

28. Monthly awards will be posted by the 10th day of the following month.
29. Annual awards and awards for special promotions will be posted by the 10th day following the qualifying event.
30. Awards for participation in a Four Seasons event will be posted by the 10th day following completion of the event.
31. If travel points on your statement appear inaccurate or are missing, please contact a Four Seasons Club Director at 815-626-0614 within 45 days of the statement ending date to receive proper credit. Sterling Federal shall make the final decision concerning any disputed travel point awards, redemptions and balances.

E. Miscellaneous Rules

32. Travel points do not constitute property and are not redeemable for cash.
33. Travel points may not be transferred, bartered, sold, or exchanged by the members and are not transferable upon death, as part of a domestic relations matter or otherwise by operation of law.
34. Travel points accumulated in two or more accounts may not be combined for redemption.
35. Travel points are valid for three years from the date they are earned and will be forfeited if they are not used while they are valid.
36. The Four Seasons Travel Point Award Program is offered at the sole discretion of Sterling Federal Bank and may be terminated at any time; or its rules, regulations, policies, benefits, condition of participation or travel point award levels may be changed in whole or in part at any time, with or without notice, even though such changes may affect the value of accumulated travel points. Because this is a new program, changes may be required, especially during the initial year.

Four Seasons Travel Point Redemption Table  
(Point Value = \$.025 each)

\$	Points	\$	Points	\$	Points	\$	Points	\$	Points
1	40	41	1,640	81	3,240	121	4,840	161	6,440
2	80	42	1,680	82	3,280	122	4,880	162	6,480
3	120	43	1,720	83	3,320	123	4,920	163	6,520
4	160	44	1,760	84	3,360	124	4,960	164	6,560
5	200	45	1,800	85	3,400	125	5,000	165	6,600
6	240	46	1,840	86	3,440	126	5,040	166	6,640
7	280	47	1,880	87	3,480	127	5,080	167	6,680
8	320	48	1,920	88	3,520	128	5,120	168	6,720
9	360	49	1,960	89	3,560	129	5,160	169	6,760
10	400	50	2,000	90	3,600	130	5,200	170	6,800
11	440	51	2,040	91	3,640	131	5,240	171	6,840
12	480	52	2,080	92	3,680	132	5,280	172	6,880
13	520	53	2,120	93	3,720	133	5,320	173	6,920
14	560	54	2,160	94	3,760	134	5,360	174	6,960
15	600	55	2,200	95	3,800	135	5,400	175	7,000
16	640	56	2,240	96	3,840	136	5,440	176	7,040
17	680	57	2,280	97	3,880	137	5,480	177	7,080
18	720	58	2,320	98	3,920	138	5,520	178	7,120
19	760	59	2,360	99	3,960	139	5,560	179	7,160
20	800	60	2,400	100	4,000	140	5,600	180	7,200
21	840	61	2,440	101	4,040	141	5,640	181	7,240
22	880	62	2,480	102	4,080	142	5,680	182	7,280
23	920	63	2,520	103	4,120	143	5,720	183	7,320
24	960	64	2,560	104	4,160	144	5,760	184	7,360
25	1,000	65	2,600	105	4,200	145	5,800	185	7,400
26	1,040	66	2,640	106	4,240	146	5,840	186	7,440
27	1,080	67	2,680	107	4,280	147	5,880	187	7,480
28	1,120	68	2,720	108	4,320	148	5,920	188	7,520
29	1,160	69	2,760	109	4,360	149	5,960	189	7,560
30	1,200	70	2,800	110	4,400	150	6,000	190	7,600
31	1,240	71	2,840	111	4,440	151	6,040	191	7,640
32	1,280	72	2,880	112	4,480	152	6,080	192	7,680
33	1,320	73	2,920	113	4,520	153	6,120	193	7,720
34	1,360	74	2,960	114	4,560	154	6,160	194	7,760
35	1,400	75	3,000	115	4,600	155	6,200	195	7,800
36	1,440	76	3,040	116	4,640	156	6,240	196	7,840
37	1,480	77	3,080	117	4,680	157	6,280	197	7,880
38	1,520	78	3,120	118	4,720	158	6,320	198	7,920
39	1,560	79	3,160	119	4,760	159	6,360	199	7,960
40	1,600	80	3,200	120	4,800	160	6,400	200	8,000

