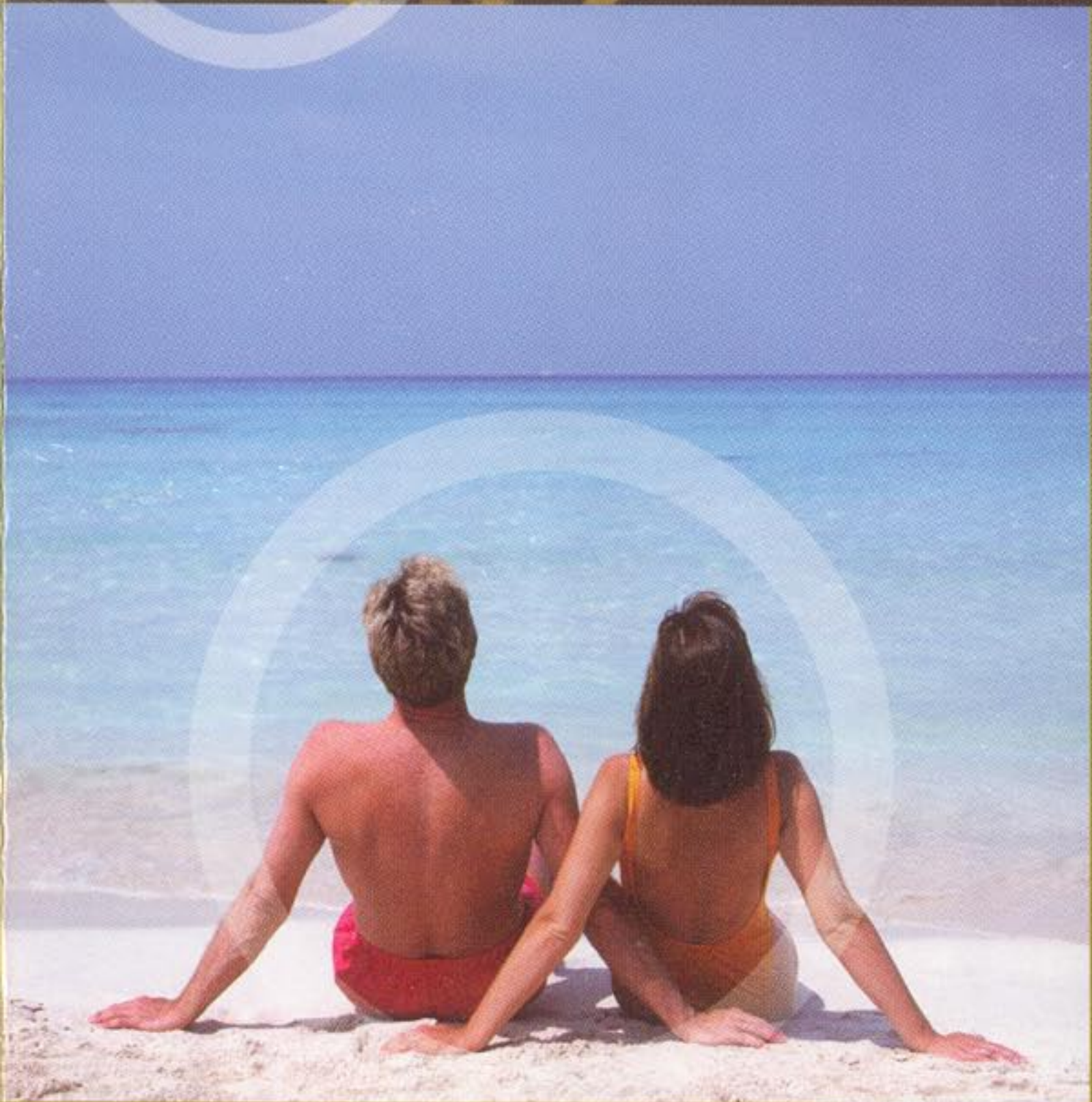


Signature

A W A R D S



It's a pleasure getting rewarded

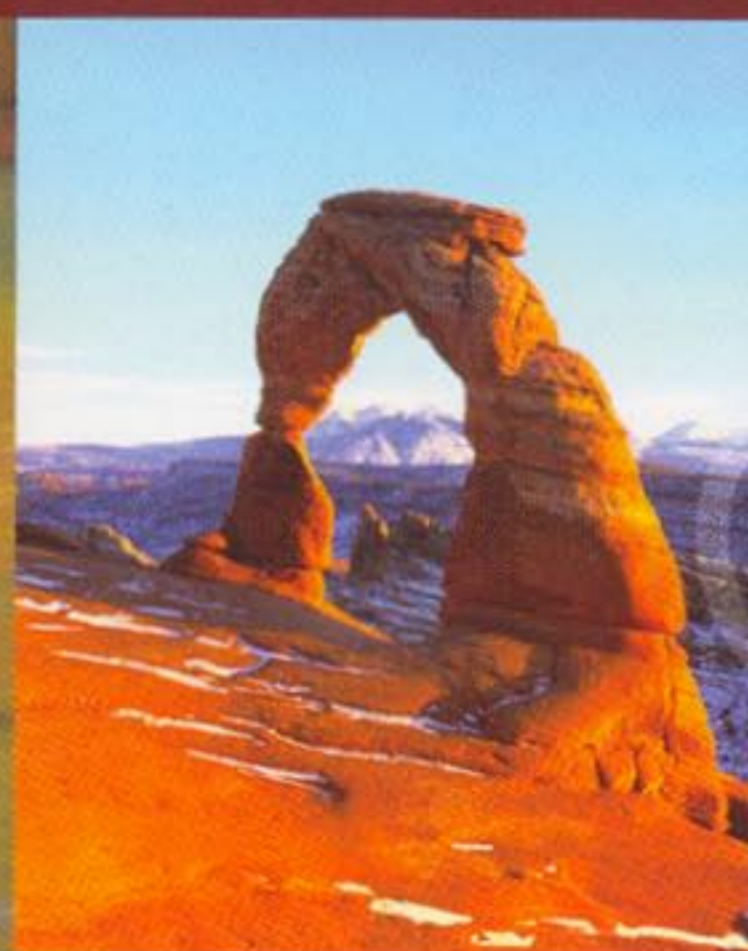
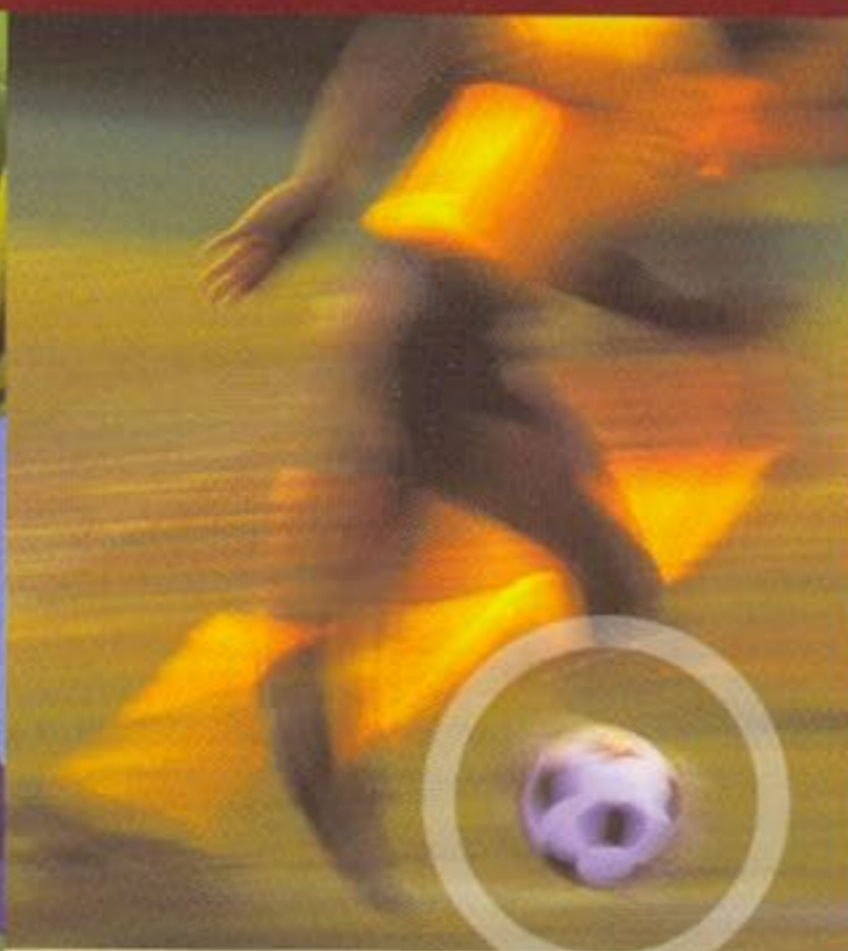
With **Signature Awards** you earn points for purchases you make using your debit card — something that used to be limited to credit card programs.

