



MILEAGE PLAN

Alaska Airlines Visa® Debit Card Addendum to the Card Agreement

Effective Date 4/1/13

This document amends your *Important Information Brochure: Card Agreement and Disclosure* (the “Card Agreement”). This Alaska Airlines Visa Debit Card Addendum to the Card Agreement (“Addendum”) supplements the Card Agreement and unless specifically stated in this Addendum, terms defined in the Card Agreement will have the same meaning in this Addendum.

Mileage Plan Program: The Mileage Plan Program is a frequent flyer program offered by Alaska Airlines and is not a program of Bank of America, N.A. Alaska Airlines is solely responsible for the terms and conditions of your participation and mileage accumulation in the Mileage Plan Program. Alaska Airlines may change the terms & conditions of participation in the Mileage Plan Program at any time with or without prior notice. All Mileage Plan terms and conditions apply to the Mileage Plan miles accumulated pursuant to this Addendum.

Earning Mileage Plan Miles: You will receive 3,000 Mileage Plan Bonus Miles at the time you use your Alaska Airlines Visa Debit Card for the first purchase after receiving and activating your Alaska Airlines Visa Debit Card. While your Alaska Airlines Visa Debit Card is active, you will earn Mileage Plan miles for purchases as follows: We take the total amount of purchases for a calendar month and subtract any (a) credits related to purchases, (b) other adjustments to your deposit account related to purchases, (c) cash back from a POS transaction, (d) quasi-cash transactions, which are transactions convertible to cash and include the purchase of money orders, travelers checks, foreign currency, cashier’s checks, gaming chips, and other similar instruments and things of value, (e) account funding transactions, including transfers to open or fund deposit, escrow, or brokerage accounts and purchases of stored-value cards, and (f) Alaska Airlines Travel Purchases defined below to get the “Net Debit Card Use.” We separately take a total of all Alaska Airlines flight purchases and Alaska Airlines Vacations packages to get the “Alaska Airlines Ticket Purchases.” For each calendar month, you will receive one Mileage Plan mile for every two dollars of Net Debit Card Use and one mile for every one dollar of Alaska Airlines Travel Purchases. Mileage credit will not be awarded for federal, state or local tax payments, or similar payments to federal, state and local government agencies.

Annual Fee: You will pay an annual fee of \$30 upon our issuance of an Alaska Airlines Visa Debit Card and annually every twelve months thereafter. The annual fee will be deducted from your deposit account without further notice to you.

Maximum Mileage Plan Miles in One Year Period: The maximum number of Mileage Plan miles you may receive in connection with your

Alaska Airlines Visa Debit Card is 100,000 miles, plus any bonus miles, in any calendar year.

Sharing Information: You understand and agree that Bank of America will share the information about your Net Debit Card Use and Travel Purchases and certain other information about your Alaska Airlines Visa Debit Card as necessary or prudent in administering the Alaska Airlines Visa Debit Card Program or Mileage Plan or both.

Dollar Limits on Transactions: When you use your Alaska Airlines Visa Debit Card at ATMs and for purchases, Bank of America may apply two daily limits to the amount you are authorized to withdraw from your accounts during each day— a cash limit and a purchase limit. Bank of America establishes these limits for purposes of issuing authorizations to ATM systems and merchant processing systems. Bank of America may issue authorizations, and permit withdrawals and purchases, in excess of these limits. Please review section 6 entitled “Dollar Amount Limits on Transactions” of the Card Agreement carefully.

Cash Limit: The cash limit is the total amount you are authorized to withdraw each day from your accounts at ATMs using your Alaska Airlines Visa Debit Card. Please note that some ATMs may not be able to dispense the full amount of your cash limit in a single transaction in which case you may need to perform more than one transaction. The cash limit on your Alaska Airlines Visa Debit Card will be the lesser of \$1,000 or the available balance.

Purchase Limit: The purchase limit is the total amount of goods or services you are authorized to pay for each day from your accounts by using your Alaska Airlines Visa Debit Card. Cash back you may receive from purchase transactions counts against your purchase limit. Cash back also includes: (a) purchases of money orders, cashier’s checks, or other similar instruments and other things of value, and (b) cash you obtain from a financial institution. Your purchase limit is generally in addition to your cash limit. For security purposes, Bank of America may place other restrictions on the purchase limit from time to time. The daily purchase limit for your Alaska Airlines Visa Debit Card is your daily balance.

Joint Deposit Accounts: If your deposit account is held by more than one individual, each individual may request an Alaska Airlines Visa Debit Card and miles will be credited to the Alaska Airlines Mileage Plan of the Alaska Airlines Visa Debit Card cardholder. Miles will not be credited for use of any other Debit Card related to the same deposit account. Only one annual fee will be charged for all Alaska Airlines Visa Debit Cards related to one deposit account.

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