

On January 17th, our Rewards Program will be changing to ampliFI Loyalty Solutions, LLC. Please visit vantagewest.org/rewards for more details and the Terms and Conditions for the new program.

Vantage West Rewards Terms and Conditions

Vantage West Rewards is a promotional rewards program ("**Program**") sponsored by Vantage West Credit Union ("Vantage West," "credit union," "we," "us" or "our") and administered by BreakAway Loyalty LLC ("BAL"). In this Program, "you" or "your" means everyone that may be a consumer accountholder (joint, authorized signer or otherwise) on a Vantage West Credit Card or Debit Card. By using your Vantage West Credit Card or Debit Card you agree to these Vantage West Rewards Program Terms and Conditions. BAL uses Montrose travel service to book all travel reservations under the program, including airline tickets, cruises, and travel packages. The Program awards Vantage West Rewards points ("Points") on each Qualifying Purchase made on your Vantage West Rewards Account(s). Once you have been awarded enough Points, you can use them for Rewards such as cash back, merchandise, gift cards, cash rewards, travel, and charitable donations, or as a gift to another member enrolled in the Program. Vantage West reserves the right to disqualify any individual or joint account holders who violate these Terms and Conditions or violate any Program rules, terms, or conditions posted on the Website listed below or otherwise disclosed by Vantage West. The rules of the Program are outlined below.

Contact Information

Members may contact 866-247-7939 between the hours of 8 a.m. to 10 p.m. EST Monday-Friday, or go to **rewards.vantagewest.org** for specific questions related to Vantage West Rewards. To make redemptions, members may contact the number listed above or through the Rewards section of our Online Banking service.

Enrollment

Vantage West Consumer Credit Cards and Debit Cards will be auto enrolled in Vantage West Rewards, with the exception of any debit cards tied to an Essential Checking account which is not eligible, and you agree to be bound by the terms of the program. There is no charge for participating in the Program. Business credit and debit cards are excluded from the program and not eligible to earn points.

Earning Points

Vantage West Debit Card Reward Points accrue at a rate of one (1) point for every \$5.00 in qualifying Net Purchases made with your Vantage West Debit Card. Essential Checking does not qualify for rewards therefore any debit card tied to Essential Checking will not accrue any points.

Vantage West Connect Credit Card Reward Points accrue at a rate of one (1) point for every \$2.00 in qualifying Net Purchases made with your Vantage West Connect Credit Card.

Visa Signature Connect Rewards Credit Card Points accrue at a rate of one (1) point for every \$1.00 in qualifying Net Purchases; two (2) points for every \$1.00 on all qualifying grocery purchases; three (3) points for every \$1.00 in qualifying Gas purchases; and five (5) points for every \$1.00 in qualifying Net Purchases on member selected category.

Visa Signature Connect Rewards Credit Card 5X Category Options

You earn 5X the regular earned rate on all purchases made within the 5X point's category chosen for each quarter. In order to earn 5X points you must select a category, prior to the first day of the quarter, for which you

want to earn 5X points. Category selections are done through rewards website. You may change your 5X point's category quarterly. If you do not select a category by the first day of the quarter, the category for the previous quarter will roll over. You must select an initial 5X category in order to earn the 5X points. If you do not select an initial category, you will not earn 5X points until you do. 5X times point's category is capped at \$1,500 in qualifying purchases per quarter. Only the Visa Signature Connect Rewards Credit Card will earn the 5-3-2X points.

Cash Back and Points: Cash Back Rewards are tracked as points and each \$1.00 in Cash Back Rewards earned is equal to 100 points. You may see "Cash Back" in marketing materials when referring to the rewards you earn. You can use your points to redeem for any available reward options, including cash, gift cards, travel, and products or services made available through the program or directly from third party merchants.

Rewards are paid based on merchant codes associated with each card transaction. Vantage West Credit Union is not responsible for the merchant code used by a retailer. Retailers are assigned a merchant code based on their category (what each merchant primarily sells) and that merchant code is transmitted to the credit union with each purchase transaction. Rewards points awarded are final. Vantage West cannot change a transaction's assigned merchant code, even if it does not correspond to the retailer's category.

