



First Travel Point Redemption Terms and Conditions | Guidelines:

POINTS

1. Earn 1 travel point for every dollar in net purchases.
2. A maximum of 100,000 points may be accumulated per year.
3. Points earned expire 3 years from the end of the calendar year in which they were earned.
4. FIRST Travel points are non-transferable to any other frequent flyer program.
5. Cash Advances, convenience checks, balance transfers, and debit transactions initiated by us do not qualify for points.

REDEMPTIONS

1. Account must be open, active, and not in default status according to the terms of your Cardholder Agreement to redeem points.
2. You must redeem for a minimum point amount for travel, hotel and car.
 - a. Minimum amount to redeem for Travel is 25,000 points.
 - b. Minimum point requirement for Hotels is 5,000 points.
 - c. Minimum point requirement for Cars is 5,000 points.
 - d. Minimum point requirement for Custom Redemption is 25,000 points.
3. If the ticket value exceeds the point redemption level, you may pay the difference using your FIRST Travel card.
4. Redemptions can be made up to 11 months in advance.

TICKETS

1. There are no black-out dates.
2. To receive the best ticket price available, most airlines request at least a 14 day advance purchase with a Saturday night stay.
3. All tickets are subject to availability.
4. Tickets and other travel services purchased through redemption are non-refundable.

FEES

1. Cardholders are responsible for all change fees and penalties associated with ticket and other travel service modifications.
2. Travel administrative fees can be paid with points where applicable.
3. Travel Agency will charge you fees (for which we will not reimburse you) for transactions that you conduct through the Agency, whether or not you are redeeming FIRST Travel points.
4. Cardholders are responsible for any ancillary charges assessed by airlines, such as baggage fees, upgrades, and other services.

FIRST Travel Guidelines may change at any time without prior notice.