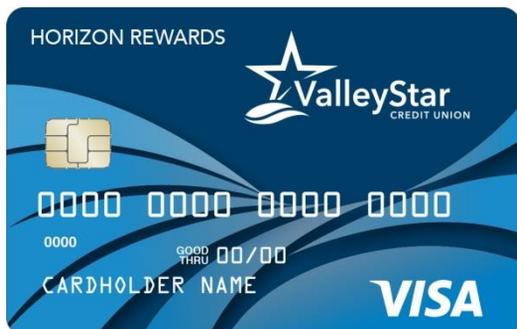


Horizon Rewards Visa® Card



ValleyStar Horizon Rewards Visa Card

Earn rewards points for every dollar you spend! Points are redeemable for merchandise, travel, gift cards, cash, and more.



- Enjoy a robust **uChoose Rewards®** program: earn 1 point for every \$1 spent on qualifying transactions
- Rates as low as 11.75% APR*
- Credit limit up to \$30,000
- No limits or points expiration
- No annual fee
- No cash advance fee
- No balance transfer fee
- Added security of EMV chip technology and Visa®

Introductory Offer: 5,000 Bonus Points on your first purchase transaction!**

*Credit Card Agreement & Disclosures: Credit card approval depends on applicant's creditworthiness and other qualifications. Rates, terms, and conditions are subject to change without notice. APR (Annual Percentage Rate) is based on the applicant's creditworthiness and is subject to change. APR will vary with the market based on Prime Rate. Certain restrictions apply. See official credit card agreement and disclosure for complete details.

**Offer valid for qualifying Horizon Visa® applicants. To receive the 5,000 Bonus Points Introductory Offer, cardholders must register their card at uchooserewards.com and make a purchase transaction (not a cash advance). 5,000 Rewards Points will then be added to their uChoose Rewards account within 30 days. If one account has two cards issued, the bonus points offer will apply to the account, not to each card on that account. Offer valid for a limited time only.

What is uChoose Rewards®?

It's a rewards program that earns you points every time you use your ValleyStar Horizon Rewards Visa card.

Shop: With uChoose Rewards, just shop as you normally would and watch the rewards add up. **Earn points:** Simply using your card will earn points per dollar spent when shopping for everyday needs and more. **Enjoy your rewards:** Watch your points add up, then redeem them for exciting rewards!

How do I get started?

All you need to do is visit uchooserewards.com and click the "Register" link (under "New to uChoose Rewards") and follow the prompts to create your User ID and password. After successful registration, you can use your Horizon Rewards Visa card to start earning one point for every \$1 spent, wherever you shop!

How are points earned?

Points are earned every time a transaction is made with the card: point of sale purchases, online purchases, and cash advances. Additional points can also be earned for shopping special offers at participating retailers, in-store or online through uchooserewards.com. You can also receive exclusive offers via email that you can activate to earn more points at all your favorite stores!

How do I track my points?

The program automatically keeps track of points! After registering at uchooserewards.com and using your card, you can check your points balance anytime right on the homepage! There is no expiration on the points.

How can I redeem my points, and what can I get?

It's your choice! You can choose from millions of options on uchooserewards.com, such as merchandise, travel experiences and activities, event tickets, merchant gift cards, cash, and much more. A minimum of 1,500 points are needed to redeem for merchandise, travel, gift cards, cash back, etc.

Will I earn points on all my Horizon Rewards Visa cards?

Yes! All cards within an account automatically earn and accumulate points together.

Apply Today!