

Travel Awards

When you accumulate the points you need, call 877-909-1450 to book your travel reward. If you are calling from outside the U.S. or Canada, please call 206-352-3478, collect.

Travel Rebates	Points
\$100 Travel Rebate	9,000
\$500 Cruise Rebate	35,000

Round-Trip Coach Airfare (originating in the 48 states) within US 48 States or Canada	25,000
to Mexico or Caribbean	45,000
to Hawaii or Alaska	50,000
to Europe	60,000
to Central or South America	75,000
to Asia	80,000
to South Pacific	100,000
to Middle East	100,000
to Africa	160,000
to Australia or New Zealand	160,000

Traveler's Choice Unrestricted Ticket	
(max value \$325)	25,000
(max value \$600)	45,000
(max value \$900)	65,000

Round-Trip Coach Airfare (originating in AK or HI) to US 48 States	52,000
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Hawaiian Inter-Island Coach Airfare	
One-way	6,000
Round-trip	12,000

Round-Trip First Class Airfare (within the 48 states) up to \$2,000 maximum	150,000
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Hotel Certificate	
Marriott Exclusive Award (1 night)	10,000
Marriott Americas Flex Award (1 night)	15,000
Hyatt Hotel (1 night)	15,000
Ritz Carlton Prestige Package (1 night/breakfast)	27,000

Car Rental Certificate	
Alamo 1-day Rental (luxury)	7,000
Alamo 3-day Rental (premium)	18,000
Alamo 7-day Rental (full size)	21,000

About your Rebate

To receive your rebate you must charge the entire amount of the travel-related services to the same card from which you're redeeming the points. You have sixty (60) days to claim your credit after travel is completed. Your travel-related receipts and copies of the credit card statements (as applicable) may be required to complete this request.* Travel services must exceed the rebate amount. The rebate will appear on your statement within 60 to 90 days if all eligibility requirements are met.

Sending your Documentation

You can fax or mail your supporting documentation.

FAX to:	Mail to:
Attn: Awards Redemption Center 206-352-3502	Awards Redemption Center P.O. Box 91101 Seattle, WA 98111-9201

*Documentation requirements may vary as determined by your financial institution. Please contact your financial institution or the Awards Redemption Center for documentation requirements.

Gift Certificate Awards

When you are ready to redeem your points for a Gift Certificate Award, call 877-909-1450 or follow the instructions at: www.extraawards.com.

Gift Certificate Award Values	Points
\$10	1,500
\$15	2,150
\$25	3,450
\$35	4,750
\$50	6,700
\$75	9,950
\$100	13,200
\$150	19,650
\$250	32,550
\$350	45,350
\$500	64,600
\$750	96,600
\$1,000	128,250
\$2,000	256,000
\$3,500	447,350

Cash Awards

Cash for Points offers you the option to redeem your points for cash. In addition to rewarding yourself, Extra Awards and its Cash for Points feature enables you to support your favorite local area school. Simply select Charitable Contribution as the disbursement method when redeeming your points for cash, identify the California public school you'd like to support, and the cash donation will be made to that school.

Cash for Points	Points
\$15	2,375
\$25	3,800
\$35	5,225
\$50	7,400
\$75	11,000
\$100	14,500
\$150	21,600
\$250	35,800
\$350	50,000
\$500	71,000
\$750	106,250
\$1,000	141,100

