

HawaiiUSA FCU CUREwards Program Rules & Conditions

1. Only HawaiiUSA Federal Credit Union credit cardholders ("Participants") who choose to sign up for the program will be enrolled in the HawaiiUSA FCU CUREwards program ("Program").
2. Every dollar in qualifying purchase, net of returns, participant" (see paragraph 16) charges to their credit card account eligible in this Rewards Program earns Participant one Point ("Point") as provided for in these Rules. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of HawaiiUSA Federal Credit Union and PSCUFS. Points for this Program begin to accumulate with purchases Participants make beginning on the first day of the billing cycle of the announced duration of the Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to their next monthly card statement. Points expire at the end of the 5th calendar year from the date they earned. For example, points earned anytime during the year of 2003 (year one) will expire on December 31, 2007.
3. Points can be used to order the awards described in the current brochure or the program web site, which may be updated from time to time. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Awards suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced, Participant will be advised to make an alternate selection.
4. An Account must be open (not canceled or terminated by either party) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. HawaiiUSA Federal Credit Union reserves the right to suspend the cardholder's participation in the program until the account is in good standing.
5. Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive in 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternative delivery date, except as noted on item shipped directly from the manufacturer. Items that need to be shipped from the manufacturer may not be available in some locations. There will be no charge for Standard Delivery. Shipments cannot be made to a post office box or outside the 50 United States and its territories, and no international shipments are permitted. A street address and home phone number are required to accept an order.
6. A product that is received damaged or defective may be returned to the shipper within 10 days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product. Instructions on how to return such damaged merchandise will be included with each shipment. Be sure to note any exceptions, damages or

shortage on the delivery receipt before signing to accept freight shipment delivery from the carrier.

7. The merchandise offered in this Program (is) may be subjected to standard manufacturers' warranties. Any warranty information will accompany the merchandise shipment. The Program makes no warranty, express or implied, concerning the merchantability or fitness for a particular purpose of products and/or services provided through this Program. Warranty claims must be directed to the manufacturer.
8. Points have no cash value.
9. 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 awards, cannot be earned from or transferred to or combined with any other credit card account's points for redemption and cannot be used to pay off any obligation on the cardholder's account.
10. The Participant's monthly credit card statement will include the number of points earned, subject to adjustment as provided for in these Rules. Points will be deducted from the total points available for redemption and for any returns or credits reflected on the credit card account billing statement. Points deducted from credits to the account will be at the same rate at which the original charges earned those points. The Participant's credit card account may be charged for the actual cash difference between the cost of the award redeemed and net value of the actual points available for redemption in the event Participant redeems unearned Points.
11. Points may be forfeited due to Rules violations.
12. This Program is void where prohibited or restricted by law.
13. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.
14. Participant agrees to hold PSCU Financial Services, Inc. (PSCUFS) and any vendors associated with the Program, as well as any credit card association that their Sponsor is a member of ("Association"), totally harmless if their Sponsor fails to meet its contractual and other obligations with PSCUFS which results in the Program being interrupted or terminated prior to giving the participant the opportunity to redeem the Points or receive the gift/travel awards.
15. Participant agrees to hold PSCUFS and HawaiiUSA Federal Credit Union harmless if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor but before the Participant was able to receive the award.
16. Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents 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 replaced in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees by credit card.

17. This Program is available to credit card account holders ("Participant") of HawaiiUSA Federal who (i) has enrolled as a sponsoring member of PSCUFS and (ii) has contracted with PSCUFS for this Program for Participant. All Program Rule determinations by PSCUFS are final. The Participant's use of their credit card following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.
18. HawaiiUSA Federal Credit Union reserves the right to terminate the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the program, the ability to accumulate points or claim awards can be terminated with or without prior notice.
19. The list of merchandise, airlines, hotels, rental car companies, tour companies and any other listed award available in the Program is subjected to change and may be discontinued all or in part without notice.
20. All travel awards are subjected to specific terms and conditions. Unless otherwise noted, airlines reservations must originate from any of the Hawaiian Islands. Airline reservations must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates, and exclusions. The Program reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying (to) them. The terms and conditions of any travel offer may be amended at any time. Certificates and tickets issued for airline travel must be issued in the name of the redeeming credit card account holder or a member of their immediate family. The Program is not responsible for the performance of 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.
21. All travel awards are subject to the rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, cruise lines and tour companies. Compliance with these rules is the responsibility of the Participant. Airline tickets are not refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. En-route stopovers are not permitted unless they are to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays required by the carrier may apply.
22. Issuance of some travel certificates does not constitute a reservation. In such cases the certificate holder is responsible for making all reservations with the company that issues the certificate.
23. Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.