Merchant Categories for the 5x Options

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| <ul style="list-style-type: none">• Travel-Airlines, Hotel, Car• Restaurants• Utilities• Electronic & Department Stores• Wholesale (In-store purchases only. Online not eligible.) | <ul style="list-style-type: none">• Hardware Stores & Home Improvement• Charitable Organizations• Drug Stores & Pharmacies• Amazon.com | General Terms
"Net" |
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Purchases" mean the total Qualifying Purchases made with Vantage West Rewards Credit or Debit Card, less any returns, credits or adjustments that are not payments. A "Qualifying Purchase" is a non-PIN merchant transaction. We reserve the right to determine at our sole discretion whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases. "Earned Points" are those Points awarded based on Net Purchases made with your Vantage West Card. "Bonus Points" are those Points awarded to you by us for promotional or other purposes and are not considered Earned Points.

Points only accumulate on Qualifying Purchases. Outside of special promotions, points do not accumulate on cash advances, balance transfers, or convenience check transactions. When merchandise purchased with your Vantage West Credit or Debit Card is returned, the account credit will result in a reduction of Vantage West Reward points.

Points from Net Purchases are typically awarded within two (2) to three (3) business days after your Qualifying Purchases post to your Vantage West Credit or Debit account. However, the actual period of time it will take to receive points for any single eligible transaction may vary, and neither Vantage West nor Breakaway Loyalty shall be liable for any fees incurred by you or any other loss you may sustain as a result of your reliance on point redemptions. We reserve the right to verify and adjust Points at any time.

If you return an item to a retailer, and as a result, receive either cash or credit after you have already earned points from a participating merchant, Vantage West reserves the right to deduct from your point balance the

points which you received as a result of the original purchase of the item. Returns are subject to the return policy of the merchant from whom you purchased. If you return or cancel an item, we reserve the right to reverse any points earned from that sale without notice.

Points cannot be transferred between the Program and any other rewards program. Points are not your property and have no cash value until redeemed for Rewards. Any Points balance remains the property of Vantage West until redeemed, and the Points balance will remain the property of Vantage West should you fail to exercise your redemption rights.

Merchant Funded Rewards

Points and rewards may be earned at specific merchants. Rewards offered on Vantage West Credit and Debit Cards will earn points through specified participating merchants. These specified card products will earn points at specified participating merchants in addition to the one (1) point for every \$5.00 in qualifying Net Purchases made with your Vantage West Debit Card; and one (1) point for every \$2.00 in qualifying Net Purchases made with your Vantage West Connect Credit Card; and one (1) point for every \$1.00 in qualifying Net Purchases; two (2) points on all qualifying grocery purchases; three (3) points for every \$1.00 in qualifying Gas purchases; and five (5) points for every \$1.00 in qualifying Net Purchases on member selected category made with your Visa Signature Connect Rewards Card.

Offers extended by participating merchants will allow you to earn points and rewards based upon the amount of your qualifying purchase. Offers extended by some participating merchants will allow you to earn points on online qualifying purchases only. Online offers at participating merchants must be accessed by clicking on the link for the specific offer on the Program Website.

You earn points based on the dollars you spend at participating merchants using your Vantage West Credit and Debit Cards. Details of the Program, including a list of participating merchants, specific point offers and eligibility rules for such offers, are included on the Program Website.

Linking Accounts

All eligible Vantage West Credit and Debit Cards under a single membership number will be linked into one Vantage West Rewards account where the various points accrued will be aggregated for redemption under a single "household." This means that all qualifying transactions that earned points will be visible to all users on the household, regardless of joint status on any specific share. If you do not want to have your cards linked under a single household, contact us at 1-800-888-7882, via chat, or through a secure message.

Expiration

Earned Points and Bonus Points, unless otherwise disclosed in the terms of the promotion or Bonus Points offer, will not expire as long as a Qualifying Purchase is made with your Vantage West Card at least once every two (2) years. To facilitate this policy, Earned Points and Bonus Points will be assigned an expiration date two (2) years in the future and the expiration date for Earned Points and Bonus Points will automatically update every time a Qualifying Purchase is made with your Vantage West Card.

If you receive gifted points, the gifted points will expire twelve (12) months from the date the points are gifted or purchased. See Point Gifting below.

Periodic Statement

Your Rewards information will be summarized on your regular monthly statement to include Starting Balance, Points Earned, Points Redeemed, Points Expired, Adjusted Points, Ending Balance, and Points Expiring the next billing cycle.

