



VISA
Signature

Signature® Rewards

Accumulate points for every dollar you charge on your Pima Federal Credit Union Visa® Signature credit card, then redeem them for exclusive travel and premium merchandise.

- ▶ Cash Rewards – Redeem your points to apply towards a payment on your Pima Federal credit card or a deposit into your Pima Federal savings or checking account.
- ▶ You can now earn 2 points for every \$1 spent. Plus, receive a \$100 cash reward bonus when you spend \$1,000 in the first 90 days!

Premium Retail Rewards

Redeem your points for select merchandise.

- ▶ Shop from an exclusive catalog of high-end, brand-name and in-demand items created with your taste in mind.
- ▶ Track your order status and view real-time updates; plus, select favorite items and track your progress toward earning them.
- ▶ With a wide array of electronic, sporting and household items, you may just find it difficult to choose!

Points with a Purpose

Members can even redeem points to support a cause such as health, environmental, educational or children's foundations. Choose from more than 100 charities.

Redefine Rewards

With Signature® Rewards



Enjoy additional privileges with your Visa® Signature card.

Visa® Signature Access

Experience the most out of life with your Pima Federal card. It gives you instant access to dozens of perks beyond the Signature® Rewards you already earn. Get access to ticket packages to popular sporting events and premier golf benefits. Explore your world with incredible travel packages, savings, and upgrades. Enjoy exclusive benefits at a selection of the world's most intriguing and prestigious properties when you book through the Visa Signature® Luxury Hotel Collection at visasignaturehotels.com. Indulge your passion for wine with complimentary wine tastings at over Sonoma County wineries. Complimentary Visa Signature® Concierge** service is available 24 hours a day. Even receive special offers at many of your favorite retailers and leading hotels worldwide. For more details, go to visa.com/signature.

Air Travel

Your Signature® Rewards points will take you the extra mile when you redeem them for exclusive travel accommodations and perks. Every ticket purchase gets you closer to awards that cater to your needs and keep you traveling in style.

Travel Exclusives

Expand your horizons and experience travel awards like never before!

- ▶ Use your Signature® Rewards points toward an exotic cruise or other adventure.
- ▶ Customize private jet travel to fit your needs, using private agent assistance. You'll enjoy a relaxed, comfortable experience with every detail arranged.
- ▶ Arrange limo service all over the world. Wherever you travel, enjoy tremendous commitment to excellence and personalized customer service.

Goodwill Travel

Here's a unique adventure you don't want to miss! Combine your vacation with an opportunity to volunteer and make a real difference.



**Reward Yourself.
You've Earned It.**

* Certain restrictions and exclusions may apply. Individual transactions are evaluated by Pima Federal Credit Union on factors such as suspected fraud, account history, credit record, payment resources, revolving balances, prior cash advances, and safety and soundness considerations. If Pima Federal Credit Union authorizes a transaction that causes you to exceed your revolving credit line, then you must pay, as a part of your monthly minimum amount due, the amount by which your new balance exceeds your credit line.

** Cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature® Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.

Flight Destination Points

Flight Destination	Points
U.S. 48	25,000
Canada	30,000
Hawaii (West)	40,500
Bahamas	50,000
Caribbean	50,000
Mexico	50,000
Bermuda	52,000
Central America	57,500
Alaska	58,000
Hawaii (Other)	59,000
Europe	79,000
Middle East	91,500
South America	94,000
Asia	96,000
Australia / N.Z.	125,000
Hawaii (Inter-island) OW	8,500
Hawaii (Inter-island) RT	14,500
Unrestricted - \$325 Credit	25,000
Unrestricted - \$525 Credit	40,000
Unrestricted - \$750 Credit	57,000

Restrictions on Airline Ticket Redemptions:

Airline reservations must originate from the contiguous 48 United States

Airline reservations must be made 21 days in advance of travel

Require a Saturday night stay and may have restrictions, blackout dates, and other exclusions

An abundance of bonus points is yours for the taking.

Accumulating additional points is effortless. With various opportunities to earn bonus points throughout the year, you'll find them adding up faster than you think!

To redeem your points for cash rewards, premium retail items, or exclusive travel rewards, visit CUREwards.com or call 888-634-6318

Signature Rewards® Program Rules

Every dollar(s) in qualifying signature based card purchases, net of returns, "Participant" transact on their card account eligible in this Rewards Program ("Program") earns Participant two Points ("Points") as provided for in these Rules. Any questions as to what constitutes an eligible transaction shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with qualified card purchases Participant makes beginning on the first day of the statement cycle in which their Program begins and ending on the last day of the last statement cycle of the announced duration of their Program. Points earned from net signature based card purchases and point adjustments made between statement cycles will be deemed as earned after being posted to Participant's next monthly statement.

Points can be used to order the awards described in the current brochure or the Program website. 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. Accounts must be open (not canceled or terminated by either party, not delinquent, over limit, or otherwise not available to use for transactions) at time of redemption. Awards are not available when the cardholder is in default under the card agreement. Pima Federal Credit Union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing.

Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgment stating the anticipated alternate delivery date, except as noted on items shipped directly from the manufacturer. There will be no charge for standard delivery. Additional shipping cost may apply to deliveries to Puerto Rico, Alaska and Hawaii. The Participant will be notified of the additional cost. Shipments cannot be made to a post office box or outside the United States. For more details on merchandise shipment limitations, please refer to the merchandise section on the Signature Rewards website. No international shipments are permitted. A street address and home phone number are required to accept an order.

A product, which 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. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier.

The merchandise offered in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer.

Cardholders will receive 10,000 bonus points for the first \$1,000 spend in the first 90 days, starting from account open date. Points have no cash value. Points in this program cannot be combined with cash to obtain rewards, but may be redeemed in the form of a payment to a program credit card or a Pima Federal Credit Union savings or checking account.

Points will be deducted from the total points available for redemption for any returns or credits reflected on the card account statement. The Participant's 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 for redemption in the event Participant redeems unearned Points.

Points may be forfeited due to Rules violations.

This Program is void where prohibited or restricted by law. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

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 replaceable 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. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

The Participant's use of their card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

The Program reserves the right to terminate or modify 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 or modified with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty.

All travel awards are non-refundable and subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States, 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 them. 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.

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.

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.

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.

Pima Federal Credit Union may choose to add local additional rules and Program opportunities. Please inquire with your sponsoring credit union to see if such rules are applicable to your participation in the Program.

To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the CURewards website or contact Pima Federal Credit Union. These terms and conditions combined with the General Program Rules and Conditions (available at the CURewards website), and any local rules published by Pima Federal Credit Union, constitute the full set of Program Rules.

Pima Federal Credit Union local rules include: points will expire five years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually. (E.g. points earned in calendar year one will expire on the last business day of calendar year five.)