Sterling Federal Bank's



PROGRAM RULES





**STERLING FEDERAL BANK**  
**Four Seasons Travel Point Award Program**  
**Revised 10/6/2014**

**Initial Awards**

	Points Earned
For being a charter member of Four Seasons Club	100
For joining Four Seasons Club	100
For having or opening a checking account at Sterling Federal Bank	100
For having or adding direct deposit to your Sterling Federal Bank checking account	100
For closing an existing checking account elsewhere within 90 days of joining Four Seasons Club	100

**Monthly Awards**

	Points Earned
For each month you write 15 or more checks on your Sterling Federal Bank checking account (limited to 1 monthly award per membership)	20
For each \$1,000 of your total average daily balances maintained in Sterling Federal Bank deposit accounts throughout the month	2/\$1,000

**Annual Awards**

Each time a Four Seasons Member pays for the renewal of a member's safe deposit box, the following points will be awarded (limited to one safe deposit box award per membership per year):

Box Size	Points Earned
3 x 5	100
3 x 10	200
5 x 10	300
10 x 10	400

**Day Trip and Tour Awards**

Travel points of varying amounts will be awarded for each day trip and overnight tour in which members participate. The travel points for participation will be noted on the event flyer. Travel points will be earned whether the trip was fully paid, partially paid or was free because of a pre-trip drawing or the redemption of previously accumulated travel points.

**Special Offers & Promotions**

Periodically, Sterling Federal Bank will offer members special opportunities to earn additional Four Seasons travel points. Watch your mail for details.

**Four Seasons Program Rules**

**A. Membership Rules**

1. Single individuals may only receive an individual Four Seasons Membership.
2. Married individuals may receive an individual or a joint Four Seasons Membership but only one membership shall be granted per married couple.
3. In a single membership, the member must be age 50 or over.
4. For a joint membership, one or both members must be age 50 or over.
5. Memberships are open to individuals only. No business memberships are available.
6. Drawings for free trips given away on day trips and gift cards given away on overnight tours are limited to members participating in those outings and not their guests.
7. Members must personally accompany their guests on any Four Seasons event.
8. The member must maintain total average daily deposits of \$20,000 or more at Sterling Federal Bank throughout the calendar month.
9. In the event a member's total average daily deposits fall below \$20,000 for a calendar month, the membership status will be changed to "conditional" and the member shall have two months to bring the total average daily deposits to \$20,000 or more. If the member fails to do so, the membership will terminate and any accumulated travel points will be forfeited.
10. If a member's status changes to conditional three times in any 12 month period, the membership will terminate and the member's accumulated travel points will be forfeited.
11. Sterling Federal shall have the sole discretion to withhold membership from or terminate the membership of anyone that, in the opinion of Sterling Federal, is abusing membership privileges or is otherwise deemed disruptive to the overall membership.

**B. Award Rules**

12. Travel points are awarded to members pursuant to the Four Seasons Travel Point Award Program.
13. Initial Awards may only be earned once and are determined upon initial membership. If a membership is terminated for any reason and the member later rejoins, no Initial Rewards shall be earned.

14. Multiple awards will not be earned for opening multiple checking accounts, or for adding multiple direct deposits or closing multiple checking accounts.
15. Initial Awards are the same for an individual or joint membership (i.e., if a husband and wife receive a joint membership, 100 travel points are earned for joining and not 200).
16. Travel points for participation in day trips and overnight tours will be awarded only for participating members and not their guests unless specifically announced.
17. The daily average balance of an account is the sum of each day's balance in the account for the month divided by the number of days in the month and rounded to the nearest \$1,000.
18. For monthly awards based upon the total average daily balances of deposit accounts, Sterling Federal has sole authority to determine which accounts qualify for inclusion and in determining the daily average balance in such accounts.

**C. Redemption Rules**

19. Travel points may be redeemed for members and their guests to participate in Four Seasons day trips and overnight outings, or for other products or services Sterling Federal may from time to time offer.
20. 1,000 travel points equals \$25.00 in credit toward Four Seasons sponsored programs.
21. Minimum travel points which may be redeemed are 200 points, which equals \$5.00 in credit.
22. Points may be redeemed for any amount above the minimum.
23. In accordance with IRS regulations, the value of travel points redeemed will be reported to the member and the IRS on form 1099-INT. Travel points earned are not taxable until redeemed.
24. The number of seats available on each Four Seasons outing that may be paid for by members redeeming accumulated travel points may be limited at the discretion of Sterling Federal Bank.

**D. Operating Rules**

25. Statements will be mailed by the 15th of January annually.
26. Travel points may not be redeemed until they have been posted to the member's account.
27. Initial Awards will be posted by the 10th day following the date of membership.