

With First Tech Rewards, you earn points that you can redeem for airfare, cruises, merchandise and gift cards. You can even use your rewards points to pay the \$25 annual fee.

Below is just a sample of what's available through our new Rewards website, [rewards.firsttechcu.com](https://rewards.firsttechcu.com).

## First Tech Annual Rewards Fee Points 2,500

Points	Travel Reward
15,000	Universal Ticket - Hawaii Inter-Island (Destination: Honolulu, Kona, Maui, Hilo, Kaunakakai, Lanai City, Kauai Hawaii; Anchorage, Alaska) Maximum value \$188.12
18,000	Point Saver Ticket (within 48 States, points plus \$200 from cardholder) Maximum value \$177.50
30,000	\$325 Full-Option Ticket (Any airline, any destination, any class, any departure, any time)
30,000	Universal Ticket (within 48 US States) Maximum value \$465.00
35,000	Universal Ticket US 48 All Inclusive (within 48 US States)
40,000	Universal Ticket - 48 US States to Canada (Destination: Vancouver, British Columbia; Calgary and Edmonton, Alberta; Toronto and Ottawa, Ontario; Montreal, Quebec)
40,000	Everyday Award (within 48 states, applies when no Advance Fare Category is available) Maximum value \$522.50
50,000	Universal Ticket - West Coast to/from Hawaii (Destination: Honolulu, Kona, Maui, Hilo, Kaunakakai, Lanai City, Kauai Hawaii to/from Los Angeles, San Diego, San Francisco and San Jose, California; Portland, Oregon; Seattle, Washington) Maximum value \$608.00
50,000	Universal Ticket - Puerto Rico to US 48 (Destination: San Juan, Puerto Rico) Maximum value \$613.12
50,000	Universal Ticket - 48 US States to Mexico/ Caribbean (Destination: Cancun, Acapulco, Cabo San Lucas, Puerto Vallarta and Mexico City, Mexico; Nassau, Bahamas; Montego Bay, Jamaica; George Town, Grand Cayman; Antigua; St. Thomas, U.S. Virgin Islands) Maximum value \$613.12
65,000	Universal Ticket - 48 US States to/from Hawaii or Alaska (Destination: Honolulu, Kona, Maui, Hilo, Kaunakakai, Lanai City, Kauai Hawaii; Anchorage, Alaska) Maximum value \$785.00
80,000	\$825 Full-Option Ticket International (Destination: Any airline, any destination, any class, any departure, any time)
80,000	Universal Ticket - 48 US States to Europe (Destination: London, England; Paris, France; Madrid, Spain; Rome, Italy; Frankfurt or Munich, Germany; Glasgow, Scotland; Amsterdam, Netherlands; Copenhagen, Denmark; Oslo, Norway; Stockholm, Sweden; Zurich, Switzerland) Maximum value \$952.50
90,000	Universal Ticket - 48 US States to South America (Destination: Caracas, Venezuela; Lima, Peru; San Jose, Costa Rica; Bogota, Columbia; Buenos Aires, Argentina; Santiago, Chile; Sao Paulo or Rio de Janeiro, Brazil) Maximum value \$1,013.12
120,000	Universal Ticket - 48 US States or Hawaii to Asia (Destination: Tokyo and Osaka, Japan; Seoul, South Korea; Taipei, Taiwan; Hong Kong; Manila, Philippines; Bangkok, Thailand; Singapore, Malaysia) Maximum value \$1,213.12
112,000	Universal Ticket - 48 US States to Eastern Europe (Destination: Athens, Greece; Prague, Czech Republic; Warsaw, Poland; Budapest, Hungary; Moscow and St. Petersburg, Russia; Berlin, Germany) Maximum value \$1,313.12
121,000	Universal Ticket - 48 US States to Middle East (Destination: Tel Aviv, Israel; Amman, Jordan; Istanbul, Turkey; Cairo, Egypt) Maximum value \$1,413.12
181,000	Universal Ticket - 48 US States to Africa (Destination: Capetown, Durban and Johannesburg, South Africa; Lagos, Nigeria; Casablanca, Morocco; Nairobi, Kenya; Harare, Zimbabwe) Maximum value \$2,113.12
120,000	Universal Ticket - Alaska or Hawaii to Europe (Destination: London, England; Paris, France; Madrid, Spain; Rome, Italy; Frankfurt or Munich, Germany; Glasgow, Scotland; Amsterdam, Netherlands; Copenhagen, Denmark; Oslo, Norway; Stockholm, Sweden; Zurich, Switzerland) Maximum value \$1,313.12
150,000	Universal Ticket - Alaska or Hawaii to South America (Destination: Caracas, Venezuela; Lima, Peru; San Jose, Costa Rica; Bogota, Columbia; Buenos Aires, Argentina; Santiago, Chile; Sao Paulo or Rio de Janeiro, Brazil) Maximum value \$1,613.12
200,000	Universal Ticket - 48 US States to Australia or New Zealand (Destination: Sydney, Perth, Melbourne and Brisbane, Australia; Wellington, Auckland and Christchurch, New Zealand) Maximum value \$2,413.12

