

Velocity Credit Union
Rewards Center
PO Box 5723
Glen Allen, VA 23058-5723



Introducing your
Perks EverydaySM
card rewards program

John Q. Public
1234 Main Street
Someplace USA 12345-6789



«Dear First Name»:

Welcome to **Perks Everyday**SM, the program that turns your *everyday* debit card purchases into extraordinary rewards. *Perks Everyday* replaces your current debit card rewards program—but don't worry, all of your points have been converted to the new program.

You can start earning additional *Perks Everyday* points immediately while shopping, dining, traveling—on any card purchase, even online or over the phone. Then, redeem your points for all kinds of rewards, such as:

- Gift cards from Amazon.com[®], Best Buy[™], Borders Books and Music[®], Chili's[®], Gap and other major retailers
- Merchandise such as MP3 players, digital cameras, luggage and watches
- Hotel accommodations and car rentals from major brands
- Round-trip airline tickets on any U.S. carrier—with no blackout dates
- Charitable donations

Earning points is easy.

Every time you use your Velocity Credit Union Debit Card to sign for purchases, you'll receive one point for every dollar you spend. Plus, our commitment to customer service and personalized attention ensures that you will receive all the value you'd expect from a premium rewards program.

Get started today.

Learn more about your program in the enclosed brochure. Then **register at Velocitycu.perkseveryday.com**. While online you can view your points, check out the full rewards catalog, and register to receive quarterly e-mail notices for updates on your point balance and new reward offers.

We are delighted to have you as a member of *Perks Everyday*. Enjoy your rewards!

Sincerely,

Signature Here

«Signed by appropriate person from financial institution»
«Title»

A summary version of the *Perks Everyday* program rules is on the reverse side of this letter. View the complete *Perks Everyday* program rules at Perkseveryday.com

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Program Rules Summary

The following is a summary of the Rules governing the *Perks Everyday*SM rewards program. For complete details, please visit www.perksveryday.com, log in and select Program Rules from the menu.

1. Cardholder will earn one (1) point for every one dollar (\$1) spent on net signature-based purchases (purchases less returns or adjustments) made with Cardholder's participating debit card. Eligible transactions include purchases made with the participating card by means of a signed receipt, as well as purchases completed by phone, mail order, on the Internet or purchases where the "Credit" button is selected at an automated point of sale. Transactions completed with the use of a PIN (Personal Identification Number) are not eligible. Points also cannot be earned on cash advances/disbursements and cash received at a point of sale, nor can points be earned on fees assessed by your financial institution with respect to your card account.
2. Points may be redeemed for a variety of products and services offered through the *Perks Everyday* rewards matrix.
3. There are no caps on the maximum number of points that Cardholder can earn each month, with the exception that, at the discretion of *Perks Everyday*, there may be a cap on the aggregate number of points a Cardholder can earn under the *Perks Everyday* Program during a calendar year (referred to in this summary interchangeably as the *Perks Everyday* Program or the Program).
4. Points will expire after four (4) years, calculated to the end of the quarter in which they are earned. Points redeemed and expired points will be based on a first-in, first-out process. Cardholder quarterly statements will show points that are due to expire within the following ninety (90) days.
5. For redemptions, inquiries, and updates Cardholders may call 1-800-411-8424. Hours of operation are 8:00 AM to Midnight (ET), seven days a week.
6. *Perks Everyday* reserves the right to alter, change or terminate the Program at any time without notice.
7. Questions as to what constitutes a qualifying transaction, as well as any exceptions, are at the sole discretion of *Perks Everyday*. *Perks Everyday* reserves the right to verify and adjust points at any time prior to or following posting and redemption.
8. *Perks Everyday* reserves the right to disqualify Cardholders who have violated these Program Rules.
9. Points are not transferable, are not redeemable for cash, and cannot be used as payment for obligations owed to your financial institution or its affiliates.
10. Determination and payment of tax liability is the sole responsibility of Cardholder.
11. Neither DFS Services LLC, nor Vendor shall be liable for any bodily harm and/or property damage which may result from your participation in the *Perks Everyday* Program, nor for the performance by airlines or other travel carriers of ticketed transportation. Neither DFS nor Vendor guarantees the availability of any item listed on the rewards matrix, including any flight on any airline, space on any other travel carrier, or seats on any such flight or travel carrier. Neither *Perks Everyday*, DFS nor Vendor endorses, guarantees or warrants the goods and services offered under the *Perks Everyday* Program by any airline or travel carrier. Tickets for travel services are subject to the applicable carrier's rules and restrictions.
12. Membership will automatically be renewed each year as long as Cardholder's *Perks Everyday* account is in good standing, unless Cardholder notifies his/her financial institution of cancellation of his/her enrollment in the *Perks Everyday* Program.
13. The *Perks Everyday* Program is void where prohibited by federal, state or local law.
14. Cardholder must visit the *Perks Everyday* Program Web site at www.perksveryday.com or call the Rewards Center at 1-800-411-8424 to redeem points to receive rewards.
15. *Perks Everyday* and/or the Rewards Center may change or terminate participating merchants, withdraw, limit, modify or cancel any reward, add an unlimited number of blackout dates or increase the number of points required for any reward, even though such changes may affect the accrual or values of points or rewards.
16. A gift certificate/gift card may only be used once. Mechanical reproductions, copies or facsimiles of gift certificates/gift cards will not be accepted. Additional terms and conditions appearing on the gift certificate/gift cards are to be interpreted in accordance with, and are incorporated into these Program Rules. Except as otherwise provided for in these Program Rules, gift certificates/gift cards are not exchangeable, refundable, transferable or redeemable for cash and cannot be replaced if lost or stolen.
17. All redemptions are final. Redemption fees will be borne by customer.
18. Borders[®] is not a sponsor of this promotion/program. See back of gift card for complete terms and conditions, which are subject to change at Borders/Waldenbooks' sole discretion. ©2007 Borders, Inc. Chili's[®] is not a sponsor or co-sponsor of this promotion. Amazon.com[®] is not a sponsor of this promotion. Amazon.com and the Amazon.com logo are registered trademarks of Amazon.com, Inc. or its affiliates. Amazon.com gift certificates are redeemable only at www.amazon.com. See www.amazon.com/gc-legal for terms and conditions of use of Amazon.com gift certificates.