Redemption

You or any joint account holder on your Vantage West Account can redeem your Points through the Rewards section of our Online Banking service anytime or by calling the Rewards Service Center at 866-247-7939 between the hours of 8 a.m. to 10 p.m. EST Monday-Friday, and 9 a.m. to 10 p.m. EST on weekends (except on national holidays).

We reserve the right to refuse to redeem Points if any of your Vantage West Accounts are closed by us, suspended, delinquent, over limit, or in default, or if your enrollment in the Program is terminated or suspended. Points are not awarded on a Vantage West Account after it is closed. Additionally, all Points will be forfeited, and no additional Points will be awarded on any of your Vantage West Accounts if one or more of them are closed by us, suspended, delinquent, over limit, or otherwise in default as defined in your Credit Card and/or Member Agreement. Your qualified rewards will be forfeited if you close your membership at Vantage West.

Except for designated travel rewards, payment may not be supplemented with Points to redeem Rewards. Determination and payment of any tax liability is your sole responsibility, consult your tax advisor.

Point Gifting

You may gift points to other Vantage West accounts and/or participants. Gifting points is free. Points may be gifted in any denomination and can only be gifted to accounts that are open and in good standing.

Customer Service

If you have a problem or question regarding whether you earned points from a particular transaction, whether your points were properly redeemed, the status of your redemption order, or any other question regarding the Program, visit the Program site through the Rewards section of our Online Banking service, call 866-247-7939 or mail to P.O. Box 15115 Tucson AZ 85712. If you choose to contact us by e-mail, send your full name and address and the issue to vantagewestrewards@breakawayloyalty.com. Do not send your card number or other personal financial information by e-mail.

If you contact us regarding an error or mistake with respect to your Vantage West account, we will use reasonable efforts to investigate and correct the error or mistake, subject to the limitations set forth in these terms and conditions. In any event, you must notify us within 60 days of the posting date or the date of the alleged error or mistake in order for us to undertake an investigation of the matter. We may require you to provide written confirmation of the alleged error or mistake. If we do not receive the requested written confirmation at the address and within the time frame requested by us, we may in our sole discretion determine not to correct the alleged error or mistake. If we complete our investigation of the alleged error or mistake and notify you of our determination, we have no further responsibility should you later reassert the same alleged error or mistake. All questions or disputes regarding the Program, including eligibility, earning points, or redemption of points for Vantage West, will be resolved by us in our sole discretion.

Disclaimers/Limitations

All taxes on points, accommodations, or services in connection with the Vantage West Rewards Program are the responsibility of the cardholder. Please consult with a tax advisor concerning any income or other tax consequences that may be related to Vantage West Rewards.

Neither Vantage West, BAL, nor any of our agents shall be liable for any bodily harm and/or property damage that may result from your participation in the Program, redemption of Points, or for the performance by any airline for transportation services or any other type of goods or services whatsoever provided or to be provided through the Program. We do not endorse, guaranty, or warrant the goods and services offered by any airline, cruise provider, lodging establishment, or any other travel vendor, retailer, or other type of service or product suppliers participating in the Program. To the fullest extent permitted by law, we and BAL hereby specifically disclaim any representations or warranties, express or implied, regarding the Program, Points, travel rewards,

and any products or services, including any WARRANTY OF MERCHANTABILITY or FITNESS FOR A PARTICULAR PURPOSE or implied warranties arising from course of dealing or course of performance.

Termination or Changes to the Program

We reserve the right to terminate the Program or to change the Program rules, benefits, or points levels, in whole or in part, at any time with or without notice, even though changes may affect your ability to use accumulated points. Your continued participation in the Program after any change shall be deemed to be your acceptance of any such change. If you do not agree to any change of this Agreement, you must immediately cease participation in the Program. The accumulated Points do not entitle you to any vested rights with respect to points, credits, rewards, or benefits. We will attempt to give advance notice to you before terminating or making changes to the Program unless immediate changes are required by law or by other circumstances beyond our control. For updates on Program Changes, please visit rewards.vantagewest.org or call us at 1-800-888-7882.

This Vantage West Rewards Program is void where prohibited by federal, state, or local law.

