



Welcome to BayREWARDS

Get more rewards — every time you use your Bay Federal Credit Union Business Visa Credit or Check Card!



Bay Federal
CREDIT UNION



Making a real difference

831.479.6000 • www.bayfed.com • 888.4BAYFED

What is BayREWARDS ?

Bay Federal Credit Union is proud to bring you a very unique program that rewards you for using your Bay Federal Business Visa Credit or Check Card. Every time you use your enrolled card, you earn points that you can redeem for travel, merchandise, gift cards, and much more. Unlike other reward programs – *you are in control and have countless options!*

- You are already enrolled!
- Earn one point for every two dollars of eligible net retail purchases with your Business Check Card for signature transactions
- Earn one point for every one dollar of eligible net retail purchases with your Business Credit Card
- Use your points for thousands of items
 - Merchandise
 - Travel
 - Gift Cards
 - Downloadable “instant” rewards: music, ringtones, books and magazines
 - Charitable Donations

HOW DO I EARN POINTS?

Simple! Just keep using your credit union issued card for all your purchases – office supplies, travel expenses, gas stations, restaurants – anywhere your card is accepted!

HOW DO I REDEEM POINTS?

Log in to BayFedOnline through our website at www.bayfed.com or by calling 1-877-7BAYRWD (1-877-722-9793).

COUNTLESS REWARD OPTIONS!

Merchandise

Choose from electronics, home décor, sports and leisure... this brochure includes only a sample of the hundreds of items available on our web site. Special "Bonus Rewards" are also available online!

Travel

This is amazing! Apply your points to pay for all or a portion of any travel. You can choose a Travel Package, call our Travel Agency, use our Online Booking Engine, or book anywhere and use the Travel Rebate System to receive a credit to your account! This is the ultimate in travel redemption flexibility. Visit the website by logging in to BayFedOnline at www.bayfed.com or call our Service Center at 1-877-7BAYRWD (1-877-722-9793) for more information. We let you travel your way!

Gift Cards

Redeem gift cards at your favorite places to shop and dine. Visit places like The Home Depot®, Circuit City®, GAP, Olive Garden, Barnes and Noble, Eddie Bauer, AMC Theatres, QuickGifts.com ... the list goes on and on. Online gift certificates are also available – choose from GiveAnything.com, ElectronicsSuperstore.net, BabyGiftUSA.com, CDUniverse.com, Restaurant.com, SportsAuthority.com – and many more!

Downloadable Music and Ringtones

We have partnered with Puretracks™, a leading provider of downloadable tunes, to offer you an extraordinary opportunity to use your Points to buy downloadable tunes. Puretracks will play in all sorts of portable music devices including versions of the Apple® iPods®, CD players, and many MP3 players. We've also partnered with PlayPhone.com, to bring you one of the largest selections of ringtones on the web!

Downloadable Audio Books and Magazines

Audible.com has more than 27,000 best-selling digital audiobooks, radio shows, audio versions of popular magazines, newspapers, and more. Download the programs in minutes and listen using your iPod®, Palm OS handheld, Pocket PC, Creative® MuVo®, PC, or Mac.

Charitable Donations

We also give you the option to donate your points to Children's Miracle Network. This non-profit organization is dedicated to saving and improving the lives of children by raising funds for children's hospitals across North America. Each year the 170 Children's Miracle Network hospitals provide the finest medical care, life-saving research and preventative education to help millions of kids overcome diseases and injuries of every kind.

Q&A

How do I view my account online?

Go to www.bayfed.com, log in to BayFedOnline, and click on the BayREWARDS link. While online, you can enter your email address to receive a monthly e-statement notification that will include a link to a summary of your points as well as bonus point offers.

How can I check my point total?

Your point summary is available 24 hours a day, 7 days a week. You can check your points on the website or by calling the BayREWARDS Service Center at 1-877-7BAYRWD (1-877-722-9793).