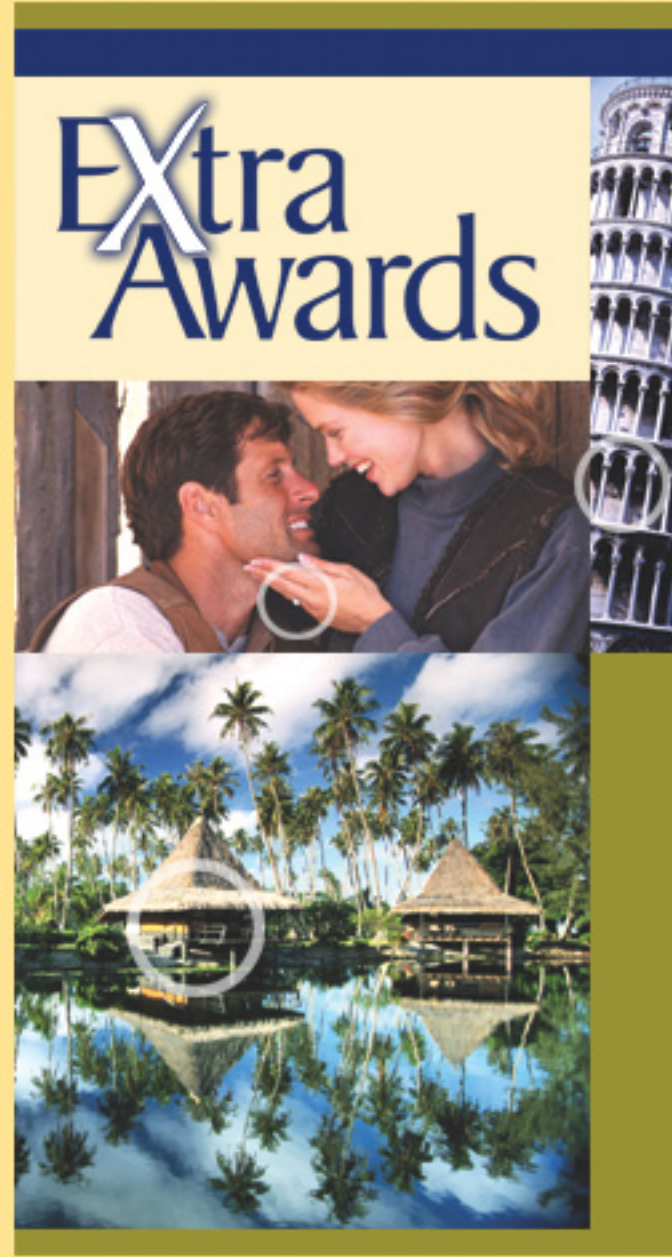


FIRST FINANCIAL

CREDIT UNION

P.O. Box 90
West Covina, CA 91793
(800) 537-8491

www.fffccu.org



Extra Awards pays you back with gifts

Extra Awards rewards you for purchases you make with your financial institution's credit card.

For every dollar you spend using your card, you earn one Extra Awards point to use toward gifts and travel anywhere in the world! (Cash advances don't qualify.)

Extra Awards gives you more options because it's your financial institution's reward program. Awards are not tied to specific airlines or one company's merchandise. There's no need to visit special Web sites or make purchases at specified merchants to earn points. Simply use your card and watch the points add up. When you have enough points for the reward of your choice, just submit your redemption request. That's it!

and travel just for using your card

Travel Awards

Your travel options are virtually limitless! Use your points to head for the sun, surf, slopes, or your favorite city's streets.

Since your purchases earn Extra Awards points, not air miles, you can travel on most major airlines with fewer restrictions.

See the travel awards chart on the back for your travel options.

Although there are no blackout dates with Extra Awards, we recommend that you book early for holiday travel.

Travel without restrictions (21-day advance purchase and Saturday night stay are not required) using the Traveler's Choice option. The Traveler's Choice Award allows you to apply a credit toward the value of your ticket. If the cost of your desired ticket is more than the Traveler's Choice Award, you simply pay the difference. One Traveler's Choice award available per ticket. Tickets must be purchased through the award program's travel agency.

How to redeem for travel:

Call our redemption center toll-free at 877-909-1450 from 6 a.m. to 6 p.m. Pacific Time, Monday through Friday, or complete a redemption form on our Web site at www.extraawards.com.

Your point balance will be verified and your itinerary arranged. If your first choice is unavailable, the travel service will work with you to find another option that works best.

Gift Certificate Awards

The Extra Awards points you earn can be turned into merchandise, travel packages, or gift certificates that you spend directly with participating merchants.

It's easy to redeem your points.

Step One: Visit www.extraawards.com or call the redemption center at 877-909-1450 (from 6 a.m. to 6 p.m., Pacific Time) to choose the value of your 1 800 Gift Certificate Award. Then complete the redemption form online or over the phone. Your 1 800 Gift Certificate Award number (GCA) and personal identification number (PIN) will be sent to you by e-mail or U.S. Mail (U.S. Mail is available in the 50 United States only).

Step Two: Visit www.800giftcertificate.com, click on the "Redeem" button and enter your GCA and PIN or call 800-443-8237. Follow the simple instructions to get brand name retail merchandise, gift certificates and travel packages from hundreds of retailers, restaurants, and e-tailers such as Amazon.com, Coach, Macy's, Marriott, Pottery Barn, The Sharper Image, and more. Your 1 800 Gift Certificate Award can be divided among several participating merchants.

Enjoy the flexibility of shopping from home, visiting your favorite retail stores or taking a trip with your Extra Awards points.

If you have questions, go to your financial institution's Web site or www.extraawards.com. You can also call our redemption center at 877-909-1450 from 6 a.m. to 6 p.m. Pacific Time.

