

Terms and Conditions

Description of the Program

- a) Cardholders will earn Preferred Points™ (“Points”) for purchases of all eligible goods and services using the participating Financial Institution’s Credit Card (“Card”). The Cardholder’s Points will be accumulated at the rate of one Point per dollar charged on the Card.
- b) Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle (“Billing Cycle”) by the Cardholder(s) (“Net Purchases”). Net Purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the Points value of the transaction will be deducted from the Points total during the dispute period. If the transaction is reinstated, Points will be reinstated.
- c) Points cannot be transferred from one account to another. Points from multiple accounts cannot be added together.
- d) Points may not be combined with any other loyalty/frequency award program.
- e) Points will not be earned or accumulated for cash advances, convenience checks, traveler’s check purchases, finance charges, late fees, annual fees, over-limit fees or transaction fees. At your Financial Institution’s option, additional exclusions may be included in the Rules governing the Preferred Points Program.
- f) Maximum accumulation of Points is 10,000 per month.
- g) Your Financial Institution reserves the right to award bonus Points to selected Cardholders.
- h) Points are not the property of the Cardholder, 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 three (3) years from the date of issuance.
- j) To redeem Points, Cardholder’s Card 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 Cardholder’s Card account(s) at the time of redemption request); Cardholder’s outstanding balance must not be over the credit limit; account must not have a revoked, charged-off or bankruptcy status; and the Card cannot have any other status preventing authorizations.
- k) The Cardholder agrees to release the participating Financial Institution, the Administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, associated with an Award or use of Awards while participating in this program and in the case of a Travel Reward, anyone traveling with or without the Cardholder, in connection with the receipt, ownership, or use of any Reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the Reward.
- l) The Cardholder is responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.
- m) Your Financial Institution and the Administrator shall have no liability for disagreements between Cardholders regarding Points. Discrepancies about Points earnings are not treated as credit card billing disputes. Your Financial Institution’s decision regarding Points discrepancies shall be final. Redeemed Points are deducted from the Cardholder’s Points balance as of the request date of a Reward.
- n) Points will be updated monthly. Points may take up to 60 days to be posted following a qualifying purchase transaction.
- o) Points must be redeemed by the Cardholder, and may be used for another person.
- p) The Financial Institution reserves the right to disqualify any cardholder from participation in the program and invalidate all Points for abuse, fraud, or any violation of the program terms and conditions. The Financial Institution may make such a determination in its sole discretion.
- q) The Preferred Points Program is void where prohibited by federal, state, or local law) Your Financial Institution and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- s) Your Financial Institution and the Administrator reserve the right to change the terms and conditions of the Preferred Points Program. At your Financial Institution’s option, redemption of Points may be restricted, limited, expired or cancelled at any time without prior notice. Your Financial Institution reserves the right to terminate the Program at any time without notice.
- t) The Preferred Points program is a service provided through Consumer Benefit Services, Inc., and your Financial Institution. In the event of fraud, abuse of Program privileges or violation of the Program Rules (including any attempt to sell, exchange or transfer Points or the instrument exchangeable for Points), the Financial Institution reserves the right to cancel cardholder’s membership in the Preferred Points Program.
- u) Participation is restricted to U.S. account holders only.

Travel Awards Redemption Terms and Conditions

- All the Administrator’s travel redemption center for all your travel needs. They are a full service agency that can assist you with air awards, hotel, auto, vacation and cruise reservations.
- a) All Travel must be redeemed through Administrator’s fully licensed redemption reservation center. Cardholders must have a valid credit card affiliated with the Program 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 add-collects and fees charged by the airline and redemption center.
 - c) Lost, stolen or otherwise destroyed airline tickets will not be replaced, without the cardholder paying the standard fees charged by each airline.

- d) Cardholders may make additional travel reservations with the Administrator’s travel agency using your Financial Institution credit card. The travel agency’s normal and customary fees are billed to your credit card for any additional services required by the Cardholder.
- e) All travel documents will be issued the same day the reservation is made.
- f) Airfare is not guaranteed if not ticketed immediately. All reservations will receive a fax or email the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by 9:00pm CST Monday through Friday and by 5:00pm CST on Saturday and 2:00pm CST on Sunday. The cardholder must call in by 9:00pm CST. If the email or fax is not received the same day the ticket is ordered. 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.
- g) Paper airline tickets are subject to the individual airline paper ticket fees.
- h) If a paper ticket is issued, the cardholder has two options for delivery. They 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 \$15 shipping fee for the ticket to be sent via DHL overnight delivery. Priority, Saturday and within the 48 contiguous states, deliveries will be subject to additional shipping charges.
- i) The itinerary and a government issued photo ID must accompany the ticket holder to the airport if E-tickets are issued.
- j) International flights require an official Passport.
- k) The Cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may have been assessed by governmental entities as a result of travel under the Preferred Points Program.
- l) Administrator’s normal and customary fees associated with processing travel related services are billed to the Cardholder’s Financial Institution credit card.
- m) Your Financial Institution and Consumer Benefit Services, Inc. are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, 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 brought down by this industry are done quickly and without notice, therefore, Award redemption rules for air travel are subject to change without notice.
- n) Specific restrictions may apply to certain Travel Rewards.

