

CRUISE INCENTIVE AUTO LOAN PROMOTION

OFFICIAL PROMOTION RULES

The Cruise Incentive Auto Loan Promotion begins April 1, 2019 and ends June 28, 2019.

Eligibility

This promotion is open to members of Meritus Credit Union who are 18 years of age or older; and who are U.S. Citizens. Employees, members and associate members of the Board of Directors, and volunteer officials of the Credit Union and its affiliates, and their immediate families (spouse, children, brothers, sisters, mother, father, grandparents, parent-in-laws, son-in-law, daughters-in-law, grandchildren, great grandchildren, and/or any legal dependents) and individuals living in the same household of each of the above are eligible for the offer, as defined in the "Promotional Offer" section.

Terms and Conditions

If you are a member of Meritus Credit Union and finance a minimum of \$25,000 for an auto loan between April 1, 2019 and June 28, 2019, you will receive one cruise certificate per qualifying auto loan, as defined in the "Promotional Offer" section. The promotion is limited to new and used auto loans only. The auto loan must be opened no earlier than the open of business on April 1, 2019 and no later than the close of business on June 28, 2019 to be eligible. Auto loans opened prior to April 1, 2019 or after June 28, 2019 are ineligible and will be excluded from the promotion. The promotion is limited to new and used auto loans only. Auto loans currently financed with Meritus Credit Union/MERITUS CREDIT UNION are ineligible for the promotion. Member's accounts must be in good standing at time of closing to be eligible for promotion.

All members entering this promotion agree to release and hold harmless Meritus Credit Union, its employees, agents and representatives from any and all claims of any kind arising either directly or indirectly from said promotion. All parties participating in the Cruise Incentive Auto Loan Promotion agree to comply with any terms and conditions mentioned herein. By entering, member agrees to be bound by these official rules.

Promotional Offer

At loan closing on an eligible loan, you will receive one cruise certificate per qualifying auto loan. If you are closing jointly with one or more persons, you will receive only one cruise certificate.

The cruise certificate is valid for two persons for a 5-day, 4-night cruise aboard select cruises. Accommodations are for an interior stateroom based on double occupancy. Upgrades to an ocean view, balcony or suite stateroom, or an extended cruise are available for an additional fee. Certificate is not valid during holiday and peak travel periods unless the recipient pays an additional fee. The certificate is for cruise only and does not include airfare or transportation to and from the port. All port charges, taxes, customs and fulfillment fees of \$39.60 per day/per person will be the responsibility of the recipient of the certificate. Guests must be 21 years of age or accompanied by a parent, relative, or guardian, 25 years or older, and share the same stateroom. Additional guests may accompany the certificate holder and will qualify for a special group rate, provided they are on the same ship and sail date. A non-refundable \$19 per person registration fee is required with your registration form within 45 days of the issue date. The recipient will be required to mail the registration form to Pacific Coast Travel - Certificate Division, 6715 Morro Rd., Atascadero, CA 93422. Certificates should be sent by "certified mail". Pacific Coast Travel and Meritus Credit Union will not be responsible for lost certificates not mailed "certified". Port charges, taxes, customs and fulfillment fees will be required at time of booking. Any additional fees for upgrades will be due 90 days prior to sailing. Any late payments

of upgrade fees may result in loss of upgrades, increased costs, and/or the loss of your reservation. In the event cancellation of the cruise becomes necessary, certificate holder must submit cancellation in writing to Pacific Coast Travel - Certificate Division, 6715 Morro Rd., Atascadero, CA 93422. Cancellation penalties are based on each cruise lines own cancellation policies. Cancellations with less than 15 days notification and "no shows" will result in the forfeiture of all monies paid. Cancellation of travel will void certificate. The certificate is transferable upon request. All cruises are subject to space and date availability on select cruises and are capacity controlled. The certificate cannot be used in conjunction with any other cruise discount or promotion. The offer is not valid for groups of 4 or more people in multiple staterooms, using more than one certificate. Only one certificate can be used per household, per year. The certificate has been issued by special arrangements between major cruise lines, Pacific Coast Travel and AIM. The offer is not redeemable for cash, and cannot be resold. Unauthorized use of the certificate will make it null and void. Offer is not valid where prohibited by law. The certificate expires 18 months from the date of issue, and may only be distributed by an authorized sales incentive program, approved by AIM. Pacific Coast Travel, AIM and Meritus Credit Union will assume no liability for any representations, written or oral, that have not been stated on the certificate. Any certificate not issued by Meritus Credit Union within 12 months of activation will expire. The certificate is not replaceable, is non-refundable, and has no value, if lost, stolen, destroyed, or expired. Registration forms that are altered or post-dated will invalidate certificate. Pacific Coast Travel, AIM and Meritus Credit Union do not assume any liability or responsibility for damage, expense, or inconvenience, or any loss, injury, or death, or damage to any persons or property, in transit to, or from the ship, during cruise travel, or for any cause whatsoever due to any acts or omissions, including but not limited to delays, cancellations due to nature, mechanical breakdown, strikes, fire, or acts of God. Pacific Coast Travel and AIM reserve the right to substitute ports, change itineraries, and substitute ships or cruise lines. Pacific Coast Travel shall be the sole agent for cruise travel and upgrades in connection with the use of the certificate. Terms and conditions are subject to change without notice. The certificate does not include certain incidental or other expenses incurred by guests. This includes, but not limited to, shore excursions, on-board purchases, bar beverages, gambling, spa services, gratuities and fuel surcharges. Any tax liability, including disclosure, connected with the receipt or use of the certificate is the recipient's responsibility. Cruise passage is subject to the terms and conditions contained herein and those listed in each cruise line's "Terms and Conditions of Passage Contract Ticket" and the information contained in each cruise line's current cruise brochure. By redeeming the certificate, the recipient agrees to be bound by all such terms and conditions. Pacific Coast Travel is registered with the State of California under registration number 2091070-40. Registration as a Seller of Travel does not constitute approval by the State of California.

