

I. Description of the program

- a) Members will earn Sharonview Rewards ("Points") for purchases of all eligible goods and services using the participating financial institution's (Sharonview) rewards card ("Card"). Points will be accumulated at the rate of:
1. One point per each one (1) dollar charged on the member's Visa credit card for purchases and balance transfers.
 2. One point per every three (3) dollars in purchases using member's debit card.
 3. One point for every three (3) dollars spent in purchases on the member's Heloc card.
- Points accumulated for other banking relationships, products or services are determined at the sole discretion of Sharonview. Not all members have both debit and credit cards enrolled in the program.
- b) Accumulation of points may begin on the date the card and the card agreement is received by the member.
- c) Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the card during each billing cycle ("Billing Cycle") by the member(s) ("Net Purchase(s)"). Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- d) If multiple reward cards are linked to the same account, points earned from each card will be issued together and posted to one reward account. If multiple reward cards are not linked to the same account, they may not be added together or transferred from one account to another.
- e) Points may not be combined with any other loyalty/frequency reward program.
- f) Points will not be earned or accumulated for cash advances, convenience checks used for cash, traveler's check purchases, finance charges, late fees, annual fees, over-limit fees or transaction fees. Additional exclusions may be included in the rules governing the Sharonview Rewards program.
- g) Sharonview reserves the right to award bonus points to selected members for any activity or condition it wants to.
- h) Points are not the property of the member, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- i) Points are tracked and redeemable on a first-in, first-out basis. Points will expire five (5) years from the date of issuance.
- j) To redeem points, member's account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason); current (meaning there are no past-due balances on the member's account(s) at the time of redemption request); member's outstanding balance must not be over the credit limit; member's account(s) must not have a revoked, charged-off or in bankruptcy status; and the card cannot have any other status preventing authorizations.
- k) The member agrees to release Sharonview, Augeo Consumer Engagement Services ("administrator"), and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the member, associated with a reward or use of rewards while participating in this program and in the case of a travel reward, anyone traveling with or without the member, in connection with the receipt, ownership, or use of any reward. Under no circumstances shall the administrator or Sharonview be liable for any indirect or consequential damages, and the sole extent of their collective liability, if at all, shall not exceed the actual value of the reward.
- l) The member is responsible for determining and paying any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- m) Sharonview and the administrator shall have no liability for disagreements between members regarding points. Discrepancies about point earnings are not treated as credit card billing disputes. Sharonview's decisions regarding point discrepancies shall be final.
- n) Points are deducted from the member's point balance as soon as they are redeemed.
- o) Points can only be redeemed if a point balance is available as reflected on the rewards website.

- p) Points must be redeemed by the member, and may be used to provide a reward for another person of their choice.
- q) Sharonview reserves the right to disqualify any member from participation in the program and invalidate all points for abuse, fraud, other violations of law or any violation of the program terms and conditions. Sharonview may make such a determination in its sole discretion.
- r) Certain terms and conditions of the Sharonview Rewards program may be void where prohibited by federal, state, or local law.
- s) Sharonview and the administrator are not responsible for errors or omissions in any program document.
- t) Sharonview and the administrator reserve the right to change the terms and conditions as well as the points required for a reward within the Sharonview Rewards program at any time with or without prior notice. At Sharonview's option, redemption of points may be restricted, limited, expired or cancelled at any time with or without prior notice.
- u) Sharonview Rewards program is a service provided through the administrator and Sharonview. In the event of fraud, abuse of program privileges or violation of the program terms and conditions (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), Sharonview reserves the right to cancel member's membership in the Sharonview Rewards program.
- v) Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.

II. Travel rewards

The administrator's travel redemption center is able to take care of all travel arrangements. They are a full service agency that can assist with air rewards, hotel, auto, vacation and cruise reservations. The hours of operation are Monday through Friday from 5:00 a.m. to 12:00 p.m. CST, Saturday and Sunday from 6:00 a.m. to 10:00 p.m. CST.