How often are my points updated?

Points are credited to your account monthly, so it may take up to 45 days for points to be applied to your account. You can receive a monthly e-statement by visiting the website.

What is the minimum amount of points I can redeem?

BayREWARDS Points can be redeemed for as little as 2,500 points for merchandise and travel. Downloadable rewards may be redeemed for as little as 750 points.

Is there a limit of points I can earn?

You can earn up to a maximum of 100,000 points in a year.

Do the points ever expire?

The points are good for three years from the end of the calendar year in which they are earned.

What is the best way to redeem my points?

Our website is the best way because your order is instantly received and you have many more merchandise and redemption opportunities. Music, ringtones, books, and most of the gift certificates are only available online, and they cannot be ordered through the Service Center.

How do I redeem points for merchandise, gift cards, and downloadable music, ringtones, and books?

You can do all of your redemptions online. Select any item in the program brochure or from the hundreds more available on the website and compare your available points with the number needed for the item you want. Downloadable rewards can be received instantly. If you do not have internet access, you can call the BayREWARDS Service Center at 1-877-7BAYRWD (1-877-722-9793). A Redemption Specialist will be happy to assist you.

How do I redeem points for travel?

Redeeming your points for travel is easy. Simply go online and use our Online Booking Engine, explore U-Choose to apply your points to pay for all or part of your trip, or take advantage of one of our Travel Packages. If you don't have web access, call our Service Center toll-free at 1-877-7BAYRWD (1-877-722-9793) 24 hours a day, 7 days a week.

Why is there a reduction of points?

If you returned purchased merchandise, the points are removed from your account which will result in a reduction of your points. In rare instances, it could actually give you a negative point balance.

Why can't I access my account online?

If your account is less than 60 days old, you may have to wait a brief period to get into the system. If your account is more than 60 days old and you are still having difficulty, please call the BayREWARDS Service Center at 1-877-7BAYRWD (1-877-722-9793).

Who do I call for more information?

1-877-7BAYRWD (1-877-722-9793) – our representatives are available 24 hours a day – 365 days a year.

2,500 POINTS



Coby Portable CD Player TB-CX-CD114SLV

Slim, personal CD player for on-the-go use. Programmable track memory and repeat, random, skip, and search functions. Features Digital Bass Boost sound system, Digital-to-analog converter and Automatic power off.



Magnacraft 4 x 30 Binoculars RN-SPBIN4302

These compact binoculars are ideal for indoors or out. Comes with a neck strap, center wheel focus, hinged barrels, lens polishing cloth and comfortable rubber eye cups. Each includes a carrying case with a belt loop. Now you'll never miss a move!



Alex Navarre Rosewood Pen & Pencil Set RN-GFWPP

Gorgeous Rosewood Pen Set from the "Hanover Collection" by Alex Navarre™. Heirloom quality. Matching wood box.



Club Fun Stadium Seat RN-SPSEAT

Make every ball game pass with the blink of an eye. Opens for two people—33 1/3" x 17"—Fully padded. 600D oxford nylon seat for maximum durability.



Case Logic Litter Chute DBL-ATB-10 BLACK

Keep your car litter-free. Attach anywhere in car or van with exclusive attachment system. Self-closing lid keeps litter contained. Opens at bottom for easy litter removal.



Slitzer™ 8 pc Jumbo Steak Knives RN-CTSZ8

Perfect for guests or just keep to yourself. Slitzer™ 8 pc Jumbo Steak Knives with half serrated full tang stainless steel blades and polypropylene handles.



GE Corded Slimline Telephone with Call Waiting, Caller ID DBL-29267GE1

Store all your important phone numbers with this great GE phone. It features 50-name and number caller ID memory with call waiting caller ID (activation required), new call indicator, 10-number speed dial and dial back function, and handset and ringer volume control.



