance with the merchant's policies in effect at the time of redemption. Purchases in excess of the amount of the gift certificate/gift card are at the account holder's expense. Additional terms and conditions are specified on the card or certificate. Merchant availability subject to change. Gift card/certificate use is subject to the terms and conditions printed thereon. Gift cards/certificates for services (including but not limited to experiential and entertainment certificates) are subject to the terms and conditions of the vendor providing the services. Gift cards/certificates are also subject to any other restrictions imposed by the merchant.