**I. Description of the Program**

**II. Earnings Points**

- **a.** The Program's website is www.dreampoints.com/radiantcu.
- **b.** The Travel Redemption Center is available Monday through Friday from 9:00 a.m. to 5:00 p.m., Eastern Time, and Saturday from 9:00 a.m. to 1:00 p.m., Eastern Time, and is closed on federal holidays.
- **c.** Points earned will expire at a rate of one point per year for every $1 charged to the Cardholder's enrolled credit card.
- **d.** The Cardholder is responsible for providing all required identification (e.g., passport, driver's license) at the time of redemption.
- **e.** All travel reservations must be made by and for the Cardholder.
- **f.** The Cardholder may redeem Points for travel within the United States, the District of Columbia or any U.S. Territory or possession.
- **g.** The Cardholder is responsible for all lodging, meals, transportation and travel-related expenses not prepaid by the Cardholder.
- **h.** The Cardholder is responsible for payment of all baggage fees and surcharges associated with travel.
- **i.** The Cardholder is responsible for any additional freight charge billed to the Cardholder's Rewards Card.
- **j.** The Cardholder may redeem Points for travel to any destination subject to availability.

**III. Redeeming Points**

- **a.** Redeem points, visit the Program's website or call the customer service department. All contact information is listed at the bottom of these Terms and Conditions.
- **b.** To be eligible to redeem Points, the Cardholder's account must be open and in good standing with the Sponsor, the Cardholder must be the authorized user of the card, and the account must be closed to new purchases, cash advances, or any other form of new credit.
- **c.** Redeem points using the program's website or call the customer service department. All contact information is listed at the bottom of these Terms and Conditions.
- **d.** Redeem points must be redeemed by the Cardholder, but can be provided to a travel agent for use by the Cardholder.
- **e.** The Cardholder agrees to release the Sponsor and Administrator, and its vendors from liability for any injury, accident, loss, claim, expense or damages suffered by the Cardholder, associated with a reward of unrewarded participation 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 participation in any of the benefits of this Program.

**IV. Travel rewards**

- **a.** Travel rewards include, without limitation, travel to the beach.

**V. Non-travel rewards**

- **a.** Non-travel rewards include, without limitation, the travel agent at the beach.
Gift Cards
Treat yourself to a day of shopping followed by a night on the town. Enjoy a variety of gift card reward options including dining, shopping, entertainment and more!

Travel
Spontaneous or planned, however you choose to travel; Radiant Rewards offers a wide range of getaways to suit your style. Browse top travel destinations, access exclusive deals and redeem points for airline tickets, hotel accommodations, car rentals, cruises, vacation packages and destination activities & excursions all in one place.

Enjoy freedom from restrictions!
• No blackout dates
• No advance notice requirement
• No round-trip flight requirement
• No Saturday night stay requirement

Event Tickets
Now you can redeem your points for tickets to top events across the nation. From concerts to top sporting events to plays, find tickets that you will enjoy!

Merchandise
Radiant Rewards features an extensive merchandise selection, you’ll be sure to find the reward item you’ve been saving for! Browse hundreds of brand-name rewards including cameras, tablets, gaming consoles and more!

Cash Back
Sometimes cash is what you want most. Redeem your points for cash back in the form of a statement credit.

Charitable Donations
Pay it forward with points! Redeem your points for a greater good by selecting a CharityChoice gift card. Donations can be designated to up to 3 charities of your choice.

Make a Charity Choice
When meaningful matters...

Fuel Redemption
Use your rewards card when fueling up and save $.50 cents off per gallon up to 20 gallons.

Experiences
Experience all that life has to offer! From white water rafting to private cooking lessons, you can redeem points for a variety of daytime excursions and nightlife entertainment.

Featured experiences include:
• Drive a Stock Car
• Hot Air Balloon Rides
• Tandem Skydive
• Full Spa Day

Make every day more rewarding!

Earn Everyday Points
Your everyday purchases have never been more rewarding! From groceries to fuel to utility bills, your everyday purchases will really pay off. Earn 1 point per $1 spent with your credit card!

Hundreds of Rewards Are Waiting
You can redeem your points for event tickets, merchandise, travel, gift cards, green products, charitable donations and cash back.

www.radiantcu.org
888-205-1243

Access These & More
Browse the entire rewards catalog at www.radiantcu.org