Points	Business Travel Reward
85,000	Business Class Ticket - 48 US to Caribbean and Mexico (Destination: Any airline, any destination, any departure, any time) Maximum value \$1,425.00
90,000	Business Class Ticket - 48 US to Canada (Destination: Any airline, any destination, any departure, any time) Maximum value \$1,550.00
90,000	First Class Ticket - 48 US to Canada (Destination: Any airline, any destination, any departure, any time) Maximum value \$1,550.00
100,000	First Class Ticket - within US 48 (Destination: Any airline, any destination, any departure, any time) Maximum value \$1,500.00
100,000	First Class Ticket - 48 US to Caribbean and Mexico (Destination: Any airline, any destination, any departure, any time) Maximum value \$1,525.00
125,000	Business Class Ticket - 48 US to Hawaii and Alaska (Destination: Any airline, any destination, any departure, any time) Maximum value \$2,300.00
150,000	Business Class Ticket - 48 US to Central/South America (Destination: Any airline, any destination, any departure, any time) Maximum value \$2,925.00
160,000	First Class Ticket - 48 US to Hawaii and Alaska (Destination: Any airline, any destination, any departure, any time) Maximum value \$2,925.00
175,000	Business Class Ticket - 48 US to Europe (Destination: Any airline, any destination, any departure, any time) Maximum value \$3,400.00
225,000	First Class Ticket - 48 US to Europe (Destination: Any airline, any destination, any departure, any time) Maximum value \$4,400.00
240,000	First Class Ticket - 48 US to Central/South America (Destination: Any airline, any destination, any departure, any time) \$3,625.00

Points	Experience Reward
20,000	ATV tour - Valley of Fire (Description: 3 hours)
27,500	ATX Astronaut Experience (Description: 8 hour class)
42,500	Harley/Cavern, New Zealand (Description: cycle, tour 8 hours)
44,000	Biplane ride (Description: 3 1/2 hours)
53,000	Snake River Rafting and Jackson Lake Kayaking Trip (Youth)
55,500	Rim Adventure Tour (Description: Grand Canyon 7 hours)
63,000	Snake River Rafting and Jackson Lake Kayaking Trip (Adult)
75,000	Warbird ride (Description: 1 hour)
100,000	Stay and Play at Double Arrow Golf Resort for Two (Description: lodging, food, transportation)
200,000	Vee Bar Dude Ranch for Two (Description: lodging, food, transportation)
280,000	Fly Fishing in Montana for Two (Description: lodging, food, transportation)
315,000	Week at Rimrock Dude Ranch in Cody Wyoming for Two (Description: lodging, food, tours)
340,000	Montana and Glacier National Park Motorcoach Tour (For 2) (Description: lodging, food, transportation)
350,000	Fishing (Description: hotel, meals, guide etc)
400,000	Pro Bowl (Description: hotel, car, tickets)
400,000	Daytona 500 (Description: hotel, car, tickets)
450,000	US Open Golf (Description: hotel, cars, tickets)
500,000	Scuba Diving (Description: hotel, meals, equipment)
500,000	Pheasant Hunting (Description: hotel, guide, meals, etc) Additional amount \$1,500
500,000	Baseball All Star game (Description: hotel, car, tickets) Additional amount \$3,600
500,000	US Open Tennis (Description: hotel, car, tickets) Additional amount \$7,000
500,000	Kenya Safari (Description: guide, meals etc.) Additional amount \$11,000
TBA	Final Four (Description: hotel, car, tickets) Additional amount TBA

Points	Gift Cards Reward
3,000	\$25 Just Tunes
5,500	\$50 Toys R Us
5,500	\$50 Macy's
5,500	\$50 Darden Restaurants
5,500	\$50 Borders
5,500	\$50 Bed Bath & Beyond
10,500	\$100 Ruth's Chris Steak House
10,500	\$100 REI
10,500	\$100 Nordstrom
10,500	\$100 Home Depot
10,500	\$100 Best Buy

Points	Merchandise Reward (See <a href="http://rewards.firsttechcu.com">rewards.firsttechcu.com</a> for additional options)
2,000	Stainless Steel vacuum bottle
3,500	Tasco® Essential 10x25MM binoculars
6,900	Jwin cd alarm clock radio
6,900	GPX® DVD Player
6,900	Swift stick vacuum
8,500	Pro VI golf ball dozen
12,000	Yoga metro bag w/ mat
13,900	Apple® IPOD® 4 GB Shuffle™ - Green with portable stereo speaker
13,900	Double-size cotton bag - ivory
21,900	25cc Gas Blower With Vacuum Attachment
21,900	Ladies cart bag - ivory
21,900	Rac satin tp wedge lh 52*
21,900	Reed & barton® 65-pc. Flatware set with caddy
21,900	Sony® satellite-ready portable radio
21,900	Heavy-duty reciprocating saw kit
27,600	7" lcd portable tablet dvd player w/dual screens
27,600	Char-broil® gas grill
27,600	Ladies' two-tone bracelet watch

Points	Merchandise Reward
27,600	Apple® Ipod® 8gb nano - silver
38,100	Andirondack chair
38,100	Zebra medium safari bag with black trim
38,100	18-volt cordless drill
38,100	Men's bracer blue dial watch
38,100	Market umbrella - wood frame with natural fabric (no base)
45,700	Eco drive perpetual chronograph watch
45,700	Quietcomfort 2 acoustic noise cancelling headset
45,700	Samsonite® biscayne bay ii 5-pc. Luggage set
45,700	Maui jim® hawaii sunglasses
54,000	5.5 quart stand mixer
64,000	Sony® blu-ray disc™ high-definition dvd player
68,500	19" cordless rechargeable mulching mower with bag
68,500	Fenton queen bed
68,500	Die-cast espresso machine
78,000	19" widescreen hd lcd tv 720p
91,300	Weider platinum plus home gym
91,300	Princess diamond studs - .50 ct tw
122,400	Am/fm 5-dvd/cd home theater system
122,400	"greenline" 6x8 greenhouse
200,000	Goalrilla™ ii in-ground basketball system
206,000	42" hd plasma tv 720p
252,000	Two-tone diamond bracelet
320,000	Telescope® cape may 5-pc. Patio set
395,000	Crosley® cd/radio jukebox