Philips 4-Device Universal Remote DBL-PM-435S

Now you can operate your TV, VCR, DVD, and satellite with this universal remote control by Philips. It features dedicated DVD keys and advanced satellite functions, extensive code library with code search set up, battery save function and permanent memory retention. Uses 2 AAA batteries.



Rawlings Junior Size Football, Michael Vick Signature RN-MV7BJPT

Grab this Michael Vick autographed football, imprinted with the #7 and make your own excitement! This durable composite leather football has five panel technology. Includes a pump and tee. Go long!

5,000 POINTS

Dirt Devil Scorpion Hand Vac TB-08220

A powerful helper. Great for clean-ups in the workshop, house or car. Quick Flip crevice tool cleans tight spaces fast. Attachments include hose, dusting brush and shoulder strap. 16 foot power cord.



Magnacraft™ 10x50 Binoculars with Rubycoated Lens RN-SPBIN1050

Here's the scene. You're watching your favorite team (and favorite player) play soccer, but you couldn't get good seats up close. What do you do? Have these binoculars ready at all times and you'll feel like you're on the field with the players. The ruby red coating assures a sharp, clear, untinted view even on water or snow. The powerful magnification will not let you miss a single action on the field, on stage, or if you're a people watcher, in the crowd! They have dimpled rubber finger rests on top and indented rubber thumb groove on each barrel to guarantee a sure grip. Barrels measure 7-7/8" long. Each binocular features center wheel focus and comes with a deluxe padded Velcro closure carrying case, neck strap and 4 lens covers.



Embassy Soft Sided Briefcase RN-BCBCC

You're ready for the meeting on the go with this multi-faceted briefcase. Features three zippered pockets and dividers. Padded front pocket unzips to reveal a mini office with enough room for pens, credit cards, cell phone, pads and calculators. Body of bag measures 16x11x3 inches and will easily hold a 16 inch laptop.



Proctor-Silex Single Serve Pod Coffeemaker PSA-42114

Enjoy the convenience of Pod-brewed coffee. Brews with pods or ground coffee, pod holder fits all coffee & tea pods—even 2 pods at once, permanent filter included for ground coffee, dishwasher safe removable parts, "On" indicator light and automatic shutoff.



Citizen Personal Portable CD Player w/ Digital AM/FM Tuner DBL-JXC-D589

Take your CDs with you wherever you go. This unit has 20-track programmable memory, a digital AM/FM tuner, 60-second anti-shock protection, bass boost system, and LCD display with battery recharge capability. Includes car kit, AC adapter & headphones.



Revlon MicroDermabrasion System PSA-RVS1800PK3

This amazing facial care system helps reduce the appearance of fine lines and wrinkles, revealing healthy and younger looking skin in minutes. Uses the same Aluminum Oxide Crystals as Dermatologists to gently exfoliate. Includes Rechargeable Resurfacing Appliance, MicroDermabrasion Cream, Hydrating Facial Cream, Alcohol-Free Toner, Application Sponges, Large and Small Pore Refiners, Cleansing Brush.



Tail-R-Made Synthetic Leather Round Pet Bed (Medium) TB-49554

Let your best friend sleep in comfort. This synthetic leather round pet bed is 36" & has 100% rayon flocking & 100% polyester backing. The bottom is brushed polyester/cotton. It has a removable cover that is machine wash & dry. The inner is 100% polyester fiberfill & cedar chips for freshness.



Steren 16" Laser Level DBL-203-606

Never have a crooked picture again. It projects a red laser dot or line and is perfect for the home carpenter. Tripod mount.



7,500 POINTS



TFX Stainless Steel Watches Men's: SJM-36B04 Ladies: SJM-36M00

Sleek and sophisticated. These beautiful stainless steel watches feature white dial with markers, sweep second hand, date calendar and is water resistant to 0 meters/100 feet. Simply stated: timeless beauty.