Awards Program Rules Program Rules

1. Every dollar in net purchase transactions appearing on your statement during the program period will earn one Awards point. "Net purchases" means the purchase of goods or services made by you and your authorized user(s) with your financial institution's card, less credits and plus or minus any adjustments.
2. Cash advances (including balance transfers and/or convenience checks), certain quasi-cash transactions, account funding transactions, person-to-person card payments, finance charges, late payment fees, over-limit fees, annual fees, insurance charges, returned check fees, bounced payment check fees, and related service charges are *not* eligible transactions for point accrual. Contact your financial institution to determine eligibility dates and special promotions.
3. Limitations on point accrual may be modified by your financial institution, including monthly and/or yearly point maximums, point expiration period, and increase or decrease in value of net purchase point accrual. Award requests must be made prior to point expiration dates.
4. The awards program is being presented with no express or implied warranty or condition. In particular, there are no express or implied warranties including merchant ability and fitness for a particular purpose not specified herein respecting this agreement.
5. Reasonable steps will be taken to prevent the introduction of viruses or other destructive materials to Web sites associated with this program. However, we don't warrant, guarantee, or make any representations that sites will be free of destructive materials or that the sites will be uninterrupted or error-free. We assume no responsibility for any loss or damage caused by your access or inability to access sites.
6. Program award statements will be available on a periodic basis as determined by your financial institution. Statements will normally reflect the adjusted number of points earned, based on previous balance, net purchases, and deductions due to redemption activity. Your financial institution must be notified of any errors or point discrepancies within 90 days of the date when the error occurred.
7. Award points may be redeemed for cash or credit as determined by your financial institution and may not be used in conjunction with promotions or discounts offered outside of this program. We may also limit transferability between accounts and incorporation with other institution programs or offerings.
8. Your account must be in good standing (i.e., not delinquent or canceled, or otherwise not usable for charges) to use awards points. Your financial institution reserves the right to terminate or suspend your standing in the program or deduct points from your accumulated total if your account is not in good standing.
9. This program may be changed or terminated at any time without notice, restriction, or penalty. A specified time frame for redemption of existing points will be given at the time that notice of program termination is given.
10. You are responsible for any federal, state, or local income, sales, use or other taxes or gratuities.
11. Errors in publication of awards materials may occur. We reserve the right to correct errors at any time.
12. Contact your financial institution to determine if additional rules apply to your participation in the awards program.
13. This program is available to cardholders of specified card types at financial institutions who have contracted with the awards provider.
14. You agree to hold the awards provider and your financial institution harmless if the provider of merchandise or services files for bankruptcy or otherwise goes out of business after you have used your points but before you use the item or service. You accept all terms and conditions in these program rules and release and hold the awards program provider and your financial institution harmless from any claim, liability, or damage relating to this program or use of any program item you receive.
15. Using your card following receipt of these rules constitutes agreement to these rules on your behalf.
16. This program is void where prohibited by law.

Travel Award Rules

1. Air travel and travel-related services must be requested through our service center by calling 877-909-1450. Travel reservations and ticketing must be made at least 21 days prior to departure and a Saturday night stay is required (except for the Traveler's Choice Award). Actual travel must take place within 330 days after the reservation is made. Minimum stays may apply to certain fare categories. A maximum of two connections are permitted in each direction of travel within the 48 contiguous states. **All airline tickets issued in exchange for award points are non-refundable and non-changeable after ticket issuance.** Cardholders may be responsible for paying any government-imposed security fees, airline fuel surcharges, or other airport and agent fees. Lost, stolen, or otherwise destroyed airline tickets or other travel certificates will not be honored or replaced. Reservations shall also be subject to airline seat availability on travel dates specified by the cardholder. Additional travel restrictions may apply at the discretion of your financial institution.
2. International destinations are subject to change upon sixty (60) days advance notice. Destinations outside the contiguous 48 states may be limited (except for the Traveler's Choice Award).
3. Although every effort will be made to accommodate your specific airline request, the Awards program is based on the travel service center's final right to choose the airline and routing on which to reserve and ticket.
4. Hotel and car rental certificates are subject to availability within participating locations and are subject to change. Seasonal limitations may apply. Rental car certificates don't include fuel, taxes, or optional coverage. Renter must meet standard age, driver, and credit requirements.
5. Tickets will be issued as e-tickets, either through e-mail or U.S. Mail. Paper tickets are subject to an additional delivery charge.
6. Round-trip tickets require travel on U.S.-based carriers and their affiliates as available through the travel service center. Travel must be round-trip between the same two destination airports (except for the Traveler's Choice Award).

Gift Certificate Award Rules

1. Points can be redeemed for a 1 800 Gift Certificate Award. A Gift Certificate Award (GCA) can be exchanged for merchandise (48 states in USA only) and/or a retail gift certificate through 1 800 Gift Certificate (800-443-8237) or by visiting www.800giftcertificate.com. Your Gift Certificate Award (GCA & PIN) will be delivered either by e-mail within 3 business days, or first class U.S. mail (50 states in USA only) within two to three weeks. Gift Certificate Awards requested outside the USA will be fulfilled through e-mail only.
2. Gift Certificate Awards may expire one (1) year after issuance, except in those states that prohibit expiration dates. Expired, lost or stolen Gift Certificate Awards cannot be replaced. Gift Certificate Awards issued in exchange for points cannot be returned, changed or exchanged. Reissued Gift Certificate Awards will be subject to a service fee. You have 90 days from the date an award is requested to report an undelivered GCA by calling the Awards Redemption Center.
3. Limited denominations are available for International Gift Certificate Awards. Your International Gift Certificate Award (GCA & PIN) will be delivered by e-mail in US dollars. Redeemed International Gift Certificate Awards will be converted to the applicable currency when you select a merchant certificate. International merchant gift certificates will only be shipped to an address within the country selected.
4. You are responsible for submitting correct information when ordering a Gift Certificate Award. Orders requiring correction may be subject to a fee.
5. Please refer to 1 800 Gift Certificate's rules governing Gift Certificate Award redemption and merchandise shipping restrictions, exchange and return policies. Questions regarding Gift Certificate Award redemption options, gifts and gift certificates should be directed to 1 800 Gift Certificate by calling 800-443-8237.