

## The Qualstar Visa Rewards Program

gives you more options because it's tailored specifically for Qualstar members. Rewards are not tied to specific companies or merchandise and there's no need to visit special websites or make purchases at specific merchants to earn points. Simply use your Visa Rewards Card and watch the points add up. When you have enough points for a reward, simply submit your redemption request via the Visa Rewards section in Home Banking.\* ***That's all there is to it!***

### ▶▶ Cash Rewards.

Use your points for everyone's favorite reward – CASH! You can redeem your points via Home Banking\* or call one of our reward representatives at 1-877-909-1450 and choose your disbursement option:

- Checking
- Savings
- Credit Card
- Mail Check

### ▶▶ Redeem points for a cash rebate.

Log-in to Home Banking\* and click on the "Visa Rewards" tab to choose your reward or call the redemption center at **1-877-909-1450** from 6 a.m. to 6 p.m. (PST), Monday through Friday. Your point balance will be verified and your requested reward will be processed.

For answers to your questions, visit  
**[www.qualstarcu.com/visa-rewards](http://www.qualstarcu.com/visa-rewards)**,  
or call the redemption center at  
1-877-909-1450 from 6 a.m. to 6 p.m. (PST),  
Monday through Friday

## Qualstar Visa Rewards Program Rules

1. For the most current version of the program rules, Reward options, and point requirements, please log-in to Qualstar Home Banking and click on the Rewards tab, or call a Rewards representative at 1-877-909-1450.
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 Qualstar 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 Rewards provider or Qualstar at any time without notice.
4. 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 Qualstar at any time. Reward redemptions must be made prior to point expiration dates (five years from the date points are earned).
5. The Rewards program is being presented with no express or implied warranties or conditions. In particular, there are no express or implied warranties including merchant ability 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 websites 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. Reward statements will be available on a periodic basis as determined by Qualstar. Statements will normally reflect the adjusted number of points earned, based on previous balance, net purchases, and deductions due to redemption activity. Qualstar must be notified of any errors or point discrepancies within 60 days of the date when the error occurred. Point info. is included on monthly Visa statements.
8. Reward points may be redeemed for cash or credit as determined by Qualstar and may not be used in conjunction with promotions or discounts offered outside of this program. Qualstar 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 a Reward. 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 Rewards points. Qualstar 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. Qualstar 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 a Reward received from this program will be the sole responsibility of the participant receiving the Reward and not Qualstar, the Rewards provider or any of its affiliates.
13. Errors in publication of Rewards materials may occur. We reserve the right to correct errors at any time.

\*Qualstar Home Banking access is necessary to access the Visa Rewards online redemption and point tracking system. \$100 minimum cash redemption.



14. Contact Qualstar to determine if additional rules apply to your participation in the Rewards program.

15. This program is available to account holders of specified account types at financial institutions that have contracted with the Rewards 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, Loyalty Innovations, an operating division of Travel and Transport, Inc., (the administrator). Qualstar 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 Qualstar 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 Rewards program provider, the administrator, and Qualstar harmless from any claim, liability or damage relating to this program or use of any program item you receive and neither the Rewards program provider, the administrator, nor Qualstar 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.



**+** **QUALSTAR**<sup>®</sup>  
CREDIT UNION



**RewardsCard**

**A Qualstar Visa  Rewards Card pays you back with cash, just for using your card!**

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*Enjoy the flexibility of cash rebates with your earned Qualstar Visa Rewards points. All with the convenience of tracking your points and redeeming your rewards online!*



**[www.qualstarcu.com/visa-rewards](http://www.qualstarcu.com/visa-rewards)**