- a) All travel must be redeemed through administrator's fully licensed redemption reservation center or website. Members must have an eligible rewards card at the time of redemption.
- b) All airline tickets issued in exchange for points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to any fees charged by the airline and redemption center.
- c) Lost, stolen or otherwise destroyed airline tickets will not be replaced without the member paying the standard fees charged by each airline.
- d) Members may make additional travel reservations with the administrator's travel department or website using their Sharonview card.
- e) Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email the same day the ticket is issued. The member must call in any corrections or discrepancies by the close of business, the same day the ticket is issued. The travel redemption center will do their best to accommodate all changes and requests. Any changes or corrections done the following day or there after are subject to all airline airfare charges, exchange fees and processing fees and processing charges.
- f) Paper airline tickets are subject to the individual airline paper ticket fees.
- g) If a paper ticket is issued, the member has two options for delivery. The member can sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the forty-eight (48) contiguous states, deliveries will be subject to additional shipping charges.
- h) The member is responsible for payment of all baggage charges, departure taxes seat assignment charges, or other charges that may be assessed by airlines, travel companies and/or governmental entities as a result of travel under the Sharonview Rewards program.

- i) Administrator's normal and customary fees associated with processing travel related services are billed to the member's Sharonview rewards card.
- j) Sharonview and Augeo Consumer Engagement Services are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of airlines, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes made by this industry are done quickly and frequently without notice, therefore, reward redemption rules for air travel are subject to change without notice.
- k) A valid government ID must be presented at the airport and it must match the traveler's complete name as listed on the airline ticket.
- l) Travel insurance: For added protection, it is recommended that all travelers consider purchasing travel insurance at the time of ticketing to cover airline bankruptcy, trip cancellation & interruption, baggage delays & lost baggage, medical expense, emergency medical transportation, and vehicle rental collision insurance.

Travel credit

Members may redeem points for a travel credit, which can be applied to any travel reservation including airline tickets and hotel reservations. The travel credit will be immediately applied to the total cost of the travel reservation. The member will then be responsible for playing the amount remaining after the travel credit is applied to the full value of the travel reservation.

Airline ticket

Members may redeem points for a single lowest published airfare as follows:

- a) Each free ticket must be ordered through the travel redemption center for an airline ticket on a scheduled U.S. or International carrier.
- b) All round-trip tickets must be on the same airlines or code share airline.
- c) En-route stopovers are not permitted unless they are to make direct connections.
- d) Reservations for tickets are only allowed through standard commercial passenger carriers, which exclude the usage of charters.
- e) Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
- f) Reservations are subject to airline seat availability on travel dates specified by the traveler.
- g) Administrator reserves the right to choose a major airline on which to reserve and ticket members for free tickets.
- h) The travel redemption center has the right to book a reservation within two (2) hours of a requested travel time for departures and returns.

III. Non-travel rewards**Merchandise**

- a) When necessary, the Sharonview Rewards program administrator may substitute a reward with an updated model of equal or greater value. Members will be notified of any change when ordering. The Sharonview Rewards administrator reserves the right to replace or remove certain sections within any Sharonview Rewards program literature or website. All rewards subject to availability.
- b) Merchandise rewards will take four to six (4-6) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors.
- c) No shipments of merchandise can be made to APO/FPO or PO Box addresses.
- d) Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the member's rewards card.

- e) Merchandise pictured in any Sharonview Rewards program brochure or website may not necessarily reflect exact colors or models of actual rewards. Information is accurate to the very best of our knowledge. Sharonview and the administrator are not responsible for errors or omissions.
- f) The number of points required for reward items are subject to change.
- g) Members may exchange merchandise only in the event of merchandise defects or damage in shipment. All items delivered by common carrier must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before members sign to accept shipment of merchandise.
- h) All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Gift cards and gift certificates

- a) Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within 7-10 business days, to the address specified on the order file with the administrator, as long as it is within the United States and its territories.
- b) Gift cards and gift certificates cannot be returned, and are not redeemable for cash or credit.
- c) All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card or a gift certificate are the responsibility of the member and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the member's expense.
- d) Gift cards and gift certificates may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e) Additional terms and conditions may be specified on the gift card or gift certificate
- f) If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificate.
- g) No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate.
- h) Once the gift cards or gift certificates are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.
- i) Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. We (the administrator) abide by the merchant's policy. If a gift card or gift certificate is lost or stolen, once received by you, you must report the occurrence to us (the administrator) immediately. We reserve the right to decline to replace lost or stolen gift cards or gift certificates.
- j) If gift cards or gift certificates has been ordered by the member and not received by the member (addressee), the member must notify the administrator using the provided customer service number. The member must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.
- k) The administrator is not responsible if a recipient or member defaces, damages or otherwise renders unsuitable for redemption a gift card or gift certificate that was received from this reward site.