Rules and Conditions for Air Travel Redemption:

Some of the points redeemed for airline tickets will be in form of certificates issued to the participant and valid for the exchange of a ticket for passage on the applicable carrier. For all other tickets

issued, the Rules and Conditions of the respective carrier applies. See the explanation accompanying the ticket or ask for a complete set of rules and conditions at any ticket counter or office of that carrier. Airline tickets are valid: 1) from Hawaii to California and Nevada, or; 2) from Hawaii to the 48 contiguous United States, Alaska, Canada, Mexico, Caribbean, Bermuda, Bahamas, Central America, South America, Europe, Asia Middle East and Australia. All airline ticket reservations must be one-way or round-trip with a minimum of 21 days destinations in advance must include Saturday night stay and maximum of 30 days. For international destination, travel is only valid to a major international gateway that is supported by participating carrier. No open jaw, open ticket, open return standby stopover or circle trips allowed. Certain blackout dates may apply. This ticket offer is not applicable for full fare Economy, Business or First Class fares, and may not be combined with certain special or promotional fare offer or any other discount, certificate, coupon, Senior Citizen discount, off-tariff, non-published or other privately negotiated discount fares, group or block discounts, meeting fares, military or other government fares. Change, exchange, or refund rules are applicable per actual airline imposed rules and surcharges plus a \$25 fee. Available classes of service, as deemed acceptable by the vendor redeeming the points, must be available for airline ticket redemption by airline and by destination. Once redeemed, points for cancelled or refunded tickets may not be added back to your account. A round-trip reservation on a particular carrier may not be accompanied with or applied to other airline flights. Travel must via the most direct, valid routing and in markets for which Airlines publishes adult excursion fares, no code share allowed. Once tickets are purchased, they are non-transferable and no upgrades permitted. Frequent flyer miles will be accrued for most redeemed tickets. A \$10 delivery charge will apply too all tickets or documents sent via "express or trackable" type mail. HawaiiUSA Federal Credit Union and PSCUFS does not recommend using US Mail and maintains no responsibility for lost stolen tickets or documents. HawaiiUSA Federal Credit Union and PSCUFS reserve the right to pass on any special, unique or ad-hoc airline imposed taxes, fees or surcharges. HawaiiUSA Federal Credit Union and PSCUFS may, in its discretion, change the program or redemption rules at any time with or without notice. Any awards may be withdrawn or subject to increased mileage or other cash surcharges or other restrictions. HawaiiUSA Federal Credit Union and PSCUFS will not be liable for delays of cancellation cost by strike, labor disputes, government actions weather, or any other causes beyond Program control. HawaiiUSA Federal Credit Union and PSCUFS have the right to book the lowest fare. Not-ticketable taxes (i.e. Airport Departure Taxes specific to certain destinations that can only be paid to the airport) cannot be calculated nor paid for in advance and assessed at the time of ticketing, and are the responsibility of the passenger. Flight times change frequently and without notice. Reconfirm your first flight, return or continuing flights 48 hours before departure. Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which a person has a confirmed reservation. If the flight is overbooked, no one will be denied a seat until airline personnel first ask for volunteers willing to give up their reservation in exchange for a payment of the airline's choosing. If there are not enough volunteers the airline will deny boarding to other persons in accordance with its particular boarding priority. With few exceptions persons denied boarding involuntarily are entitled to compensation. Allow a minimum check in time of two hours for domestic and four hours for international flights. Times shown on the itinerary are from current schedules and subject to change without notice. Industry regulations require passenger's name on all checked baggage. Customers will be limited to 2 checked in bags and one carry on within size and weight limit (Please call the airlines for the appropriate weight and measurements). Be sure your luggage is locked at all times. HawaiiUSA Federal Credit Union and PSCUFS are not responsible for any lost stolen damage items inside baggage. In case of damage to baggage moving in international transportation complaint must be made in writing to carrier forthwith after discovery of damage and, at the latest, within seven days from receipt. In case of delay, complaint must be made within 21 days from date the baggage was delivered. Upon receipt of travel document please proof your itinerary for names travel dates origin and destination cities. For

international travel it is your responsibility to obtain and have possession of valid proof of citizenship or naturalization, vaccination certificates, and/or visa(s) before boarding or entering another country. Other restrictions may apply.

Rules and Conditions for Car Rental Certificate Redemption:

Car Rental Certificates are valid within the 48 contiguous United States and Canada. Certificate Rewards may not be combined with any other corporate discount Program number, discount, or promotional rates or programs. Taxes, tax reimbursement, and local airport fees, surcharges, and optional services such as refueling, upgrades to higher car classes, extra-day, extra hour, and drop charges, one way rental, additional driver fee, LDW, and optional insurance like PAE, PAI, PEC, SLL and LIS are the responsibility of the card member. Renter must meet participating rental car establishment's standard driver, credit and age qualifications (minimum rental age is 25) in effect at time and place of rental. Drivers 21-24 Car Rental company may impose an age surcharge. All rentals are subject to availability and require a 24-hour advance reservation. Vehicles must be returned to renting locations except where intercity and intracity drop-offs are permitted by the car rental company. Certificates must be surrendered at the time of rental, and no photocopies of certificates will be honored. Renters using certificates will not earn frequent traveler miles/credits for points. A weekend is defined as Thursday 12 noon till Monday 12 noon. Certain restrictions may apply with each individual Car Companies.

