

Everyone deserves a reward now and then.

View the Frequently Asked Questions online

Rewards 4U Terms and Conditions

These Rules govern your participation in the Rewards 4U and Rewards 4U plus Program (also referred to as the "Program"). Your participation in this Program enables you to earn points that may be redeemed for various rewards.

"Cardholder" means an individual that has requested and/or received a Rock Valley Credit Union Visa® CheckCard (also referred to as a "Card"). By using or accepting a Card, you (as a Cardholder) agree to these Rules and any changes, additions, or deletions to them. Rock Valley Credit Union (also referred to as "your Financial Institution") issues and administers all Cards. The Rewards 4U web site can be found by following the links from www.rockvalleycreditunion.org (also referred to as the "web site"). The Rewards 4U toll-free number is 1-888-REWRD4U (1-888-739-7348) (also referred to as the "Rewards 4U Service Center").

RewardsNOW, Inc. manages and administers the Rewards 4U and Affinity Solutions, Inc. ("Affinity Solutions") manages the Rewards 4U plus program through FIS Corporation. RewardsNOW, Affinity Solutions, FIS, and your Financial Institution are not affiliates. These Rules and Card transactions are also subject to other agreements you may have with your Financial Institution (for example, Cardholder Agreements).

General

1. The Rewards 4U and Rewards 4U plus Programs are offered at the sole discretion of FIS and your Financial Institution. They reserve the right to change these rules at any time, for any reason, and without notice, and this includes the right to suspend or end the program, cancel outstanding points, or change redemption of outstanding rewards. Neither FIS nor your Financial institution assume any liability whatsoever for these changes.
2. Cards and related accounts may be subject to fees and charges in accordance with the applicable Cardholder agreements and fee schedules.
3. In the event of Cardholder fraud, abuse of the Program privileges, or violation of the Rules (for example, any attempt to sell, exchange, or transfer points or any instrument exchangeable for points), FIS and/or your Financial Institution, in its sole discretion, reserves the right to cancel your participation in the Program.
4. You are responsible for any personal tax liability related to participation in the Program or as a result of points earned or redeemed.
5. The Program is void where prohibited by law.
6. Neither FIS nor your Financial Institution is responsible for managing or administering the Program or providing services under the Program. Neither FIS nor your Financial Institution will be responsible for errors or omissions in any Program document. Neither FIS nor your Financial Institution will have any liability to you or any other Cardholder arising from, or related to, the services or rewards.
7. You (and any other beneficiary of the program) agree that neither FIS nor your Financial Institution nor RewardsNOW nor Affinity Solutions will be liable for, and you release, discharge, and hold harmless FIS, your Financial Institution, RewardsNOW and Affinity Solutions or anyone who acted on behalf of FIS, the Financial Institution, RewardsNOW or Affinity Solutions, from any and all claims of any sort, type, kind, or nature that you may have against FIS, your Financial Institution, RewardsNOW or Affinity Solutions, arising out of or in any way relating to your participation in the program or its rewards – including (but not limited to) claims for or due to personal injury, property damage, accident, sickness, delay, cancellation, postponement, inconvenience, penalty, refund, or other irregularities that may occur or that may be caused by any provider of services or rewards or any person not under the direct supervision and control of FIS or your Financial Institution.
8. FIS and/or your Financial Institution reserve the right to interpret Program Rules and policies and will be the final authority on point credits and reward qualifications.

Rewards 4U Earning Points for Everyday Spend

1. Cardholders will earn one point for every two U.S. dollars (\$2) in eligible net purchases made on their Rock Valley Credit Union Visa® CheckCard (signature-based only) rounded to the nearest whole dollar.
2. "Net purchases" are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the billing cycle that includes Cardholder's Enrollment Date, minus any credits, returns, or other adjustments as reflected on monthly billing statements.
3. Transactions excluded from point calculation include the following: (a) ATM withdrawals and any point of sale PIN (Personal Identification Number) transactions, except as otherwise permitted in special promotional offers; (b) any fees and card-related charges posted to a Rewards Card account, including late fees, over-limit fees, annual fees, and finance charges as outlined in the applicable Cardholder agreement; or (c) tax payments or any unauthorized charges or transactions.
4. Negative points will post on a statement if returns or credits exceed purchases. Points may not be purchased.
5. Points may be earned only if the applicable account is in good standing. A Card account is not in good standing if closed or suspended. If the account is closed by you, FIS, or your Financial Institution for any reason, all points that were accumulated but unused will be forfeited immediately.

6. Point accrual will begin upon the first day of the calendar month that includes the Cardholder's Enrollment Date. No other retroactive points will be awarded.
7. The number of points a Cardholder can earn in a calendar year is unlimited.
8. Points earned will be credited on a monthly basis. We will provide a monthly eRewards-statement. If you provide an email address when registering to view your account online, you will be sent a monthly notification by email when your points are updated. The email will also contain a link to the web site where you can view your current point balance. Email addresses and statement preferences can be updated by visiting the web site.
9. Points will expire if they are not redeemed within three years from the year they were earned.
10. Points have no cash value. Points and rewards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations issue.

Rewards 4U plus Earning Bonus Points from Participating Retailers

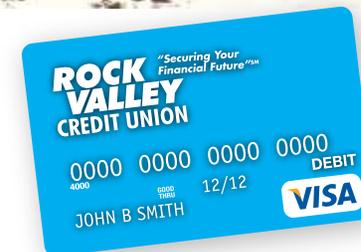
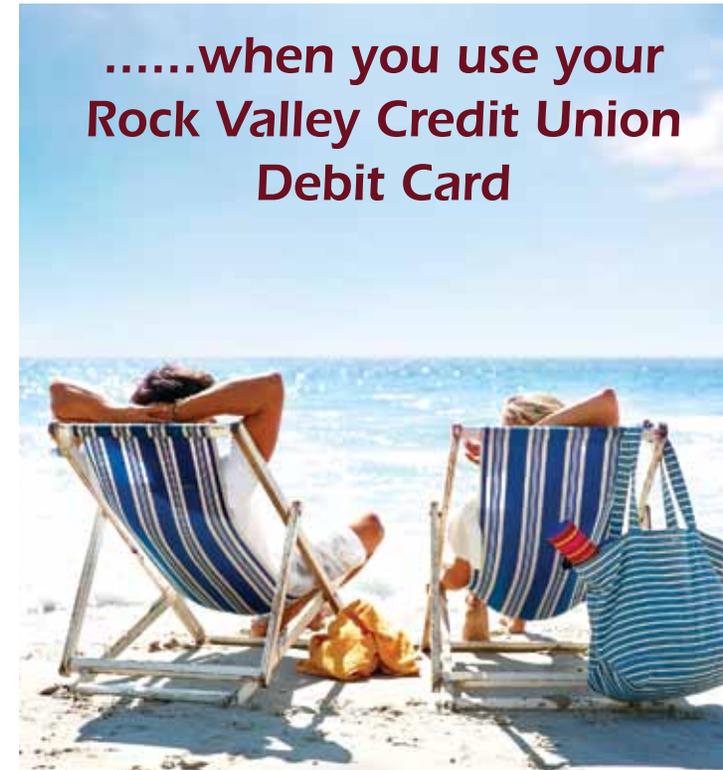
1. You earn bonus points based on the dollars you spend at Participating Retailers using your Card, subject to the offers of Participating Retailers. Certain Participating Retailers may not accept certain Cards, may have blackout periods when the points are not offered, may limit the number of points, or may not offer bonus points on certain types of transactions (e.g., the purchase of gift cards). Bonus points may not be available in connection with: purchases made at Participating Retailers not participating in the Program at the time of the transaction; purchases not submitted and processed through Visa®; the cash-back portion of any purchase; the amount of tax paid on a purchase; ATM transactions; online merchant transactions that are not purchased through the program web site or not following program web site instructions; or any transaction violating any federal, state or local law. The list of Participating Retailers and offers is subject to change without notice. Before making a purchase, you should review the details of the Program, including the list of Participating Retailers, specific offers and eligibility rules through the program web site.
2. Offers extended by some Participating Retailers will allow you to earn bonus points for online purchases only. For online-only Participating Retailers, you will only be entitled to bonus points for purchases you make through the designated merchant link on the program web site.
3. Your rewards statement will indicate the number of bonus points earned during the prior month. Earned bonus points will be credited to your rewards account on a monthly basis and accessible to any participating owner(s) or cardholder(s), regardless of which cardholder made the qualifying purchase.
4. Your bonus points will be combined with your standard points to create Total Points.
5. If you return an item and, as a result, receive either cash or credit after you've already received bonus points from a Participating Retailer, your rewards account will be adjusted for the net points.

