

PRICING EFFECTIVE OCTOBER 2008

POINT EARNINGS:
You earn 1 point
for every \$1 you spend.

TRAVEL AWARDS

Receive a travel discount toward the purchase of an airline ticket on a major carrier; or apply this travel discount toward the purchase of a package tour or cruise.*

Travel Award	Points
\$100 travel discount	9,000
\$150 travel discount	14,000
\$200 travel discount	18,000
\$250 travel discount	23,000
\$325 travel discount	29,750
\$400 travel discount	36,000
\$600 travel discount	54,000
\$750 travel discount	68,000
\$900 travel discount	80,000
\$2,000 travel discount	165,000
\$3,000 travel discount	250,000

*No restrictions. Unused value is forfeited.

TRAVEL REBATES

This award allows you to be reimbursed for your travel-related services once travel is completed. When the rebate option is selected, you are not required to use the awards travel service center to make your travel arrangements. You may make your arrangements with your own agent, or directly with a merchant.

- ▶ To receive your rebate, you must pay for the entire amount of the travel-related services with the same card or account from which you're redeeming the points.
- ▶ Once you complete your travel, you have 60 days to claim your credit by calling 1-877-909-1450.
- ▶ The amount paid for the travel services must be equal to or exceed the rebate amount.
- ▶ Please allow 30 days for your credit to be processed if all eligibility requirements are met.
- ▶ Not valid for gas, food or other miscellaneous charges.
- ▶ When you complete your request, points will be immediately deducted and Mountain America Credit Union will be notified of your request. Credit to your account will be issued by Mountain America Credit Union and may be subject to verification of charges.

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

Hotel Options	Points
Choice Hotels	
\$250 Choice Hotels Card	25,000
Fairmont Hotels & Resorts	
Fairmont \$100 Gift Certificate	10,000
Hyatt Hotels & Resorts	
Hyatt Premie: 1-Night Stay	16,000
Hyatt Gift Certificate: \$100	10,000
Hyatt Gift Certificate: \$250	25,000
Hyatt Prestige 3-Night Weekend Stay Certificate	57,500

Marriott	
Fairfield Inn: 1-Night Stay	12,000
Marriott Worldwide Award	49,600
Marriott TravelCard: \$100	10,000
Marriott TravelCard: \$250	25,000
Marriott Resort Award: 3-Night Stay	129,000
Marriott Spa Experience Award	23,200
Marriott Peak Season Golf Round Award	10,000
Marriott The Americas Awards Flex 1 Night Stay	17,500

The Ritz-Carlton	
The Ritz-Carlton Prestige Level	36,000
The Ritz-Carlton Royal Prestige Suite Level	55,000
The Ritz-Carlton Spa Experience	23,200

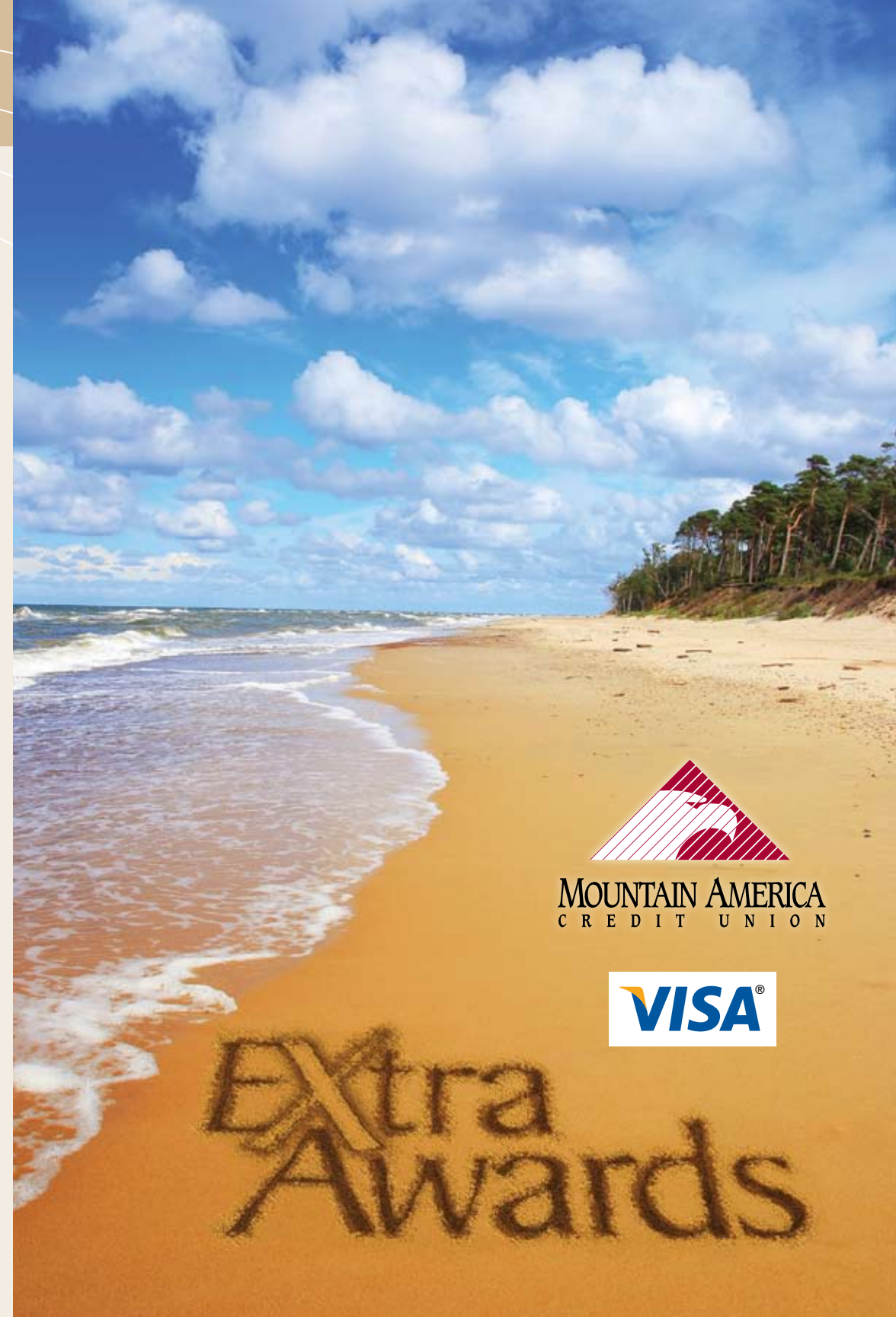
Car Rental Options	Points
Alamo	
1-Day, Compact/Full-Size	4,900
3-Day, Compact/Full-Size	12,000
7-Day, Compact/Full-Size	22,200
Avis	
1-Day, Full-Size	5,300
3-Day, Full-Size	14,000
5-Day, Full-Size	22,000
1-Day, Mid-Size	5,000
3-Day, Mid-Size	13,000
5-Day, Mid-Size	21,000

Hertz	
\$50 Rental Certificate Level	5,000
\$100 Rental Certificate	10,000
\$200 Rental Certificate	20,000

Gift Certificate Award	Points
\$10	1,500
\$25	3,450
\$50	6,700
\$100	13,200
\$150	19,650
\$200	26,000
\$250	32,550
\$500	64,600

Cash Award	Points
\$100	14,500
\$150	21,600
\$250	35,800
\$350	50,000
\$500	71,000
\$750	106,250
\$1,000	141,100

www.macu.com



Extra Awards

Extra Awards pays you back with cash, gifts and travel just for using your card.

Extra Awards rewards you for purchases you make with your Mountain America Visa® Card. With Extra Awards, you earn points toward gifts and travel anywhere in the world.

Extra Awards gives you more options because it's Mountain America Credit Union's reward program. Awards are not tied to specific airlines or one company's merchandise.

There's no need to visit special websites 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!

For answers to your program questions, visit www.macu.com or call our redemption center at **1-877-909-1450** from 7 a.m. to 7 p.m. Mountain Time, Monday through Friday.



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

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

GIFT CERTIFICATES AND GIFT CARDS

The Extra Awards points you earn can be redeemed for gift certificates or cards that you spend directly with participating merchants.

HOW TO REDEEM YOUR AWARDS POINTS >>

Go to the awards link inside Mountain America's Online BranchSM at www.macu.com or call our redemption center at **1-877-909-1450** from 7:00 a.m. to 7:00 p.m. Mountain Time, Monday through Friday. Your point balance will be verified, and your travel itinerary will be arranged, your gift cards/certificates mailed to you or your cash award deposited into your account.

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

Awards Program Rules

1. For the most current version of the program rules, award options, and point requirements, please visit www.macu.com or call an awards representative at 877-909-1450.
2. You earn points for qualifying transactions appearing on your statement during the program period less any credits and plus or minus any adjustments. Some transaction types may not be eligible for point accrual. Contact Mountain America Credit Union to determine transaction eligibility, eligibility dates, or for special promotions.
3. Errors in the addition or deduction of points can occur and may be corrected by the awards provider or Mountain America Credit Union at any time without notice.
4. Award options and the corresponding points required for redemption, limitations on point accrual, including monthly and/or yearly point maximums, point expiration period, and increase or decrease in value of net point accrual are determined by, and may be modified by, Mountain America Credit Union at any time. Award redemptions must be made prior to point expiration dates.
5. The awards program is being presented with no express or implied warranties or conditions. In particular, there are no express or implied warranties including merchant ability and fitness for a particular purpose not specified herein respecting this agreement.
6. 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.
7. Program award statements will be available on a periodic basis as determined by Mountain America Credit Union. Statements will normally reflect the adjusted number of points earned, based on previous balance, net purchases, and deductions due to redemption activity. Mountain America Credit Union must be notified of any errors or point discrepancies within 60 days of the date when the error occurred.
8. Award points may be redeemed for cash or credit as determined by Mountain America Credit Union and may not be used in conjunction with promotions or discounts offered outside of this program. Mountain America Credit Union may also limit transferability between accounts and incorporation with other institution programs or offerings. Points have no monetary value outside the program nor can they be combined or transferred with or to other loyalty programs.
9. You are responsible for submitting correct information when ordering an award. Orders requiring correction may be subject to additional fees.
10. Your account must be in good standing (i.e. not delinquent or canceled, or otherwise not usable for charges) to use awards points. Mountain America Credit Union 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.
11. 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 a notice of program termination is given.
12. Any liability for taxes including federal, state, or local income, sales, use, or other taxes or gratuities imposed on an award received from this program will be the sole responsibility of the participant receiving the award and not Mountain America Credit Union, the awards provider, or any of its affiliates.
13. Errors in publication of awards materials may occur. We reserve the right to correct errors at any time.
14. Contact Mountain America Credit Union to determine if additional rules apply to your participation in the awards program.
15. This program is available to account holders of specified account types at financial institutions that have contracted with the awards provider.
16. This program is void where prohibited by law.
17. Services to administer the program are being provided by, and are the responsibility of, Loyalty Innovations, an operating division of Travel and Transport, Inc., (the administrator). Mountain America Credit Union and the awards program provider assume no liability or responsibility for the provision of, or failure to provide, the respective services being provided by the administrator. The administrator is an independent contractor and is not affiliated with Mountain America Credit Union. You agree to hold the awards program provider, the administrator, and Mountain America Credit Union harmless if the supplier of merchandise or services files for bankruptcy or otherwise goes out of business after you have redeemed your points and before you use the item or service. You accept all terms and conditions in the program rules and release and hold

the awards program provider, the administrator, and Mountain America Credit Union harmless from any claim, liability or damage relating to this program or use of any program item you receive and neither the awards program provider, the administrator, nor Mountain America Credit Union shall be held liable for any bodily harm, property damage, or injuries incurred which may result from participating in the program, or which may result from the provision of goods or services by suppliers.

18. Using your account following receipt of these rules constitutes agreement to these rules on your behalf.

Air Travel Awards

1. Air travel and travel-related services may be requested online through www.macu.com or by calling the travel center toll free at 877-909-1450. Actual travel must take place within 330 days after the reservation is made. Minimum or maximum stays may apply to certain air categories. Tickets for airline award seats are subject to availability and any terms or conditions imposed by the airline on travel dates specified by the account holder. Additional travel restrictions may apply at the discretion of Mountain America Credit Union.
2. Any errors or discrepancies must be reported to the travel center at 877-909-1450 immediately or at a minimum, within 24 hours from the time of the ticket booking. E-mail requests will not be accepted. Any changes made after the ticket issuance could incur additional fees and/or penalties, jeopardize availability, and cause the fare to increase at the account holder's expense except where those errors were made by us and reported by the account holder within the required 24-hour period. All voluntary changes at any time are subject to the program rules and could incur additional fees and/or penalties by the airline and/or the travel center. All airline tickets are non-refundable and redemptions are final. Points, credits, and cash refunds will not be issued for any changes or canceled travel arrangements.
3. Itinerary dates and/or departure/arrival times may be subject to change by the airline. The account holder may accept changes in the itinerary or the ticket may be canceled without penalty and points reinstated.
4. Travel insurance is available for select award types. Account holders are responsible for any fees associated with the purchase of travel insurance. Please speak to a travel agent at 877-909-1450 for additional details.
5. Tickets may be issued in any name designated by the account holder but the tickets and/or itinerary will be mailed/e-mailed to the account holder address on file with the awards provider within the 50 U.S. states only.
6. Tickets will be issued as e-tickets, either through e-mail or U.S. Mail. Paper tickets are subject to an additional processing and delivery charge. Additional costs, such as rush charges and/or traceable overnight delivery of awards, are at the account holder's expense.
7. Round-trip ticket awards must originate from, and return to, the same airport.
8. International destinations are limited to select cities and are subject to change upon sixty (60) days advance notice.
9. Account holders may be responsible for paying any government-imposed security fees, airline fuel surcharges, or other airport, airline, and agent fees. Lost, stolen, or otherwise destroyed airline tickets or other travel certificates will not be honored or replaced. Awards may also be subject to local taxes and fees, which are at the account holder's expense.

Gift Card and Gift Certificates

1. Points can be redeemed for gift cards/certificates from select merchants. Your gift cards/certificates will be shipped within 7-10 business days to the address on file with the awards provider within the 50 U.S. states only.
2. Lost, stolen, destroyed, or expired gift cards/certificates are not replaceable. Once points are redeemed for a gift card/certificate they cannot be returned, changed, or exchanged and are not redeemable for cash or credit.
3. You have 30 days from the date an award is requested to report an undelivered gift card/certificate by calling the Awards Redemption Center at 877-909-1450.
4. All sales/use taxes and shipping and handling charges are the responsibility of the account holder and will apply in accordance with the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift certificate/gift card are at the account holder's expense. Additional terms and conditions are specified on the card or certificate. Merchant availability subject to change. Gift card/certificate use is subject to the terms and conditions printed thereon. Gift cards/certificates for services (including but not limited to experiential and entertainment certificates) are subject to the terms and conditions of the vendor providing the services. Gift cards/certificates are also subject to any other restrictions imposed by the merchant.