

Extra Awards

Earn gift cards, travel and
cash awards just for using your
Premier Rewards Visa[®]
Credit Card!

For Them
it's Business.

For Us
it's Personal.



**F&A Federal
Credit Union**

Extra Awards Pays

Earn points for everyday spending by using your F&A Premier Rewards Visa Credit Card. Points can be used toward gift cards, cash or travel anywhere in the world.

When you have enough points for the reward of your choice, just submit your redemption request.

Extra Awards benefits include:

- Earn 1 point for every \$1 spent when you sign for purchases using your F&A Premier Rewards Visa Credit Card
- Points do not expire
- There are no maximum point accumulations

Cash Awards

Turn points into cash to spend on weddings, birthdays or things you enjoy! When redeemed, cash is deposited into your savings, checking, credit card account or a check is mailed to you directly.*

| Cash Values | Points |
|-------------|---------|
| \$15 | 2,375 |
| \$25 | 3,800 |
| \$35 | 5,225 |
| \$50 | 7,400 |
| \$75 | 11,000 |
| \$100 | 14,500 |
| \$150 | 21,600 |
| \$250 | 35,800 |
| \$350 | 46,667 |
| \$500 | 66,667 |
| \$750 | 100,000 |
| \$1,000 | 133,334 |

*To review your options in detail go to the Extra Awards website.

Travel Awards

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

Since you earn Extra Awards points, not air miles, you can travel on most major airlines with fewer restrictions.*

Travel Rebates

Travel rebates are good toward travel-related expenses (see program rules) incurred on your F&A Premier Rewards Visa Credit Card.*

| Travel Rebates | Points |
|----------------|--------|
| \$100 | 9,000 |
| \$500 | 35,000 |

Hotels and Car Rentals

Use your points on select Hotels and Car Rental agencies, including Marriott Hotels, Hyatt Hotels and Resorts, Choice Hotels, Fairmont Hotels and Resorts and Alamo Car Rental.*

Gift Cards and Gift Certificates

Points can also be redeemed for gift cards and gift certificates. Choose among restaurants, travel and leisure, gasoline and top retailers of electronics, apparel, sporting goods, music, movies and more.*

| Gift Certificate Award Values | Points |
|-------------------------------|--------|
| \$10 | 1,500 |
| \$25 | 3,450 |
| \$50 | 6,700 |
| \$100 | 13,200 |
| \$150 | 19,650 |
| \$200 | 26,000 |
| \$250 | 32,550 |
| \$500 | 64,600 |

It's easy to redeem your Extra Awards points

Redeem points for travel, cash and gift cards at the redemption center.

To visit the redemption center:

- Login to F&A Online Banking
- Select the All Services tab
- Click on Visa Points

You can also call and speak to an awards representative or travel agent toll-free at 877-909-1450 from 6:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday.

Once your point balance is verified you can arrange your travel itinerary, request gift cards, gift certificates (shipped to you in 7-10 business days) or a cash disbursement.



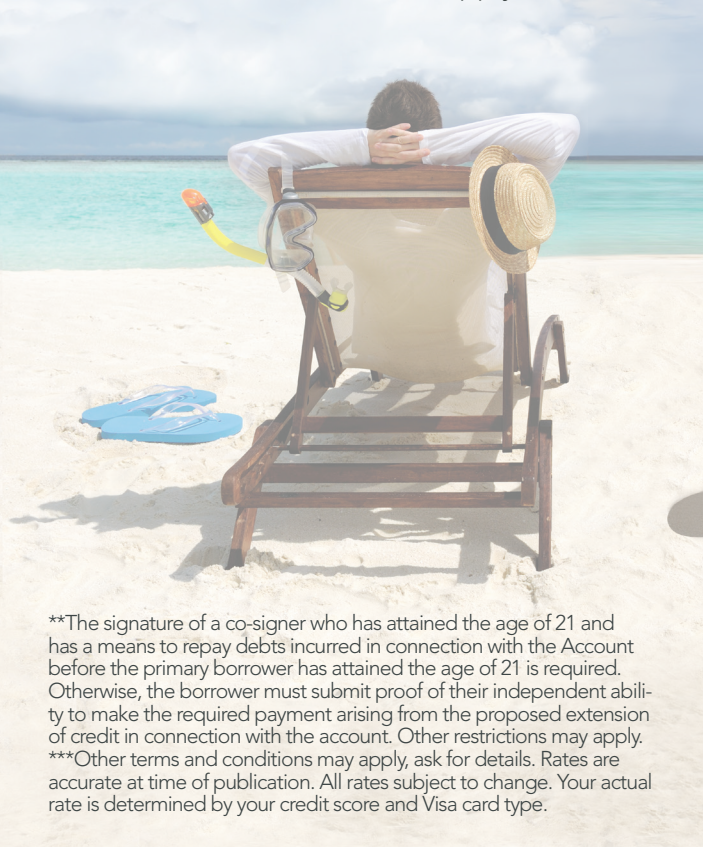
Apply for your F&A Premier Rewards Visa Credit Card and start rewarding yourself today**