You're earning rewards every time you buy groceries, pay for a meal, buy a new shirt, or pick up coffee on your way to work using your debit card. You earn points only for signature-based transactions — transactions where you sign for the purchase as opposed to entering a PIN. Internet, mail-order, and phone order transactions also qualify.

For answers to your program questions, go to your financial institution's Web site or **www.signatureawards.com** or call our redemption center at 877-909-1450 from 6 am to 6 pm Pacific Time, Monday through Friday.



for doing something you do daily



Travel Awards

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

Since your purchases earn Signature Awards points, not air miles, you can travel on most major airlines with fewer restrictions.

See the travel award chart on back for your travel options.

There are no blackout dates with Signature Awards; however we recommend you book early for holiday travel.


Travel without restrictions (21-day advance purchase and Saturday night stay not required) using our Traveler's Choice option. Traveler's Choice allows you to apply a \$325 credit toward the value of your ticket. If the cost of your desired ticket is more than the value of the award, you simply pay the difference between the two. One Traveler's Choice award available per ticket. Tickets must be purchased through the program travel agency.

How to redeem for travel:

Complete a redemption form on our Web site at **www.signatureawards.com** or call our redemption center toll-free at 877-909-1450 from 6 am to 6 pm Pacific Time, Monday through Friday.

Your point balance will be verified and your itinerary arranged. If your first choice is unavailable, the travel service will work with you to find another option that works best.





Gift Certificate Awards

When you've earned enough points, go to your financial institution's Web site or www.signatureawards.com and choose the value of your Gift Certificate Award based on the number of required points. Then complete a redemption form. A Gift Certificate Award will be delivered to you by e-mail or mail (U.S. only).

You can earn Gift Certificate Awards for various dollar amounts, which can be divided among several award categories. For instance, a \$250 Gift Certificate Award can be turned into merchandise, travel packages, or gift certificates that you spend directly with participating merchants.

Use your Gift Certificate Award to choose from national retail and e-tail gift certificates, merchandise, travel packages, adventure outings, phone cards, and more.

You'll find many favorites on the list of retailers such as Amazon.com, Coach, Macy's, Marriott, Pottery Barn, Sharper Image, and more. The choice is yours — take a trip, shop at home, or head out for a day of shopping your favorite stores.

To redeem your Gift Certificate Award for a merchant gift certificate, merchandise, or travel package, follow the instructions at www.800giftcertificate.com or call **1 800 Gift Certificate (800-443-8237)**.