Liability

Meritus Credit Union has no affiliation with the cruise lines, Pacific Coast Travel or AIM and therefore assumes no liability for any transactions made in connection to the recipient's cruise including, but not limited to, purchases, refunds, cancellations and/or quality/service issues. Meritus Credit Union, its employees, agents and representatives assume no liability for lost or misdirected cruise registration forms whether due to technical or computer malfunctions or other reasons. Meritus Credit Union reserves the right, in its sole discretion, to cancel or suspend the promotion at any time for any reason.

CRUISE INCENTIVE AUTO LOAN PROMOTION

FREQUENTLY ASKED QUESTIONS

Overview: Meritus Credit Union will award members with a 5-day, 4-night cruise certificate valid for two persons to Mexico, the Bahamas or the Western Caribbean per qualifying auto loan.

Q: How were members notified of the Cruise Incentive Auto Loan Promotion?

A: Members may have been notified about the promotion in numerous ways:

- A promotion ad that links the member to the promotion details posted online at www.merituscu.net, details in the spring edition of the credit union's quarterly newsletter, rate board signage, and in branch signage.

Q: What are the dates of the promotion?

A: April 1, 2019 through June 28, 2019. Meritus Credit Union reserves the right to modify, extend or cancel this promotion and its offers at any time without prior notice.

Q: Where can the member find a copy of the Cruise Incentive Auto Loan Promotion Official Promotion Rules?

A: A copy is available online at merituscu.net/seas-the-savings.

Q: Who is eligible to participate in the promotion?

A: This promotion is open to members of Meritus Credit Union who are 18 years of age or older; and who are U.S. Citizens. Employees, members and associate members of the Board of Directors, and volunteer officials of the Credit Union and its affiliates, and their immediate families (spouse, children, brothers, sisters, mother, father, grandparents, parent-in-laws, son-in-law, daughters-in-law, grandchildren, great grandchildren, and/or any legal dependents) and individuals living in the same household of each of the above are eligible for the promotion.

Q: If there is one or more joint members on the loan, can each member receive a cruise certificate?

A: No. Two or more members jointly closing on the loan may only receive one cruise certificate. However, each certificate is valid for two persons.

Q: Can the cruise certificate be transferred to another member?

A: The certificate is non-transferable. However, it is permissible to transfer it to a relative or friend if it is transferred prior to registration and during the 45 day registration period.

Q: What loans qualify for this promotion?

A: The promotion is limited to auto loans (new or used) only. Existing auto loans with Meritus Credit Union are ineligible for the promotion.

Q: If the member's loan was funded prior to or after the promotion dates, does the loan still qualify?

A: No. The loan must be funded during the promotion dates of April 1, 2019 through June 28, 2019 to qualify.

Q: Are there special auto loan rates available with this promotion?

A: No. The current approved loan rates and lending guidelines are still applicable for this promotion.

Q: Is there a specific loan or promotion type to use when submitting an application in Loancierge?

A: No. Standard loan application and closing procedures using Loancierge should be followed using current approved loan rates and lending guidelines.

Q: When will I receive the cruise certificate?

A: You will receive the cruise certificate at the time of closing.

Q: How long do I have to register the cruise certificate?