Maxell 12 Watt Computer Speaker System RN-MAXFPS-1

Get the sound you want from your computer. Mount these on the wall or put them on the shelf, they have a very small footprint. Three inch subwoofer and two flat panel speakers for 12 watts RMS total power! Features 3D™ natural sound and cloth grills. Remote included.



Coby CD Phone Clock Radio TB-CD-RA195

The perfect night table companion. CD player w/dual alarm clock radio with 2.4 GHz caller ID telephone features top loading CD player w/programmable track memory, AM/FM stereo radio and a 2.4 GHz cordless 70 memory caller ID phone. Includes AC adapter & wall mounting bracket.



Hamilton Beach 5.5 Oval Slow Cooker PSA-33160

The perfect "over-size" for large family meals. Removable, stain proof oval stoneware crockery, keep warm setting, oval shape fits a 6 lb. beef roast, 6 lb. chicken and 3 lb. pork ribs. With Portable design, Lid Latch™ strap and easy-grip handles, tempered-glass lid, wraparound, even heat, 50 easy-prep recipes. 330 watts 120V/AC.



Coby AM/FM Digital Radio with Arm Band PSA-CX96

Working in the yard? Exercising? This Coby digital radio is an ideal companion. Digital AM/FM Tuning System with DBBS-Dynamic Bass Boost System, 20 Preset Stations (10 AM, 10 FM), Built-in Digital Clock, Lightweight Stereo Earphones Included, Detachable Arm Band. Requires 2 x AAA Size Batteries (Batteries not Included)



Rumford Gardener 15 PC. Garden Set TB-AMW5000

This 15 piece garden tool set comes with a handy molded case. The tools have hardwood handles to last and are made of stainless steel. All you need now is the garden!



Omaha Steak Top Sirloins TB-628U

From the top name in fine steaks. Six 6 oz. top sirloins are naturally lean and taste like nothing you have ever tried. With a minimum of waste, these steaks have the texture steak lovers want and are delivered right to your door, ready to grill.



Nostalgia Electrics Movietime Popcorn Maker PSA-OFP-501

This old-fashioned movie time popcorn maker is just plain fun! A classic style that makes delicious, light, fluffy fat-free popcorn! It uses hot air, not oil, to pop the kernels and is easy to use and clean!

10,000 POINTS

Chef Secret 7pc Stainless Steel Cookware RN-KTGL72

Enjoy the quality cooking and quick cleanup of stainless steel. Tubular stay-cool stainless steel handles with easy to clean smooth, hard finish 18/8 surgical stainless. Completely dishwasher safe. Includes: 1qt covered saucepan, 2qt covered saucepan, 5.5qt covered roaster, 9-1/2" skillet.



Cobra 2-Way Radios PSA-PR5000-2DXVP

Perfect for staying in touch while adventuring, moving, or going to the game. These powerful units have 15 Mile Range, 22 Channels, 38 Privacy Codes, 3 Watt/ .05 Watt, Backlit LCD Display, Key Lock, Call Alert, Roger Beep, Scan Function, Water Resistant, VOX, 10 Channel Memory. Combination Speaker/Mic Jack and Wall Charger Jack. Rechargeable Batteries and 2 Port Desktop Charger included.



JWin MP3/CD Boombox with AM/FM Radio DBL-JX-CD552

Get every Boombox feature available! The JWin features a convenient top loading CD player with MP3-CD, CD-R/RW playback. The digital AM/FM tuner with a blue backlit multi-function LCD for exact station tuning and BBS.



Homedics Body Scale PSA-SC535

The perfect scale for keeping an eye on your healthy goals. This top of the line body scale uses BIA technology to measure body composition. It has up to 10 individual user IDs. 7 memory functions, large LCD display with a weight capacity of 350 lbs.



GE Digital Cordless Phone DBL-25825GE3

With Digital Answering System never miss another call. This digital messaging system has the perfect combination of functions with 3 mailboxes and voice time/day stamp, call-waiting caller ID with 40-name-and-number memory in base and handsets. Lighted keypad, backlit color LCD, handset volume control and polyphonic ring tones.