Awards Program Rules

Program Rules

1. You earn points for every qualifying net purchase transaction appearing on your statement during the program period. "Net purchases" means the purchase of goods or services made by you and your authorized user(s) with your financial institution's participating card, less credits and plus or minus any adjustments.
2. Cash advances (including balance transfers and/or convenience checks), certain Quasi-Cash transactions, account funding transactions, person-to-person card payments, finance charges, late payment fees, over-limit fees, annual fees, insurance charges, returned check fees, bounced payment check fees, and related services charges are NOT eligible transactions for point accrual. Contact your financial institution to determine eligibility dates and special promotions.
3. Limitations on point accrual may be modified by your financial institution, including monthly and/or yearly point maximums, point expiration period, and increase or decrease in value of net purchase point accrual. Award requests must be made prior to point expiration dates.
4. The awards program is being presented with no express or implied warranty or condition. In particular, there are no express or implied warranties including merchant ability and fitness for a particular purpose not specified herein respecting this agreement.
5. 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.
6. Program award statements will be available on a periodic basis as determined by your financial institution. Statements will normally reflect the adjusted number of points earned, based on previous balance, net purchases, and deductions due to redemption activity.
7. Award points cannot be redeemed for cash or credit and may not be used in conjunction with promotions or discounts offered outside of this program. We may also limit transferability between accounts and incorporation with other institution programs or offerings.
8. Your account must be in good standing (i.e. not delinquent or canceled, or otherwise not usable for charges) to use awards points. Your financial institution reserves the right to terminate or suspend your standing in the program or deduct points from your accumulated total if account is not in good standing.
9. 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 notice of program termination is given.
10. You are responsible for any federal, state, or local income, sales, use or other taxes or gratuities.
11. Errors in publication of awards materials may occur. We reserve the right to correct errors at any time.
12. Contact your financial institution to determine if additional rules apply to your participation in the awards program.
13. This program is available to cardholders of specified card types at financial institutions who have contracted with the awards provider.
14. You agree to hold the awards provider and your financial institution harmless if the provider of merchandise or services files for bankruptcy or otherwise goes out of business after you have used your points, but before you use the item or service. You accept all terms and conditions in these program rules and release and hold the awards program provider and your financial institution harmless from any claim, liability, or damage relating to this program or use of any program item you receive.
15. Using your card following receipt of these rules constitutes agreement to these rules on your behalf.
16. This program is void where prohibited by law.

Travel Award Rules

1. Air travel and travel-related services must be requested through our service center by calling 877-909-1450. Travel reservations and ticketing must be made at least 21 days prior to departure and a Saturday night stay is required. Actual travel must take place within 330 days after the reservation is made. Minimum or maximum stays may apply to certain fare categories. A maximum of two connections are permitted in each direction of travel within the 48 contiguous states. All airline tickets issued in exchange for award points are non-refundable and non-changeable after ticket issuance. Cardholders are responsible for paying any government-imposed security fees and airline fuel surcharges. Lost, stolen, or otherwise destroyed airline tickets or other travel certificates will not be honored or replaced. Reservations shall also be subject to airline seat availability on travel dates specified by the cardholder. Additional travel restrictions may apply at the discretion of your financial institution.
2. Round-trip tickets require travel on major US-based carriers. Travel must be round-trip between same two destination airports.
3. International destinations are subject to change upon sixty (60) days advance notice. International destinations are limited to select cities.
4. Although every effort will be made to accommodate your specific airline request, the Awards program is based on the travel service center's final right to choose the airline and routing on which to reserve and ticket.
5. Hotel and car rental certificates are subject to availability within participating locations and are subject to change. Seasonal limitations may apply. Rental car certificates don't include fuel, taxes, or optional coverage. Renter must meet standard age, driver, and credit requirements.
6. Tickets will be issued as e-tickets, either through e-mail or U.S. Mail. Paper tickets are subject to an additional delivery charge.