You have to pay your bills and make purchases. Now you can get rewarded for doing it! Apply for an F&A Premier Rewards Visa Credit Card and start earning awards points.

Plus, you get all of these great benefits:

- Variable rate starts as low as 8.90% APR***
- Credit lines from \$5,000 up to \$25,000
- 21 day grace period (Purchase Only)
- No annual fee
- No over limit fees
- No cash advance fees
- No-cost fraud prevention

Call 800-222-1226 ext. 5991 or apply online



The signature of a co-signer who has attained the age of 21 and has a means to repay debts incurred in connection with the Account before the primary borrower has attained the age of 21 is required. Otherwise, the borrower must submit proof of their independent ability to make the required payment arising from the proposed extension of credit in connection with the account. Other restrictions may apply. *Other terms and conditions may apply, ask for details. Rates are accurate at time of publication. All rates subject to change. Your actual rate is determined by your credit score and Visa card type.

Awards Program Rules

1. For the most current version of the program rules, award options and point requirements, please visit F&A Federal Credit Union's website or call an awards representative at 877-909-1450.
2. You earn points for qualifying transactions appearing on your statement during the program period less any credits and plus or minus any adjustments. Some transaction types may not be eligible for point accrual. Contact F&A Federal Credit Union to determine transaction eligibility, eligibility dates, or for special promotions.
3. Errors in the addition or deduction of points can occur and may be corrected by the awards provider or F&A Federal Credit Union at any time without notice.
4. Award options and the corresponding points required for redemption, limitations on point accrual, including monthly and/or yearly point maximums, point expiration periods, and increase or decrease in value of net point accrual are determined by, and may be modified by, F&A Federal Credit Union at any time. Award redemptions must be made prior to point expiration dates.
5. The awards 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 for a particular purpose not specified herein respecting this agreement.
6. Reasonable steps will be taken to prevent the introduction of viruses or other destructive materials to Web sites associated with this program. However, we don't warrant, guarantee, or make any representations that sites will be free of destructive materials or that the sites will be uninterrupted or error-free. We assume no responsibility for any loss or damage caused by your access or inability to access sites.
7. Program award statements will be available on a periodic basis as determined by F&A 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. F&A Federal Credit Union must be notified of any errors or point discrepancies within 60 days of the date when the error occurred.
8. Award points may be redeemed for cash or credit as determined by F&A Federal Credit Union and may not be used in conjunction with promotions or discounts offered outside of this program. F&A 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.
9. You are responsible for submitting correct information when ordering an award. Orders requiring correction may be subject to additional fees.
10. Your account must be in good standing (i.e. not delinquent or canceled, or otherwise not usable for charges) to use awards points. F&A 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. F&A Federal Credit Union also reserves the right to establish point reinstatement procedures and associated fees as applicable.
11. This program may be changed or terminated at any time without notice, restriction, or penalty. A specified time frame for redemption of existing points will be given at the time that a notice of program termination is given.
12. Any liability for taxes including federal, state, or local income, sales, use, or other taxes or gratuities imposed on an award received from this program will be the sole responsibility of the participant receiving the award and not F&A Federal Credit Union, the awards provider, or any of its affiliates.
13. Errors in publication of awards materials may occur. We reserve the right to correct errors at any time.
14. Contact F&A Federal Credit Union to determine if additional rules apply to your participation in the awards program.
15. This program is available to account holders of specified account types at financial institutions that have contracted with the awards provider.
16. This program is void where prohibited by law.
17. Services to administer the program are being provided by and are the responsibility of Travel and Transport, Inc., (the administrator). F&A Federal Credit Union and the awards 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 F&A Federal Credit Union. You agree to hold the awards program provider, the administrator, and F&A Federal Credit Union 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 awards program provider, the administrator, and F&A Federal Credit Union harmless from any claim,

