Flexible Rewards Program (or the “Program”) Rules and Regulations

Issuer: Your Flexible Rewards Card (credit card) account (“Account”) is issued by Chase Bank USA, N.A. (herein after “we”, “our”, or “us”) located in Wilmington, DE. In these Program Rules, “you”, “your”, means the Chase Cardmember(s) obligated on the Account enrolled in the Program noted above.

Ability to Earn Rewards: Your ability to earn points and redeem earnings will be based on the status of your Account. If your Account is in default as described in your Cardmember Agreement (“Agreement”), we reserve the right to prohibit you from earning or redeeming points and to cause you to forfeit any points in your Account. If your Account is closed for any reason, your membership in the Program will be terminated and the total balance of your accumulated points will be forfeited. You will also forfeit any unredeemed points if you cancel your Program membership or the Program is terminated. Additionally, any fraud or abuse related to the accrual or redemption of points will result in forfeiture of accrued points as well as cancellation of membership in the Program. If your points are forfeited for any reason, we will not reissue points to your Account.

Membership: The Program will be renewed automatically each year, so long as your Account is open and not in default as defined in your Agreement, unless you notify us of cancellation. The Program is not subject to a yearly program fee.

Earning Rewards: You will earn 1 point for each $1.00 of Net Purchases. Certain travel purchases made through Flexible Rewards Headquarters will earn two points for each $1.00 of Net Purchases. (“Net Purchases” means purchases of goods and services made by you or any authorized user on your Account minus any returns or refunds.) Point accrual will begin upon the Enrollment Date in the Program. (“Enrollment Date” is the day on which we approve you as a Program member.) No retroactive points will be awarded. You do not earn points on balance transfers, cash advances, any checks that are used to access your account, overdraft advances, money orders, finance charges, unauthorized or fraudulent charges, or fees of any kind, including fees for products that protect or insure the balances of your Account. Points will be deducted for any returns or credits made on your Account. Points will appear on your monthly statement.

From time to time there may be promotional offers for the Program, which provide the opportunity to earn additional points as defined by the terms of the promotion.

Earning Restrictions: Points earned are not transferable, except to partners specified in the catalog or on the redemption website, and have no cash value and cannot be used as payment of obligation to us. If there is any abuse of the Program, failure to follow Program terms or any misrepresentation by you, all unredeemed points shall be forfeited and no additional points shall accumulate. Maximum point accumulation on Net Purchases is 60,000 Annually. There is no maximum number of points you can earn on purchases made through Flexible Rewards Headquarters. (“Annually” means the year beginning with your Enrollment Date through the next twelve months, and each twelve months thereafter.) Points from separate enrolled Accounts may not be combined onto one Account.

Expiration: Points will expire on a first-earned, first-expired basis. Points will expire 60 months from the month in which the points were earned.

Redemption Process: Points will be awarded and will be redeemed for rewards on a first-earned, first-redeemed basis. Points earned during the month are not available for redemption until they appear on your monthly billing statement. Once you accumulate the required number of points, you will be eligible to redeem them for your selected Reward item. To redeem your points, contact the Rewards Headquarters toll-free at 1-800-603-2265 (or redeem online at www.chase.com/creditcards). Points can be redeemed for airline tickets between the hours of 7 a.m. - 7 p.m. (CST) Monday through Friday and 8 a.m. - 4:30 p.m. (CST) on Saturday. All other rewards can be redeemed 24 hours a day, 7 days a week. Points earned on your Account may only be redeemed by you.

Reward Restrictions: Redeemed rewards are not refundable, replaceable, or transferable for cash, credit, or other rewards under any circumstances.Lost, stolen or mutilated reward items will not be replaced. Redeemed rewards earned in the Program may not be re-sold or exchanged for other goods or services except as stated on the reward. All rewards are subject to availability. Certain rewards are available only during the time periods described in the Program communications. We may substitute rewards of equal or greater value as necessary at our discretion. Some rewards have limited availability. Reward items are valid at participating merchants only, through the expiration date, if any, as permitted by law. Merchants participating in the Program are subject to change. Reward items must be surrendered upon redemption and no photocopies will be honored. Reward items have no cash value and may not be redeemed for cash or its equivalent, and any unused portion will not be returned as cash unless otherwise noted on the reward items. Reward items are not transferable. Use of any reward item is subject to any additional restrictions listed on the reward item. Please see additional redemption restrictions as outlined in the Redemption Rules section of this brochure.

Reward Delivery: Allow 4-6 weeks for delivery of the reward earned. In certain circumstances the delivery time may be longer. Expedited delivery may be available upon request for an additional charge. Country of item’s origin may change. Some rewards cannot be shipped to P.O. Boxes or foreign addresses.

Additional Obligations/Affiliations: You are responsible for any personal tax liability related to participating in the Program.

Program Restrictions: We reserve the right to approve, deny or revoke participation in the Program to any individual for any reason whatsoever.

Right to Change/Modify/Cancel: The Program and benefits are offered at our sole discretion. We reserve the right to alter or waive any Program feature or benefit prospectively or retroactively, including, without limitation, participation fees, point accrual or redemption criteria, or to cancel or temporarily suspend the Program at any time without prior notice.

Program Responsibility: Individual merchants and service providers are responsible for the quality and performance of any goods supplied as a benefit to this Program. Any disputes concerning rewards will not affect your payment obligation to us on your Account. We are not responsible for any disputes among you or any authorized users relating to the Program. Questions regarding the Program should be directed to the toll-free number on the back of your credit card. Administrative services for the Program are provided on our behalf by Maritz Loyalty Marketing. Maritz Loyalty Marketing is an independent contractor and is not affiliated with us. Neither Chase nor Maritz Loyalty Marketing shall be liable for any bodily harm and/or property damage and/or lost opportunity, which may result from participating in the Program or for the provision of goods or services by the Program administrator or service providers.

Program Void: The Program is void where prohibited by federal, state, or local law. These rules and regulations set forth all the terms of the Program in addition to, and supplement, the Redemption Rules and Regulations that govern the redemption of points. We have no other obligation with respect to the program beyond those described in these and the Redemption Rules and Regulations.

Spanish Assistance: For information or help redeeming your rewards, please call the toll-free number on the back of your credit card.

Para información o ayuda en español sobre cómo redimir sus recompensas, por favor llame al número sin cargo que está en el reverso de su tarjeta de crédito.