Rules and Conditions for Cruise Ticket(s) Certificate Redemption:

Points levels are for the lowest cabin category (inside/outside), and are per person, based on double occupancy. Rate includes onboard meals, entertainment and port charges, passenger is responsible for any government taxes, fees, onboard gratuities: Headwaiter, busboy, maitre'd, cabin steward. Reservations must be made at least 21 days prior to travel date. Travel documents will be issued at least 3 weeks prior to check in/embarkation. Air and transfer pricing at prevailing rates plus taxes. Air transportation is subject to availability and is not guaranteed. Additional air surcharges not included in the airfare rate may be applicable. Certain blackout dates may apply. The following are Cruise Ships schedule: Carnival: Elite / 7day – Premium 5day – Superior/4 day –Select/3 day: Jan 7 – Dec 14. Choice / 3-4-5-7 day sailings fall only: Aug. 16-Dec. 14. Royal Caribbean Cruises: 3-4-5 day cruises/Pacific Northwest, Caribbean, Bahamas, Mexico. 7 day Southern Caribbean and 7 day Eastern/Western Caribbean Seasons: Low/ Jan-Mar. Mid/Apr-May, Sep-Dec. High/ June-Aug. Mexico 7 day Season: High: Feb-May Low: Jan. Sept.-Dec. Alaska 7 day Season: High Feb-May Low: May, Sept. Holland America: Westerdam Value / 5 day Jan Peak / 5 day Feb / Bahamas. Westerdam Value / 8 day Jan. Peak / 8 day Feb – Mar. Maasdam, Volendam, Veendam 7 day/ Low-Jan., Sep.-Dec. Value/Maasdam Feb.-May. Maasdam/Peak Jun-Aug. Western & Eastern Caribbean. Zaandam, Volendam, Ryndam 7 day Alaska/Value: May, Jun and Sept. Peak: July-Aug Statendam/Veendam 7 day Alaska Value: May, Jun and Sept Peak/Jul-Aug. Once travel documents are purchased, they are non-refundable, non-transferable but may be upgraded to the next higher cabin or even suites as well as taking a three or four day cruise and applying it to a seven day cruise. Once redeemed, points for cancelled or refunded tickets may not be added back to your account. Not combinable with other promotions, nor applicable on group rates. A \$10 delivery charge will apply to all tickets or documents sent via "express or trackable" type mail. HawaiiUSA Federal Credit Union and PSCUFS do not recommend using U.S. Mail and maintains no responsibility for lost stolen tickets or documents. HawaiiUSA Federal Credit Union and PSCUFS will be liable for delays or cancellations caused by strike, labor disputes, government actions weather, or any other causes beyond Program's control. For international travel it is your responsibility to obtain and have possession of valid proof of

citizenship or naturalization, vaccination certificates, and/or visa(s) before boarding or entering another country.

Rules and Conditions for Hotel Certificate Redemption:

Hotel Certificate is only redeemable at participating hotels chosen by the Program. Advance reservations are required. Rooms are limited, subject to prior sale and may be unavailable during high demand periods. Length of stay restrictions, blackout dates may apply. Hotel accommodations do not include food and beverages, gratuities or incidentals (unless specified). These charges are to be paid directly to the hotel prior to check out. Transportation cost to and from the hotel is not included. The hotel certificates are not redeemable for cash and are void if altered, photocopied, or reproduced, sold for cash or other consideration. Hotel certificates are not replaceable if lost, stolen, destroyed or expired. This certificate is not combinable with Upgrade certificates, other promotional certificates, group travel, tour packages, conventions, or special rate programs and is only valid for the number of nights (weekday or weekend) indicated on the front of the certificate. Certificate is good for one continuous stay comprising consecutive nights (weekday or weekend). Valid for a single guestroom, single or double occupancy, and may only be applied to the guestroom rate and associated taxes. A weekend night is defined as either a Friday, Saturday or Sunday night. The original certificate and identification will be required when you check in. Hotel reserves the right to request a form of security deposit in advance for expenses not covered by the certificate. No credit will be issued for any certificate that is not fully used. Check Certificates will be converted into local currency value at the hotel's current exchange rate. The Check Certificates should be redeemed at the front desk at check in or check out. Participating hotels may be added or deleted from any brand category or destination while this offer lasts. Certain restrictions may apply with each participating hotel.