## First Tech Rewards Program Rules

- As provided in these rules ("Rules"), account holders ("You" or "you") earn (1) Point in the First Tech Rewards program ("Program") for every (\$1) dollar or (1) point per every (\$2) dollar (small business debit card signature purchases only) in qualifying purchases on an eligible rewards card that you: (i) charge to an eligible card account covered by the Program ("Account"); and (ii) that appears on your statement during the Program Period. Purchases that are returned do not qualify for Points. No Points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency conversion charges, PIN transactions or insurance charges posted to your account. Contact First Tech Credit Union ("Sponsor") for full details on eligibility dates.
- Points can be used to order the merchandise/travel awards ("Award(s)") available in the current Program. You may select Awards from any level, as long as You have a sufficient number of Points available in your account as of the date of your most recent earnings statement. Point requirements assigned to any Award are subject to change from time to time without notice, and Awards may be substituted at any time. Should an Award be discontinued, it will be replaced with an Award of equal or greater value or, if no suitable substitute is available, You will be advised to make an alternate selection.
- Your merchandise Award will usually be delivered by a commercial delivery service or the U.S. Postal Service within 4-6 weeks of processing your order. A street address and daytime phone contact number are required to process an order. Shipments cannot be made to a post office box or outside the United States and eligible territories. If you have an APO address, please contact Award Headquarters for details regarding merchandise options and shipments.
- Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A product which is received damaged or defective may be returned to the shipper within ten (10) days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product.
- Applicable manufacturers' warranties will be included with your Award. Warranty claims must be directed to the manufacturer. SPONSOR, FINANCIAL INSTITUTION BENEFIT ASSOCIATION, INC. ("FIBA"), FIDELITY CARD SERVICES, INC. ("FIDELITY" OR "PROGRAM ADMINISTRATOR") AND ANY ASSOCIATION YOUR SPONSOR IS A MEMBER OF ("ASSOCIATION") MAKE NO PRODUCT REPRESENTATIONS OR WARRANTIES,

EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF PRODUCTS AND/OR SERVICES PROVIDED THROUGH THIS PROGRAM.

6. Points have no cash value. Points in this Program cannot be exchanged for cash or credit, may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain an Award and cannot be earned from or transferred to any other card, account or rewards program unless otherwise specified.

7. Your earnings statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. Your card account may be charged for the actual cash difference between the cost of the Award redeemed and the net value of the actual Points available in the event You redeem unearned Points.

8. Your account must be open and in good standing (i.e. not cancelled or terminated by either party, delinquent or otherwise not available to use for charges) at the time your awards order is received for processing. Sponsor reserves the right to suspend your participation in the Program until the account is in good standing.

9. Despite the Program's best efforts to ensure accuracy, printing errors occasionally occur. The Program reserves the right to correct such errors at any time even if it affects a pending Award redemption.

10. This Program may be modified, suspended or cancelled and the redemption value of already accumulated Points may be changed at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications which affect Point accrual and which expire Points based on the Point term, age and expiration date of the selected option(s). You will be notified of Point accrual and/or Point expiration Program changes. Award orders must be received on or before the Program end and/or expiration dates. Contact your Sponsor for details on any current promotions affecting Point accrual or redemption options. Points may be forfeited due to Rules violations. This Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.

11. You agree to hold FIBA, Fidelity, any Association and any vendors associated with the Program totally harmless if your Sponsor fails to meet its contractual and other obligations with FIBA or Fidelity, which results in the Program being interrupted or terminated prior to You having the opportunity to redeem your Points or receive your Awards. You also agree to hold FIBA, Fidelity, Sponsor and Association harmless if an Award vendor or provider files for bankruptcy, or otherwise goes out of business, after You have redeemed your Points for an Award from the vendor or provider but before You are able to receive or use the Award.

12. Certain restrictions may apply to travel certificates, tickets and documents. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Your award will usually be delivered within 4-6 weeks of processing your order. You may request travel certificates, tickets and documents to be delivered by overnight carrier and agree to pay the associated additional delivery fees by card. You are responsible for federally imposed airline security fees as well as any surcharges or additional fees as may be imposed by the airlines or local aviation authority and must pay them by card at the time of the reservation booking.

13. First Tech Credit Union may choose to add additional local rules and Program opportunities. Please ask First Tech Credit Union to see if such local rules are applicable to your participation in the Program. A complete and definitive list of Program Rules is available from First Tech Credit Union.

14. The Program Administrator shall resolve all questions of what constitutes an eligible charge. All Program Rule determinations by the Program Administrator are final. Your use of your account following receipt of these Rules will indicate your agreement to these Rules.