Returns

All merchandise and non-merchandise Rewards, such as gift cards, e-gift cards, and certificates, cannot be returned. Except in connection with merchandise damaged in transit or not received, at the discretion of Vantage West or BAL. Redeemed Rewards are not refundable, exchangeable, replaceable, redeemable, or transferable for cash, credit, other Rewards or points under any circumstances; we, the Program Administrator, and participating merchants are not responsible for replacing lost, stolen, damaged or mutilated Rewards, including retail or travel certificates, gift certificates, gift cards, e-gift cards, or other merchandise.

Members may contact 866-247-7939 between the hours of 8 a.m. to 10 p.m. EST Monday-Friday, and 9 a.m. to 10 p.m. EST on weekends (except on national holidays).

Privacy

All information collected in connection with the Program is subject to our privacy policy, a copy of which was given to you with your account and which you can get from us online at vantagewest.org/privacy-policy/.

Travel Program

- The list of airlines, hotel, rental car, cruise, vacation package or experience companies and any other listed award available in the Program is subject to change and may be discontinued in whole or in part without notice. All travel awards are subject to the specific terms and conditions and rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, cruise line, vacation package or experience provider companies. Compliance with these terms and conditions and rules and restrictions is the responsibility of the Participant. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, including any exclusions and limitations of liability.
- Geographic restrictions may apply. The information and descriptions given about the travel rewards are based on the inquiries made and are believed to be accurate, but We offer no warranty or representation on the information provided.
- You are responsible for ensuring that the name(s) on the reservation exactly match the identification required.
- You or the reward recipient are responsible for any federal, state, or local income or other taxes or other fees or gratuities, if applicable.
- Special requests can be made but are not guaranteed. Fees, taxes and charges may apply, depending on the request.
- Government issued photo identification is required for all domestic travel. Additional identification such as a Passport, Visa and certain health requirements may be required for travel outside the United

States. It is Your or the reward recipient's responsibility to obtain proper travel identification, documentation, and/or inoculations for the destination. It is Your or the reward recipient's responsibility to consult with your Doctor for up-to-date medical travel information well before travel. You or the reward recipient is responsible for paying the cost of any items required for travel.

- Certain restrictions may apply to travel certificates, tickets, and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable, or redeemable for cash, and cannot be combined with any other discounts, coupons, or rewards. If an electronic method of distribution is not applicable, all travel certificates, tickets and documents will be delivered via a traceable method and will not be replaceable in the event of loss, destruction, or theft. You may request travel certificates, tickets, and documents to be delivered by overnight carrier and You agree to pay the associated additional delivery fees.
- To cancel or change travel reservations, if applicable and allowed by the specific Supplier, please call a travel representative at 866-247-7939. Cancellations or changes may result in Supplier imposed penalties and/or additional program fees which will be disclosed to You at that time.
- If Your travel reward is affected by involuntary cancellation due to weather, war, terrorism, epidemic outbreak, acts of civil unrest, natural disasters, or other force majeure events, cancellation fees may be waived at the discretion of the Supplier.
- The Supplier will collect and remit taxes to the applicable taxing authorities. Taxability, the appropriate tax rate, and the type of applicable taxes vary greatly by Supplier.
- If a Supplier is located within a certain jurisdiction, the charge to Your payment card for taxes and fees includes a tax that Montrose Travel is required to collect and send to the jurisdiction owed on amounts retained as compensation for services.
- Montrose Travel is not able to facilitate a rebate for applicable Goods and Services Tax ("GST") or Value Added Tax ("VAT") if You are using Services to book international accommodations. Government imposed departure or entry taxes may not be included in ticket taxes. You or the reward recipient should be prepared to pay these taxes in cash at the travel location.
- If a travel award redemption results in a cardholder payment card charge, the card may be charged by either the Travel Supplier (e.g., Airline, Cruise line) or by the Program Travel Rewards Provider, Montrose Travel, and appear on your statement as applicable (e.g., MT*BREAKAWAY AIR or MONTROSE TRAVEL). Depending on the award and how many rewards you redeemed, the total cost charged to your payment card may appear as more than one charge on your payment card statement. When combined, these separate card charges will equal the total cost to be charged to your payment card for this award redemption, as authorized during the booking process for the award.
- These travel program rules, combined with the general program terms and conditions, and any other rules established by BAL, constitute the full set of program rules.