Redeeming Points

1. Points may be redeemed for a variety of rewards, as indicated on the Rewards 4U web site.
2. When you are ready to redeem points, visit the web site to select your reward, or call the Rewards 4U Service Center for all redemption inquiries and orders. Hours of operation are 24 hours a day, 7 days per week.
3. The minimum number of points to be redeemed for travel is 3,500 points. The minimum number of points to be redeemed for downloadable ringtones and tunes is 750, and the minimum number of points to be redeemed for merchandise is 2,500. The point redemption levels for merchandise can be found on the web site.
4. To redeem your points for travel, visit the Rewards 4U web site or call the Rewards 4U Service Center 24 hours a day, 7 days a week. You can redeem your points for a flight via our online booking page, for a Travel Rebate Certificate, or for a travel package. Restrictions may apply; see web site or call for details.
5. Travel Certificates must be redeemed in increments of 2,500 points, with a minimum of 5,000 points. Travel Certificates may be applied toward any travel accommodations or services, except food or fuel, purchased with your Card. Usage is limited to the account holder(s) identified on the Certificate. Certificates have no cash value and no cash refunds or credits will be given if the value of the travel service is less than the value of the Certificate. The issuer assumes no liability for dollars paid by the account holder over and above the reward value redeemed.
6. Points may be redeemed only from accounts that are open and in good standing as stated in the "Earning Points" section above.
7. Points redeemed and/or expired, if applicable, will be based on a first-in, first-out basis.
8. All redemptions are sent to the billing address on the account. UPS or USPS will usually deliver your item within 2-4 weeks. Shipments cannot be made to a post office box, an APO address or outside the 50 United States. You may update your shipping address by calling the Rewards 4U Service Center. (This will not affect permanent change with your Financial Institution.)
9. All rewards are subject to availability. Reward items may be discontinued or withdrawn without notice. Should an item be discontinued, it will be replaced with an item of equal or greater value or you will be advised of unavailability so that you can make an alternate selection.
10. If an item arrives in damaged condition, you may return it for a replacement. Please contact 1-800-240-4814 ext. 203 for a return authorization. Item(s) must be returned within 30 days of receipt in the original packaging. For returns of items that are not damaged, please contact the Rewards 4U Service Center. Return shipping charges will be paid by the participant. There is a \$30 restocking fee. Item(s) must be returned within 30 days of receipt, unused, and in the original packaging. Gift Cards and Codes cannot be returned for any reason. If you need additional information, please call the Rewards 4U Service Center.
11. Neither FIS nor your Financial Institution nor RewardsNOW are responsible for lost or stolen correspondence, documents, or certificates.
12. You, as a Cardholder, have sole responsibility for any charges over and above the stated value of a gift card or gift certificate.

Totally Free Rewards!!!

.....when you use your
Rock Valley Credit Union
Debit Card



Earn Points for
Everyday Purchases
for gift cards, trips,
merchandise, and more.

**ROCK
VALLEY
CREDIT UNION**

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www.rockvalleycreditunion.org

Rewards 4U has the reward for you

Have you been planning to book a trip or buy a new TV? Or maybe you simply feel like treating yourself to a nice dinner or a day of shopping? Rewards 4U makes it all possible.

Rewards 4U is a unique program that rewards you for using your Rock Valley FCU Visa® CheckCard. You earn one point for every two dollars spent on signature-based debit card purchases. Best of all, you can redeem your points whenever you want, on a wide range of items!



Keeping track of your points

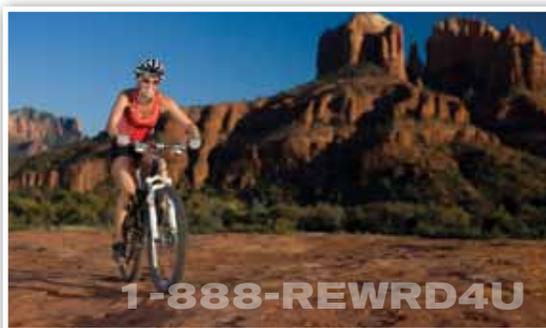
You can access your point balance any time by visiting www.rockvalleycreditunion.org and choosing the Rewards 4U link on the credit union homepage. Click "Register" to create a username and password, and you can choose to receive an eRewards-Statement notification after your previous month's activities have been posted to your account. Assistance is also available 24/7 at 1-888-REWRD4U (1-888-739-7348).

home décor, and more

Unlike "frequent flier" rewards programs, travel is just one of several rewards categories with Rewards 4U. Use your points to shop for any of the following:

- **Travel** – points can be used for airfare, hotels and resorts, cruise lines, rental cars...you name it!
- **Merchandise** – redeem your points for things you need: Home appliances, sports items, computer and electronics, gourmet foods and more. Hundreds of items to choose from!
- **Gift Cards** – redeem for gift cards to your favorite places to shop and dine. Gift cards are available online and by calling the Service Center. Online gift certificates are also available – redeem your points for an online gift certificate that can be exchanged for merchant gift cards or certificates from hundreds of national stores, restaurants, hotels – and so much more. Local merchants are also available!*
- **Downloads** – want your rewards right now? Take advantage of our online downloadable rewards. You'll be able to pick from millions of songs and ringtones. And, you'll have your rewards in minutes – right on your computer.
- **Credit Union Services** – see the website for details

*Local merchants defined as Rockford, IL area and Rochelle, IL merchants



Visit us online.

www.rockvalleycreditunion.org

Want to learn more?

Find out how rewarding it can be to use your Rewards 4U-enrolled card.

We're available 24 hours a day, seven days a week. Just visit www.rockvalleycreditunion.org or call the Rewards 4U Service Center at 1-888-REWRD4U (1-888-739-7348).