Awards Program Rules continued

liability or damage relating to this program or use of any program item you receive and neither the awards program provider, the administrator, nor F&A Federal Credit Union shall be held liable for any bodily harm, property damage, or injuries incurred which may result from participating in the program, or which may result from the provision of goods or services by suppliers.

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

Air Travel Awards

1. Air travel and travel-related services may be requested online through F&A Federal Credit Union's website or by calling the travel center toll free at 877-909-1450. Actual travel must take place within 330 days after the reservation is made. Minimum or maximum stays may apply to certain air categories. Tickets for airline award seats are subject to availability and any terms or conditions imposed by the airline on travel dates specified by the account holder. Additional travel restrictions may apply at the discretion of F&A Federal Credit Union.
2. Any errors or discrepancies must be reported to the travel center at 877-909-1450 immediately or at a minimum, within 24 hours from the time of the ticket booking. Email requests will not be accepted. Any changes made after the ticket issuance could incur additional fees and/or penalties, jeopardize availability, and cause the fare to increase at the account holder's expense except where those errors were made by us and reported by the account holder within the required 24-hour period. All voluntary changes at any time are subject to the program rules and could incur additional fees and/or penalties by the airline and/or the travel center. All airline tickets are non-refundable and redemptions are final. Points, credits, and cash refunds will not be issued for any changes or canceled travel arrangements.
3. Itinerary dates and/or departure/arrival times may be subject to change by the airline. The account holder may accept changes in the itinerary or the ticket may be canceled without penalty and points reinstated.
4. Travel insurance is available for select award types. Account holders are responsible for any fees associated with the purchase of travel insurance. Please speak to a travel agent at 877-909-1450 for additional details.
5. Tickets may be issued in any name designated by the account holder but the tickets and/or itinerary will be mailed/emailed to the account holder address on file with the awards provider within the 50 U.S. states only.
6. Tickets will be issued as e-tickets, either through email 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 awards, are at the account holder's expense.
7. Round-trip ticket awards must originate from, and return to, the same airport.
8. International destinations are limited to select cities and are subject to change upon sixty (60) days advance notice.
9. Account holders may be responsible for paying any government-imposed security fees, airline fuel surcharges, or other airport, airline, and agent fees. Lost, stolen, or otherwise destroyed airline tickets or other travel certificates will not be honored or replaced. Awards may also be subject to local taxes and fees, which are at the account holder's expense.

Gift Cards and Gift Certificates

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

Monterey Park Branch

2625 Corporate Place
Monterey Park, CA 91754

Office Hours:

Mon. – Fri., 9:00 a.m. to 4:00 p.m.

Drive-Up Window Hours:

Mon. – Fri. 7:30 a.m. to 4:00 p.m.

Whittier Branch

13303 Hadley Street
Whittier, CA 90601

Office Hours:

Mon., Tue., Thur., Fri., 9:00 a.m. to 5:00 p.m.

Wednesday, 10:00 a.m. to 5:00 p.m.

Telephone Service Center Hours:

Mon., Tues., Thurs., Fri., 8:00 a.m. to 5:00 p.m.

Wednesdays, 9:00 a.m. to 5:00 p.m.

Phone: 800-222-1226

323-268-1226

Fax: 323-980-5988

Website: www.fafcu.org

Mailing Address:

P.O. Box 30831

Los Angeles, CA 90030-0831

If your Premier Rewards Visa Card
becomes lost or stolen call:
800-682-6075