Oregon Scientific Digital Camera PSA-DS6300

Snap away! Capture all the memories you encounter with the Oregon Scientific Digital Camera. Features 1.5" color TFT display, 16 MB internal memory, built-in flash, 4x digital zoom, SD Card Slot for memory expansion and USB interface.

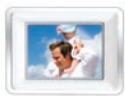


Coby DVD Home Theater System TB-DVD437

For the complete home theater experience. The Progressive Scan DVD Player, Super Slim Design, Plays DVD/MP3/CD/CD-R and CD-RW, Compatible with PAL/NTSC, Multiple Subtitles/Viewing Angle, Convenient on Screen Display, Zoom Operation, Parental Lock Control, FCC Approved and EL Listed, High Output 3-Speaker System, High Performance Amplifier with Separate Volume, Bass Control, Two Wide Range Satellite Speakers, Dedicated Subwoofer Coby System is the way to go.



15,000 POINTS



Coby 7" Digital Photo Frame w/MP3 Player PSA-DP772

Relive your memories with the Coby 7" Digital Photo Frame. It allows you to display multiple images simultaneously. You can create a photo slide show with music to create the ideal digital story telling experience. The sleek photo frame includes SD, MMC, xD, and CF Card Slots. Makes the perfect gift, especially when preloaded with memories!



Swiss Gear 3-Pole Sport Dome Tent TB-SG33012

Your outdoor home is up in a jiffy. This 7'x7' sport dome tent sleeps three. Features Rain Shingle floor protector, flex style door, 2 windows w/inside zip storm flaps, gear loft/organizer, e-port, shock-corded fiberglass frame, zippered duffel carry bag.



Swiss Gear Mummy Bag Temp Rating:0 TB-SG11081

Never be out in the cold. Filled with 56 oz. nonallergenic Swiss-Therm Elite™ polyester for a Zero Temp Rating. High count double diamond rip-stop and polyester shell. Double layer, offset quilt construction and contoured hood with drawstring. Insulated 5" internal shoulder collar with drawstring and 3" full-length weather-strip draft tube. Large foot includes zipper for additional ventilation control and is fleece lined for extra comfort.



Ping Putter HE-ANSER G51

Numerous advancements, including a dual durometer face and new alignment features, set the G5i putter apart from the rest. The new insert design features a soft perimeter injected with a high durometer impact surface for optimal feel and sound. The insert cavity is precision machined to ensure consistency. Inertia increases average 10 percent across the new line and are due to redistribution of weight resulting from the addition of thru holes and sole cavities.



Hamilton Beach Indoor/Outdoor Grill PSA-31605A

The most versatile grill you'll ever find. Family size (125 sq. in.). Variable heat settings and completely dishwasher safe. Grate drains grease away from food. Nonstick grilling surface. Approved for indoor/outdoor use. Cool-touch handles and power on light.



Breadman Breadmaker SAL-TR2828

Make bread the way you want it! Makes two 1 lb. horizontal loaves of bread at the same time, 45-minute Super Rapid Start-to-Finish bread, programs include Basic, French, Sweet, Whole Wheat, Dough, Jam and Quick. Wake-up to fresh bread with a 13 hour delay timer. Recipes include: Gluten Free Bread, Cinnamon Raisin Bread, Fat-Free Bread, Gourmet Breads, Jam and many more!



