



Welcome to ATIRAcredit™ Rewards, our cardmember appreciation program. ATIRAcredit Rewards gives you an opportunity to earn points just for using your card. You can redeem those points for your choice of cash, gift cards, merchandise or travel rewards.

There's nothing special to do... just use your card. Each month, your statement will reflect points earned and total points accumulated. For every dollar you spend on purchases, you'll earn one reward point.

To view a current list of rewards and the point values, or to redeem points for rewards, visit [www.selectyourrewards.com/ATIRAcredit](http://www.selectyourrewards.com/ATIRAcredit).

If you have questions about your account, please call 888.4.ATIRA.1 (888.428.4721).

#### TERMS AND CONDITIONS\*

Changes to the Program may happen at any time without notice and without restriction or penalty. For the most current list of merchandise available, point values and to redeem points for merchandise, visit [www.selectyourrewards.com/ATIRAcredit](http://www.selectyourrewards.com/ATIRAcredit).

1. Your account covered by the ATIRAcredit Rewards Program ("Program") earns "You" (defined in paragraph 11) one reward point for every dollar in purchases, net of returns ("Net Purchases") that appears on Your statement while Your account is open. ATIRAcredit is issued by TMG Financial Services ("We"). Points for this Program begin to accumulate with purchases You make after account origination. Final Reward redemption orders must be received no later than 60 days after your account is closed.
2. Points can be used to order items described online at [www.selectyourrewards.com/ATIRAcredit](http://www.selectyourrewards.com/ATIRAcredit). You may select rewards from any level, subject to availability, as long as You have the necessary number of Points posted to your account. Point requirements are subject to change and Rewards may be substituted at any time. Should a Reward be discontinued, it will be replaced with a Reward of equal or greater value or You will be advised to make an alternate selection.
3. Points in this Program may not be used with any other offer, promotion or discount, and cannot be earned from or transferred to any other charge, credit card or other account. We may offer additional redemption opportunities at our discretion.
4. Your periodic billing statement will normally include the number of Points earned, subject to adjustment as provided for in these Terms and Conditions. Points will be deducted from your current total of Points earned for corresponding retail purchase returns posted to your account. Your account may be charged for the difference in the event You have already redeemed unearned Points.
5. Your account must be open and clear (i.e., not cancelled, terminated, delinquent or otherwise not available to use for charges) at the time you request to redeem Points. If this requirement is not met, We reserve the right to suspend your participation in the Program and your Points will be forfeited.
6. Despite our best efforts to ensure accuracy, printing errors occasionally occur. We reserve the right to correct such errors at anytime even if it affects an existing order.

7. This Program may be modified, suspended or cancelled at any time without notice and without restriction or penalty. Changes to the Program may include, but are not limited to, modifications which (i) increase the point value for every Net Purchase dollar charged; (ii) expire points based on the point term, age and expiration date of the selected option(s); (iii) change in redemption value of already accumulated Points. You will be notified of point accrual and/or point expiration Program changes. Call (888.428.4721) for details on applicable accumulation options which are then in effect. Points may be forfeited due to violations of these Terms and Conditions or any other agreement you have with Us. This Program is void where prohibited or restricted by law. You are responsible for any federal, state or local income, sales, use or other taxes or gratuities.
8. You agree to hold First Data and any Association and any vendors associated with the Program totally harmless if We fail to meet our contractual and other obligations with First Data, which results in the Program being interrupted or terminated prior to you having the opportunity to redeem your Points. Also, you agree to hold First Data/TMG Financial Services/Association harmless if a vendor files for bankruptcy, or otherwise goes out of business, after you have redeemed your Points for a reward from the vendor but before you are able to use the reward.
9. Certain restrictions may apply to travel, lodging and other certificates. Travel and other certificates are not exchangeable, refundable, transferable or redeemable for cash. All certificates will be mailed first class and will not be replaceable in the event of loss, destruction or theft.
10. You will earn 1 point for each \$1 of qualified Net Purchases. You do not earn reward points on balance transfers, cash advances, cash-like charges such as travelers checks, foreign currency, money orders or charges to fund another account of any kind. You also do not earn rewards on some other transactions, including but not limited to: any checks that are used to access your account; overdraft advances; interest; unauthorized, illegal or fraudulent charges; fees of any kind, including fees for products that protect or insure the balances of your account; government purchases or services; or gaming or betting. The list of transactions that do not earn reward points may be amended from time to time.
11. This Program is available to account holders (“You”) which We have enrolled in this Program. Your use of your account following receipt of these Terms and Conditions will indicate your agreement to these Terms and Conditions.