DISCOUNTED AIRFARES. Cardholders may redeem 10,000 accumulated, un-expired points for \$100 off of any scheduled major International or Domestic airline ticket (limit 2). The total ticket cost will be billed to the cardholder’s Financial Institution credit card with a \$100.00 credit which will appear within the next two billing statements.

FREE TICKET. Cardholders may redeem accumulated, un-expired points for a single lowest published airfare as follows:

Tier	Points	Price Cap
1	25,000	\$275.00
2	35,000	\$450.00
3	50,000	\$700.00
4	60,000	\$900.00
5	75,000	\$1,500.00
6	100,000	\$2,000.00

1. Each FREE TICKET must be ordered through Administrator for one round trip airline ticket on a scheduled U.S. or International carrier.
2. All FREE TICKETS must be for round-trip travel on the same airlines or Code Share airline.
3. En-route stopovers are not permitted unless they are to make direct connections.
4. Reservations for tickets also exclude the usage of charters.
5. Reservations and ticketing must be made at least twenty-one (21) days prior to actual departure date.
6. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this Agreement are met.
7. A Saturday night stay must be included in the travel itinerary.
8. Maximum stay shall not exceed 30 days.
9. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
10. Choice of carrier and traveling dates are at Cardholder’s discretion, subject to Program Rules and availability.
11. The travel agency has the right to book your reservation within 2 hours of your requested travel times for departures and returns.
12. Each FREE TICKET may not exceed the Ticket Cap.

Merchandise Awards Redemption Terms and Conditions

- a) When necessary, the Preferred Points Program Administrator may substitute an award with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The Preferred Points Administrator may remove certain items and may replace or remove certain sections within any Preferred Points program literature or website. All awards are subject to availability.
- b) Merchandise awards will take four to six weeks to arrive from the time of order. Multiple awards may arrive at different times from 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 Cardholder’s credit card.
- e) Merchandise pictured in any Preferred Points Program catalog or website may not necessarily reflect exact colors or models of actual awards due to printing variations and/

- or manufacturers’ updates. Information is accurate to the very best of our knowledge. Your Financial Institution and the Administrator are not responsible for errors or omissions.
- f) Points required for award items are subject to change.
 - g) Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before Cardholders 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.
 - Apple and iPod touch are registered trademarks of Apple Inc. All rights reserved. Apple is not a participant or sponsor of this promotion.

Cash Back Rewards

Points earned as part of the Preferred Points Program can be redeemed for a cash reward in \$100 increments. Points will be automatically deducted from your account and a check or cash equivalent will be mailed to you within 4-6 weeks after placing your order.

Points required Check value

Points required	Check value
10,000	100.00
20,000	200.00
30,000	300.00
40,000	400.00
50,000	500.00
60,000	600.00
70,000	700.00
80,000	800.00
90,000	900.00
100,000	1,000.00

Gift Card/Certificate Terms and Conditions

- Bath & Body Works is not a sponsor of this promotion and is not affiliated with TIB Preferred Points. The Bath & Body Works® name and logo are registered trademarks of Bath & Body Works Brand Management, Inc.
- The Texas Roadhouse card is issued by Armadillo, Inc. and is solely for food, beverage, or merchandise at participating Texas Roadhouse restaurants. This card is not redeemable for cash, except where required by law. Protect this card like cash; this card is not a credit card or debit card. Lost, stolen, or damaged cards will not be cancelled and replaced without proof of purchase. Not valid for internet purchases. No variance from the terms and conditions of this card will be allowed except where required by law.
- Brinker International®, Chili’s®, Macaroni Grill®, On The Border® and Maggiano’s® is not a sponsor or co-sponsor of this promotion.
- Dillard’s is not a sponsor of this program and is not affiliated with the TIB Preferred Points reward program.
- Kohl’s® is not a sponsor of this promotion and is not affiliated with TIB Preferred Points. KOHL’S® and KOHL’S® brand names are trademarks of Kohl’s Illinois, Inc.
- Darden Restaurants, Inc. owns (Red Lobster®, Olive Garden®, Longhorn Steakhouse®, Bahama Breeze®, Seasons 52®) and is not affiliated with TIB Preferred Points. Darden is not a sponsor or co-sponsor of this program. Use of our restaurant names, logos or trademarks requires written approval from Darden. See backside of gift card for additional terms and conditions or visit www.dardenrestaurants.com/legal.asp.
- Macy’s is not a sponsor or co-sponsor of this program. Terms and conditions apply to gift cards, see back of card for details. Macy’s name and logo are registered trademarks of Macy’s Inc. All rights reserved.
- You may redeem your Red Robin restaurant gift card at any Red Robin restaurant in the United States. Red Robin is not a logo of this program.
- The Marriott® name and logo are registered trademarks of Marriott International Inc. Marriott® is not a sponsor of this promotion and is not affiliated with this financial institution.
- Avis services will be based upon the regular Avis rates in effect at the time and location where you present the rental certificate. Renters must meet Avis age, driver and credit requirements. Certificates must be redeemed at time of rental check-out. Other terms and conditions, which are listed on the certificate, may apply. Please read the certificate upon receipt. For reservations and customer service, visit www.avis.com or call 888-439-0632 in the United States. Avis Flat Dollar Certificates (ie. \$25, \$50 or \$100 Certs) are a global product available at participating locations worldwide.
- OurEnergy is not affiliated with TIB Preferred Points and is not a sponsor or co-sponsor of this program.