Lorex 2.4 GHz Wireless B/W Observation System with 5" Monitor DBL-SG-6333

Keep your home or office secure or use this for the baby's room. This great observation system connects to your VCR or DVR via RCA cables and features one-way audio for monitoring. The black and white camera and 4-channel receiver are weather resistant and has automatic IR illumination for video in low light conditions. Up to 300' operational distance. Includes: camera, monitor, 2 AC adapters, RCA cables, and mounting bracket.



jWIN iLuv iPod Portable Speaker System DBL-I552 BLK

This fantastic system showcases iAura acoustic technology with powerful built-in speakers for depth and clarity. Other features include multi-function LCD with white color backlight, AM/FM digital PLL tuner, precision dial control for tuning and volume, USB connection for Shuffle compatibility, line output, and 3.5mm headphone jack. Also includes remote control, AC adapter, and external AM antenna.

25,000 POINTS

Garmin Etrex Legend 12-channel GPS DBL-010-00256-00

Detailed base-map of U.S. highways and roads. Accepts 8MB of downloadable map detail from MapSource™ CDs. High contrast LCD screen. 500 waypoints with icons. Automatic track log & 20 reversible routes. RS232 interface allows database expansion. Operates up to 18 hours with 2 AA batteries (not included).



Panasonic DVD/VCR Combo Player PSA-PVD4745S

Progressive scan. Built-in DTS® and Dolby Digital® decoders. Virtual surround sound. Multi-format playback (DVD-R, CD-R/RW, WMA, MP3, JPEG, VHS). Composite—component—S-Video—digital audio outputs. DVD high speed—smooth motion scan DVD auto switching field/frame still. Home theater ready. 4 head Hi-Fi stereo VCR. Universal remote control.



Sony 16 Device Universal Remote with Customizable LCD Screen LPN-RM-AX4000

Control all your entertainment and more with just one device. Control up to 16 components. Illuminated touch-screen LCD with dot matrix area and adjustable brightness. TiVo/DVR functionality. Receives and stores signal commands from all remotes. Program remote signals of non-AV products: air conditioners, controlled lighting, etc. Transfer your personalized settings with a USB cable connected to your computer. Uses 4 AA batteries. Includes PC software and USB cable.



Panasonic 2GB MP3 Player with up to 75 hours of Playback PSA-SVMP020A

Download all your favorite tunes into this 2GB capacity MP3 player with surround system technology. It plays MP3 and WMA and supports PlaysForSure Download and Subscription Modes. The ultra-compact design features Large 2-line Backlit LCD Display, D.sound technology, and up to 75 hours battery life with just 1 AA alkaline battery! The drag-and-drop file transfer makes transferring simple. Includes stereo earphones, USB cable, and 1 AA alkaline battery.



SKYFi3 XM Receiver with Car Kit DBL-SA10271

Join the satellite radio revolution with the SKYFi3™ XM receiver and car kit. Automatically records last 30 minutes of an XM station. 5-line text display on large screen. Personalized program planning, sports, and stock ticker. Preview allows you to view songs and artists on other channels. Includes: remote, receiver, docking cradle, antenna, cassette adapter, car adapter and mounting accessories. Compact 4-11/16" W x 2-15/16" H x 1-1/2" D size.



Delsey Privilege III Triad 4pc Nested Set Fire Red TB-64104RD

This four piece nested set includes a 28", 25" and 21" expandable upright as well as a personal shoulder tote and is made of denier polyester with a rugged steel frame. Cases feature an EVA foam backed front for protection and a pristine appearance. The set also boasts a fully-lined printed interior for garment protection.



Jack Georges Madison Avenue Tote TB-3902BK

This black, ultra lightweight, top-zip, laptop compatible business tote is hand crafted from durable scratch resistant Italian leather. Features easy access organizer, nickel hardware, adjustable shoulder straps and padded laptop compartment.



35,000 POINTS



Sony Hi8 Camcorder HE-CCD-TRV128

The name Sony is synonymous with quality video and audio Hi8 video recording. Features 2.5-inch SwivelScreen LCD monitor, 20x optical and 990x digital zoom. Built-In Light and NightShot Plus 0 Lux Recording make night recording a breeze.