Gift Certificate Award Rules

1. Points can be used to purchase a Gift Certificate Award. A Gift Certificate Award can be exchanged for merchandise (48 states in USA only) and/or a gift certificate through 1 800 Gift Certificate (800-443-8237) or by visiting . Your Gift Certificate Award will be delivered either by e-mail within 3 business days, or first class U.S. mail (50 states in USA only) within two to three weeks. Gift Certificate Awards requested outside the USA will be fulfilled through e-mail.
2. Gift Certificate Awards expire one year from issue date. Expired, lost or stolen Gift Certificate Awards cannot be replaced. Gift Certificate Awards issued in exchange for points cannot be returned, changed or exchanged. Reissued Gift Certificate Awards will be subject to a service fee.
3. Limited denominations are available for International Gift Certificate Awards. Your International Gift Certificate Award will be delivered by e-mail in US dollars. Redeemed International Gift Certificate Awards will be converted to the applicable currency when you select a merchant certificate.
4. You are responsible for submitting correct information when ordering a Gift Certificate Award. Orders requiring correction may be subject to a fee.
5. Please refer to 1 800 Gift Certificate's rules governing Gift Certificate Award redemption and merchandise shipping restrictions. Questions regarding Gift Certificate Award redemption options, gifts and gift certificates should be directed to 1 800 Gift Certificate by calling 800-443-8237.

Point Earnings

You earn one (1) Awards point for every \$4 you spend.

Travel Awards

When you accumulate the points you need, call 877-909-1450 to book your travel reward. If you are calling from outside the U.S. or Canada, please call 206-352-3478, collect.

Travel Rebates

\$100 Travel Rebate	10,000
\$500 Cruise Rebate	35,000

Round-Trip Coach Airfare (originating in the 48 states) within US 48 States or Canada	25,000
to Mexico or Caribbean	45,000
to Hawaii or Alaska	50,000
to Europe	60,000
to Central or South America	75,000
to Asia	80,000
to South Pacific	100,000
to Middle East	100,000
to Africa	160,000
to Australia or New Zealand	160,000

Traveler's Choice Unrestricted Ticket (max value \$325)	25,000
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Round-Trip Coach Airfare (originating in AK or HI) to US 48 States	52,000
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Hawaiian Inter-Island Coach Airfare

One-way	6,000
Round-trip	12,000

Round-Trip First Class Airfare (within the 48 states) up to \$2,000 maximum	150,000
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Hotel Certificate

Fairfield Inn (1 night)	6,000
Marriott Hotel (1 night)	12,000
Hyatt Hotel (1 night)	13,000
Ritz Carlton Prestige Package (1 night/breakfast)	21,000

Car Rental Certificate

Alamo 1-day Rental (luxury)	5,500
Alamo 3-day Rental (premium)	16,000
Alamo 7-day Rental (full size)	20,000

About your \$100 Travel Rebate

To receive the \$100 travel rebate, you must charge the entire amount of the travel-related services to the same card for which you're redeeming the points. You have sixty (60) days to claim your credit after travel is completed. Your travel-related receipts (airline, hotel, and car rental only) and copies of the credit card statements (as applicable) must be submitted with the request. Travel services must be booked for an amount over \$100. The credit will appear on your statement within 60 to 90 days if all eligibility requirements are met.

About your \$500 Cruise Rebate

To receive the \$500 cruise rebate, you must charge the entire amount of the cruise services to the same card for which you're redeeming the points. You have sixty (60) days to claim your credit after services are used. Your cruise receipts and copies of the credit card statements (as applicable) must be submitted with the request. Cruise services must be booked for an amount over \$500. The credit will appear on your statement within 60 to 90 days if all eligibility requirements are met.

Sending your Documentation

You can fax or mail your supporting documentation.

FAX to:

Attn: Awards Redemption Center
206-352-3502

Mail to:

Awards Redemption Center
P.O. Box 91101
Seattle, WA 98111-9201

Gift Certificate Awards

When you are ready to redeem your points for a Gift Certificate Award, follow the instructions at www.signatureawards.com or call 877-909-1450.

Gift Certificate Award Values	Points
\$10	1,500
\$25	3,450
\$50	6,700
\$75	9,950
\$100	13,200
\$250	32,550
\$500	64,600
\$1,000	128,250