

BEST FINANCIAL CREDIT UNION

STAR POINTS TERMS & CONDITIONS

The Star Points Program ("Program") is a promotional rewards program offered by Best Financial FCU and administered by our Program Administrator, BreakAway Loyalty LLC. The following Star Points Terms and Conditions ("Rules") apply to every account holder, whether one or more, on an Best Financial CU Platinum Rewards VISA credit card.

These Rules apply for all purchases made on or after September 2, 2014. These Rules are subject to change at any time without notice. The most current version of these Rules is available on the Star Points program website. Your use of any Best Financial CU Platinum Rewards VISA credit card on or after September 2, 2014 constitutes your acceptance of these Rules.

EARNING STAR POINTS

The Star Points program applies to all qualifying purchases charged to your Best Financial CU Platinum Rewards VISA credit card as follows: for every one dollar charged for purchases, you will receive one Star Point rewards point. The Star Points program is based on net purchases and Star Points are not earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, Balance Transfers, foreign transaction currency conversion charges or insurance charges posted to your account. Star Points are deducted for returns. Best Financial CU may alter which purchases or transactions do not earn Star Points at any time, with or without prior notice. Best Financial CU has sole discretion to resolve all questions as to what constitutes a qualifying purchase. All such resolutions or determinations by Best Financial CU are final.

Points begin to accumulate with qualifying purchases beginning on the first day of the billing cycle in which the program begins and ending on the last day of the last billing cycle of the announced duration of the Program.

Eligible Platinum Rewards VISA accounts will be auto-enrolled in the Star Points program upon account opening and earned Star Points will accrue in the Star Points account associated with the Best Financial CU Platinum Rewards. Best Financial CU reserves the right to terminate the Program or portions thereof at any time without restriction or penalty, with or without prior notice. The redemption value of accumulated points may be changed at any time without notice, restriction or penalty.

REDEMPTION OF STAR POINTS

Star Points can be redeemed, in increments specified on the Star Points program website, for reward items such as merchandise, travel, gift cards, charitable donations or special promotional offers by visiting the Star Points program website, or by calling the **Star Points Contact Center at 1-866-645-1699**. You may select rewards from any level as long as you have a sufficient number of Star Points available in your Star Points account at the time of your redemption.

Star Points Rewards point requirements assigned to any reward are subject to change from time to time without notice, and rewards may be substituted or discontinued at any time. Should a reward be discontinued, or if demand for a reward exceeds supply, Best Financial CU may replace the selected reward with a reward of equal or greater value. If no suitable substitute is available, you will be advised to make an alternative selection or your Star Points may be returned to your Star Points account.

Star Points have no cash value and, unless otherwise specified, cannot be exchanged for cash or credit, used with any other offer, promotion or discount, earned from or transferred to any other credit and/or debit card, account or rewards program, or used to pay off any obligation on the cardholder's account. In the event you redeem unearned points, Best Financial CU may charge your account for the actual cost to Best Financial CU of the reward redeemed.

Cardholder is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

REWARDS

Rewards are provided by merchants that participate in the Star Points program. The terms and conditions relating to the purchase of specific rewards and their use are available by visiting the Star Points program website. Rewards offerings are subject to availability and may change at any time without notice. Without limitation, the following rules apply to certain categories of rewards:

Airline tickets: Air travel discount rewards of any value are applied to the cost of the tickets. No refunds or credits are given for discounts exceeding the cost of the tickets. Only airlines that are members of the Airlines Reporting Corporation and provide booking and ticketing services in the Orbitz for Business network may be used for airline rewards. All tickets will be

issued as electronic tickets unless this service is not provided by the airline. You have the option of having paper tickets (if applicable), vouchers, itineraries, and other travel documents delivered to your Best Financial CU Platinum Rewards VISA account billing address via express courier and the cost charged to your Best Financial CU Platinum Rewards credit card. You may also elect to have tickets, vouchers, itineraries, and other travel documents delivered to your billing address by uninsured first class mail.

If air travel discount rewards are not sufficient to cover travel expenses, you may elect to pay the difference in fare and have this amount charged to your Best Financial CU Platinum Rewards VISA credit card. All airline ticket rewards are for coach class travel (unless otherwise noted) and confirmed at the airline's lowest applicable fare in the market. You choose the airline and travel dates, subject to availability. You are responsible for any taxes, fees, or other charges associated with the issuance of tickets for airline travel but not otherwise covered by the airline's redemption of travel rewards, which must be charged to your Best Financial CU Platinum Rewards VISA credit card at the time of redemption. Interim stopovers of more than four (4) hours, circle trips, or open jaw itineraries are not permitted. There is no limitation on the number of connections and there are no blackout dates. All airline ticket rewards are non-refundable and non-changeable, unless you elect to change the ticket directly with the airline and you are willing to pay any fees charged by the airline for changes.

Tickets are subject to the applicable airline rules and regulations. Best Financial CU and its Program Administrator are not responsible for the communication of airline schedule changes. Flight reservations should be reconfirmed at least 72 hours prior to departure directly with the ticketing airline. The traveler will need to have a government issued photo ID at airport check-in. Failure to show for a ticketed flight reservation will invalidate the use of the airline ticket and result in forfeiture of redeemed Star Points for the ticket.

Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancelable.

Hotel Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancelable. You are responsible for making hotel reservations. Check with the hotel regarding participation and availability at the time of reservation.

Rental Car Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancelable. Valid at participating locations towards a rental made in accordance with the terms and conditions of the rental agreement. The renter must meet the age, credit, and driver qualifications in effect at the time and place of the rental and must meet the minimum standards of the rental company. Advance reservations are recommended.

Cruise Rewards, once booked, are non-refundable and non-cancelable. All cruise rewards must be booked at least sixty (60) days prior to the requested sailing date. Cruise rewards are based on double occupancy for an interior cabin. At least one member sailing must be 21 years of age or older. Reservation changes are subject to change fees imposed by the cruise line.

Charitable Donations are administered by justgive.org. The Star Points program is not affiliated with justgive.org or any of the charities available through them. Please consult the justgive.org website and/or the applicable charity for details on the organization and its policies and for tax information and documentation.

Best Financial CU is not responsible for providing tax documentation for any redemption made for charitable donations. Please consult with a tax advisor for direction on charitable donation eligibility and documentation.

Merchandise, once ordered, can only be exchanged in the event that it arrives defective or damaged. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A merchandise reward that is received damaged or defective may be returned to the shipper for replacement within thirty (30) days of delivery. All parts, instructions, warranty cards and original packaging materials must be returned with the merchandise reward.

Applicable manufacturers' or providers' warranties, if any, will be included with your merchandise reward. Warranty claims must be directed to the manufacturer or provider, as applicable. BEST FINANCIAL CU, PROGRAM ADMINISTRATOR, AND THEIR AFFILIATES MAKE NO REWARD, PRODUCT, OR MERCHANDISE 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 REWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS STAR POINTS PROGRAM. BEST FINANCIAL CU,

PROGRAM ADMINISTRATOR, AND THEIR AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN REWARDS OR DAMAGES RESULTING FROM USE OF ANY REWARDS PROVIDED THROUGH THE STAR POINTS PROGRAM.

Experiential travel and vacation packages are non-refundable and non-cancelable. You are responsible for making reservations and completing any requirements to complete the reservation. The Star Points program is not responsible for any additional fees incurred related to booking or travel with a package.

SHIPPING AND DELIVERY

Any reward that is shipped will ship UPS, USPS, or an accepted domestic delivery service and will usually be delivered within 2-4 weeks after your order is processed. Shipments cannot be made to a post office box, an APO address, or outside the 50 United States.

COMMUNICATIONS

Current Star Points Rewards point balances are available online on the Star Points program website. Best Financial CU may also communicate with you via mail, email, text message or telephone from time to time to alert you to special offers. Despite the Star Points program's best efforts to ensure accuracy, printing and website errors may occasionally occur. Best Financial CU reserves the right to correct such errors at any time.

ELIGIBILITY

If your Best Financial CU Platinum Rewards account is past due, overdrawn, or otherwise not in good standing, as determined by Best Financial CU, you will not be permitted to redeem Star Points and no Star Points will be credited to your Star Points account. In addition, your Best Financial CU, Platinum Rewards account may be terminated and you may be required to forfeit Star Points in your Star Points account.

If your Best Financial CU, Platinum Rewards account is closed for any reason, whether or not it is delinquent or in good standing, all Star Points in the related Star Points account will be forfeited.

DISCLAIMER

Rewards are provided by merchants who participate in the Star Points program but are not affiliated with or sponsors of the Star Points program. Fulfillment of rewards is the sole responsibility of participating merchants and Best Financial CU is not responsible for the performance by any merchant, service provider, or common carrier. Best Financial CU is not responsible for inaccuracies in Star Points Rewards point accrual; lost, stolen or otherwise destroyed tickets, vouchers, certificates, gift cards, or merchandise; defective or damaged rewards; or damages or loss resulting from or arising in connection with the use of any rewards.

You agree to hold Best Financial CU and its affiliates, and any vendors or other providers associated with the Star Points Rewards Points program harmless if Program Administrator fails to meet its contractual or other obligations, resulting in Star Points Rewards Points program interruption or termination prior to your redeeming your Star Points or receiving your rewards. You also agree to hold Best Financial CU and its affiliates harmless if a Star Points program merchant files for bankruptcy, or otherwise go out of business after you have redeemed your Star Points for a reward from the merchant but before you receive or use the reward.

TERMINATION OR CHANGES TO THE STAR POINTS PROGRAM

The Star Points 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 Star Points program may include, but are not limited to, modifications that affect point accrual and/or expiration of Star Points based on the point term, age and expiration date of the selected options(s). Reward orders must be received on or before the Star Points program ends and/or any applicable Star Points Rewards point expiration date. Contact Best Financial CU at the Star Points program website or by calling the Star Points Contact Center at 1-866-645-1699 for details on any current promotions affecting Star Points Rewards point accrual or redemption options. Star Points may be forfeited due to violations of these Rules. Best Financial CU may exercise its rights under these Rules at any time and a delay by Best Financial CU in exercising any right under these Rules does not mean that Best Financial CU has waived that right. This Star Points program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes.