

Merchandise rewards

Sign or go online for something fine. Select from a wide variety of brand name merchandise items, from cookware to electronics and everything in between. All great rewards waiting just for you.



Cuisinart 12 C. Coffeemaker



Coby 7" Portable DVD Player



ESQ Men's Watch



Trek Navigator Bike



JA Henckels 8 Pc. Block Set



Char-Broil 48,000 BTU Gas Grill



DeWalt 18V Cordless Drill



Apple 8 GB iPod Nano



Delsey 3 Pc. Luggage Set



Samsung Blu-Ray Disc Player



Canon Powershot A470



Emerilware 10 Pc. Set



Dooney & Bourke Tote



Panasonic 42" Plasma Television

Terms and conditions

Description of the Program

- Cardholders will earn Your Rewards ("points") for purchases of all eligible goods and services using the participating North Shore Bank ("financial institution") Personal Platinum or Business Reward Debit Card ("card"). Points will be accumulated at the rate of one (1) point per each three (3) dollars spent using the cardholder's card in signature-based transactions only. PIN-based transactions are not eligible to earn points.
- Financial institution chooses to assess a monthly program fee if the cardholder does not have a checking product type that automatically qualifies for a card (such as the Value Pack, Perks Platinum, or High Value Business Checking). Refer to current Services and Fees brochure for current fees. If a cardholder closes the checking account or closes the card, all unused points are immediately and irrevocably forfeited.
- Accrual of points may begin on the card and the card agreement is received by the cardholder and activated.
- Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) during each business processing day by the cardholder(s) ("net purchase(s)"). Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a transaction dispute, the point value of the transaction will be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- Points cannot be transferred from one account to another, unless card was part of a lost/stolen or compromise situation. Financial institution has final discretion on a case by case situation.
- Points may not be combined with any other loyalty/frequency reward program.
- Points will not be earned or accumulated for cash advances. At your financial institution's option, additional exclusions may be included in the rules governing the Your Rewards program.
- Maximum accumulation of points is 10,000 per month, not to exceed 120,000 in any consecutive 12-month period, starting the month the account was added to the Your Rewards program.
- Your financial institution reserves the right to award bonus points to selected card cardholders.
- Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- Points are tracked and redeemable on a first-in, first-out basis. Points will expire three (3) years from the first day of the month of issuance.
- To redeem points, cardholder's card account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason), current (meaning there is not a negative balance in the checking account at the time of redemption request), cardholder's account must not have been revoked, and the card cannot have any other status preventing authorizations.
- The cardholder agrees to release your financial institution, the administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the cardholder, associated with a reward or use of rewards while participating in this program and in the case of a travel reward, anyone traveling with or without the cardholder, in connection with the receipt, ownership, or use of any reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
- The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- Your financial institution and the administrator shall have no liability for disagreements between cardholders regarding points. Discrepancies about point earnings are not treated as card disputes. Your financial institution's decisions regarding point discrepancies shall be final. Redeemed points are deducted from the cardholder's point balance as of the request date of a reward.
- Points can only be redeemed based on the points available at the redemption center.
- Points are not redeemable for cash and cannot be offset against the cardholder's obligation to your financial institution.
- Points must be redeemed by the cardholder and may be used for another person.
- Your financial institution reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud, or any violation of the program terms and conditions. Your financial institution may make such a determination in its sole discretion.
- The Your Rewards program is void where prohibited by federal, state, or local law.
- Your financial institution and the administrator are not responsible for typographical errors and/or omissions in any program document.
- Your financial institution reserves the right to change the terms and conditions of the Your Rewards program. At your financial institution's option, redemption of points may be restricted, limited, expired or cancelled at any time without prior notice.
- The Your Rewards program is a service provided through Consumer Benefit Services, Inc., and your financial institution. In the event of fraud, abuse of Program privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), your financial institution reserves the right to cancel cardholder's membership in the Your Rewards program.
- Eligibility in the program is restricted to individuals who have a billing address within the 50 United States.
- For purchases in excess of \$2000, contact your financial institution prior to making the purchase.

Travel Awards Redemption Terms and Conditions

- All the administrator's travel redemption center for all your travel needs. They are a full service agency that can assist you with air rewards, hotel, auto, vacation and cruise reservations.
- All travel must be redeemed through administrator's fully licensed redemption reservation center. Cardholders must have a valid financial institution card at the time of redemption.
 - All airline tickets issued in exchange for points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to add-collets and fees charged by the airline and redemption center.
 - Lost, stolen or otherwise destroyed airline tickets will not be replaced, without the cardholder paying the standard fees charged by each airline.
 - Cardholders may make additional travel reservations with the administrator's travel agency using your financial institution card. The travel agency's normal and customary fees are charged to your card for any additional services required by the cardholder.
 - All travel documents will be issued the same day the reservation is made.
 - Airfares are not guaranteed if not ticketed immediately. All reservations will receive a fax or email the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by 9:00 p.m. CST Monday through Friday and by 5:00 p.m. CST on Saturday and 2:00 p.m. CST on Sunday. The cardholder must call in by 9:00 p.m. CST, if the email or fax is not received the same day the ticket is ordered. Any changes or corrections done the following day or thereafter are subject to all airline airfare charges, exchange fees and processing fees and processing charges.
 - Paper airline tickets are subject to the individual airline paper ticket fees.
 - If a paper ticket is issued, the cardholder has two options for delivery. The cardholder can sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a normal and customary shipping fee for the ticket to be sent via an overnight delivery company. Priority, Saturday and outside the 48 contiguous states, deliveries will be subject to additional shipping charges.
 - The cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may have been assessed by governmental entities as a result of travel under the Your Rewards program.
 - Administrator's normal and customary fees associated with processing travel related services are charged to the cardholder's card.
 - Your financial institution and Consumer Benefit Services, Inc. are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes brought down by this industry are done quickly and without notice, therefore, reward redemption rules for air travel are subject to change without notice.
 - Specific restrictions may apply to certain travel rewards.

Discounted Airfare

Cardholders may redeem 8,000 accumulated, un-expired points for a \$100 discount off of any scheduled major international or domestic airline. The total ticket cost will be charged to the cardholder's card with a \$100 credit that shall appear within the next two checking statements.

Free Tickets

Cardholders may redeem accumulated, un-expired points for a single lowest published airfare from any departure city to any destination as follows:

Points	Ticket Cap
25,000	\$350.00
35,000	\$475.00
45,000	\$600.00
60,000	\$800.00
80,000	\$1,050.00

- Each free ticket must be ordered through administrator for one round trip coach class airline ticket on a scheduled U.S. or international carrier.
- All free tickets must be for round-trip travel on the same airlines or Code Share airline.
- En-route stopovers are not permitted unless they are to make direct connections.
- Reservations for tickets also exclude the usage of charters.
- Reservations and ticketing must be made at least twenty-one (21) days prior to actual departure date.
- Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
- For domestic travel a Saturday night stay must be included in the travel itinerary.
- Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
- Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket cardholders for free tickets.
- The travel agency has the right to book your reservation within 2 hours of your requested travel times for departures and returns.
- Each free ticket may not exceed the ticket cap.

Merchandise Awards Redemption Terms And Conditions

- When necessary, the Your Rewards program administrator may substitute a reward with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The Your Rewards administrator may remove certain items and may replace or remove certain sections within any Your Rewards program literature or website. All rewards are subject to availability.
- Merchandise rewards will take four to six weeks to arrive from the time of order. Multiple rewards may arrive at different times from different vendors.
- Merchandise cannot be shipped to APO/FPO or PO Box addresses.
- Merchandise that can be shipped by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the cardholder's card checking account.
- Merchandise pictured in any Your Rewards program catalog or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our knowledge. Your financial institution and the administrator are not responsible for errors or omissions.
- Points required for reward items are subject to change.
- Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before the cardholder signs to accept shipment of merchandise.
- All merchandise is covered by manufacturers' warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Gift Card/Certificate Terms and Conditions

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- Bath & Body Works is not a sponsor of this promotion and is not affiliated with North Shore Bank. The Bath & Body Works® name and logo are registered trademarks of Bathco, Inc.
- BP Gift Cards can only be used for purchase at participating BP and ARCO locations in the US. Use of the BP Gift Card is subject to the terms and conditions printed on the cards. BP is not affiliated with North Shore Bank, nor is BP a sponsor or co-sponsor of this promotion. The BP name and logo are registered trademarks of BP p.l.c.
- Gap giftcards can be used at all Gap locations and online at Gap.com. Only 2 giftcards are redeemable per online transaction. Gap giftcards are redeemable for merchandise only and cannot be replaced if lost or stolen.
- Terms and conditions are applied to gift cards. Terms and Conditions for Boston Store gift cards are listed on the back of the gift cards. Boston Store is not a sponsor of this promotion and is not affiliated with North Shore Bank. Boston Store is a registered trademark of The BonTon Stores, Inc.
- Brinker International®, Chili's®, Macaroni Grill®, On The Border® and Maggiano's® is not a sponsor or co-sponsor of this promotion.
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- Budget services will be based upon the regular Budget rates in effect at the time and location where you present the rental certificate. Renter must meet Budget age, driver and credit requirements. Certificates must be surrendered at time of check out. Other terms and conditions, which are listed on the certificate, may apply. Please read the certificate upon receipt. For reservations, visit www.budget.com or call 800-527-0700 in the U.S.



NORTH SHORE BANK

The Bank of You

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DC320 0109



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Shopping isn't just fun. It's rewarding.



Earn points with your Debit Rewards Card.



NORTH SHORE BANK

The Bank of You

Welcome to

Your REWARDS Your Way.

Earning points is easy!

Every time you make a qualifying purchase with your North Shore Bank Personal Platinum or Business Rewards Debit Card, you will earn points redeemable towards hundreds of reward options to choose from. Including brand name merchandise, gift cards to your popular stores and restaurants, cruises, hotel stays, discounted airfare and free airline tickets.

How to participate

- Use your North Shore Bank Personal Platinum or Business Rewards Debit Card for all of your purchases.
- When you swipe your Personal Platinum or Business Rewards Debit Card, choose "credit" rather than "debit". Then you'll be on your way towards earning rewards your way! You can also earn rewards for your online personal and business purchases!
- **\$3 spent = 1 point**
For signature or online transactions. PIN transactions are not eligible.
- Your Rewards points are updated daily.

How to place an order

- Simply call customer service at 866.678.5187 anytime to place your order for merchandise, gift cards, or travel.
- Or visit northshorebank.com, click on the *Your Rewards Your Way* button, and log into the *Your Rewards* web site. Or visit yourrewards.northshorebank.com to log in right away!

Travel rewards

Your Rewards has been designed to offer you the complete freedom to choose when and where you want to travel. Look to unwind with a trip to a secluded beach, or just a weekend getaway.

With as few as 25,000 points you can travel to the destination of your choice. Travel to the sandy beaches of Florida or ski the slopes of Colorado or see a Broadway show in New York.

Enjoy these great airline travel benefits:

- Free round-trip flights
- No blackout dates
- Flights on major carriers
- No complicated frequent-flyer programs to join

Free tickets

Points	Ticket Cap
25,000	\$350
35,000	\$475
45,000	\$600
60,000	\$800
80,000	\$1,050

Discounted airfare

Discount	Points
\$100 discount off any flight*	8,000

* The total ticket cost will be billed to your North Shore Bank Personal Platinum or Business Rewards Debit Card with a \$100 credit that will appear within the next two checking account statements.

Vacation getaways

Hyatt Stay Certificate One Night Elite Level

Item no. 601-7608 | 22,424 points
Get ready for a rejuvenating stay at a luxurious Hyatt Hotel or Resort. Redeemable for a 1 night stay any night of the week at over 300 Hyatt properties worldwide. Award includes \$50 Hyatt Check Certificate redeemable for goods and services during your stay at Hyatt Hotels and Resorts, Hyatt Place and Hyatt Summerfield Suites. For more information and a list of participating locations, visit certificates.hyatt.com/locations. Accommodations are for 2 guests based on 1 room with double occupancy.

Marriott® Two Night Americas Signature Award

Item no. 601-7946 | 35,000 points
Stay with Marriott any two days of the week or weekend. You can choose from over 2,400 locations in North, South and Central America. This award is only good at participating Marriott Hotels & Resorts®, Renaissance Hotels & Resorts®, Courtyard®, Residence Inn®, Fairfield Inn®, SpringHill Suites®, and TownePlace Suites® properties. Enjoy breakfast for two each of the following mornings and all applicable room taxes, Valid for 15 months.

Cruise rewards

Choose when and where you want to go. There are many options for your cruise. Visit www.carnival.com to find the cruise right for you. Enjoy a variety of clubs, lavish entertainment, with fine and casual dining. Have the time of your life on a "Fun Ship." The award is for two people sharing a stateroom.

Cruise type	Item no.	Points
Three day:		
Inside	601-1050	100,648
Oceanview	601-1052	108,055
Four day:		
Inside	601-1054	122,778

Local gift card rewards

Choose from a variety of your favorite restaurants or retailers. Give as a gift, or use yourself. Gift cards are redeemable in either \$50 or \$100 values.

You can even redeem your points for a \$100 prepaid MasterCard or Visa Dreamfunds gift card.



that was easy.™

\$3 spent = 1 point

Want more? Visit northshorebank.com for more reward options.