A: The cruise certificate needs to be registered within 45 days, and should be sent in with the \$19.00 per person one-time registration fee.

Q: How long are the cruise certificates valid?

A: The cruise certificate is valid for 18 months. The member has 18 months to book and sail from the issue date.

Q: Is the member responsible for any additional fees associated with using the cruise certificate?

A: Yes. The certificate recipient is responsible for: 1) a one-time registration fee of \$19 per person (certificate is transferable prior to registration, during registration period), 2) port charges, taxes, customs and fulfillment fees of \$39.60 per day/per person, 3) transportation to and from the port, 4) any applicable identification and 5) any applicable incidental/gratuity charges and/or fees.

Q: Is the member able to upgrade the cruise certificate?

A: Yes. Upgrades such as an ocean view room, balcony room, an extended cruise, bringing the kids or traveling with another couple are available upon request for a reasonable additional charge.

Q: When are additional fees associated with using the cruise certificate and/or upgrading due?

A: The non-refundable \$19.00 per person registration fee is required with the member's registration form within 45 days of the issue date. Port charges, taxes customs and fulfillment fees will be required at time of booking. Any additional fees for upgrades will be due 90 days prior to sailing. Any late payments of upgrades fees may result in loss of upgrades, increased costs and /or the loss of the member's reservation.

Q: Are there any additional age requirements?

A: Yes. If traveling on a Carnival Cruise both guests have to be 21 years or older, or if the borrower is under 21 years of age he/she will have to travel with a guest 25 years or older. If the member and guest are under 21 and married they can travel together. If traveling with Royal Caribbean at least one guest in the room must be 21 years and the other guest must be at least 18.

Q: Can additional guests or children accompany the certificate holder on the cruise vacation?

A: Yes. Additional guests may accompany the certificate holder and will qualify for a special group rate, provided they are on the same ship and sail date.

Q: How much are the cruise vacations valued at?

A: The cruise vacations value up to \$1,798.00.

Q: What cruise line will the cruise vacation be on?

A: Most cruises are with Carnival. Depending on the date and destination, Royal Caribbean or other major cruise lines may be used.

Q: Is the cruise vacation all inclusive?

A: No. Alcoholic beverages, shore excursions, etc. are not included as part of the cruise vacation certificate.

Q: What is included with the cruise vacation?

A: The cruise includes an interior 4A stateroom (based on double occupancy), all gourmet meals and snacks, 24-hour complimentary room service, a wide range of nightly entertainment including Las Vegas-style shows, all onboard activities, plus fabulous international cities to visit and shop.

Q: What are the cruise vacation destination options?

A: Members can choose a cruise to Mexico, the Bahamas or the Western Caribbean.

Q: What are the port departure options?

A: Members can depart from Galveston, New Orleans, Jacksonville, Port Canaveral, Miami or Los Angeles. However, transportation to and from the port is the member's responsibility.

Q: Is the cruise certificate valid during peak periods or holiday periods?

A: The cruise certificate is not valid during peak or holiday periods unless the certificate recipient pays an additional fee. Some peak travel dates may not require an additional fee. Peak period is from March 1st through August 30th.

Q: What does the member have to do after receiving the cruise certificate?

A: Within 45 days of the issue date of the certificate, the member needs to complete the registration form and return the signed registration via Certified Mail to:

Pacific Coast Travel-Certificate Division
6715 Morro Rd.
Atascadero, CA 93422

Q: Is Certified Mail required to return the cruise certificate registration.

A: No. However, it is strongly advised to use Certified Mail. Pacific Coast Travel, AIM or Meritus Credit Union will not be responsible for lost certificates not mailed by Certified Mail.

Q: What can the member expect after returning the cruise certificate registration?

A: Upon receipt of the member's cruise certificate registration, cruise booking information will be sent to the member within 3 weeks. There are approximately 100+ cruise dates and many itineraries to choose from. A list of available cruise dates and itineraries will be sent to the member when they register their certificate.

Q: Who should the member contact in the event the booking information is not received or other questions regarding the cruise certificate?

A: Members should contact Pacific Coast Travel at (805) 462-9940. Pacific Coast Travel shall be the sole agent for the cruise travel and upgrades in connection with the use of the cruise certificate.

Q: What is the cancellation policy for the certificate?

A: In the event cancellation of the cruise becomes necessary, the certificate holder must submit cancellation in writing to:

Pacific Coast Travel-Certificate Division
6715 Morro Rd.
Atascadero, CA 93422

Cancellation penalties are based on each cruise lines' own cancellation policies. Cancellations with less than 15 days notification and "no shows" will result in the forfeiture of all monies paid. Cancellation of travel will void the cruise certificate.