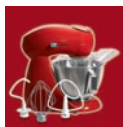
Coby 20" Color TV w/Built in DVD Player TB-TVDVD2050

Just right for any place where a small TV is needed. You don't have to sacrifice quality for having a smaller TV. Rear A/V & DVD component inputs. Digital Comb Filter improves picture quality. 5 watt stereo audio, for clear crisp sound.



Panasonic 5 Megapixel Digital with 6x Optical Zoom PSA-DMCLZ3S

Snap up to 5 consecutive shots at 3 frames per second and see why Panasonic is a top name in digital cameras. The MEGA Optical Image Stabilizer helps eliminate blurry pictures. Other amazing features include, High Sensitivity Mode (1) (up to ISO 1600), Widescreen 16:9 mode for panoramic images, 6x Optical Zoom in a Compact Body, and two convenient power sources—alkaline or rechargeable batteries. It has a built-in memory so you can take photos even when you don't have an SD Memory Card. What are you waiting for?



Hamilton Beach Electric Stand Mixer (400 watts) PSA-63222

The mixer boasts a powerful 400W motor, 4.5-quart brushed stainless-steel mixing bowl, with handle and three mixing attachments: a flat beater, dough hook, and wire whisk to mix any type of batter you can throw at it. Twelve speeds adjust from low to high, for different mixing chores, plus an electronic speed sensor maintains a constant speed even if the consistency of the batter changes.



4 GB iPod Nano APL-NANO

Take in the brilliant color display. Run your thumb around the click wheel. Put on the earbuds and turn it up! It holds up to three days' worth of music. It plays for up to 14 hours between battery charges. It carries your photos, podcasts and audio books. It syncs seamlessly with iTunes. It connects to a host of iPod accessories. Simply put, iPod nano is 100-percent iPod. And then some.



80-Hour TiVo® Series2™ DVR with 1-Year Subscription PSA-TCD5400801YR

Get out and do, come in and watch! Get all the entertainment you care about with a TiVo® box and easy-to-use TiVo® service. You can pause, rewind and slo-mo live TV. Find the programs that you want with TiVo's WishList® searches. Record every episode of all your favorite shows, minus the repeats. Works with any TV set up: antenna, satellite, cable, digital cable, combinations—even rabbit ears.



Garmin GPSMAP-60 Hand-Held GPS Unit DBL-010-00322-10

The most powerful handheld GPS unit ever made with 24MB internal memory stores map detail, 10,000 track points, 500 waypoints and 50 routes. Clear grayscale with LED backlight. Automatic routing. Calendar feature provides sunrise/sunset times and best hunting and fishing times. Compatible with MapSource® CitySelect and 24K Topo software. IPX7 waterproof. Uses two AA batteries. Includes built-in Americas basemap, PC/USB cable, wrist strap and belt clip.

50,000 POINTS

Samsonite 5 Piece Luggage Set SAM-ANNAPOLIS II

The only luggage you will ever need from a name you trust. Rugged 1200 Denier Polyester. Five pieces nest within for easy storage. Includes tote, duffel, and 21, 25, and 28" uprights.



Canon Pixma Premium Photo Printer DBL-IP6600D

Now have glorious digital photos just like they came from the developer. The Pixma has 9600 x 2400 dpi resolution. The 6-tank ChromaLife 100 ink system quickly produces beautiful, long-lasting prints in all sizes from credit card to legal. PictBridge and IrDA compatible. Optional Bluetooth™ adapter. Includes 6 ink tanks, Canon Photo Paper Pro for borderless 4" x 6" printing, sample pack, power cord, and software.



Coby 10" Drop Down LCD TV TB-KTFDVED1070

Enjoy watching a movie or listening to music while spending time in the kitchen. Features a 10" widescreen color display, swivel screen for optimal viewing, built-in AM/FM digital tuner, convenient on screen display, and remote control.



Wenzel Deluxe Camping Package TB-36414

Ideal for family outings. The Deluxe Camping Package includes a 3-room family dome tent that sleeps 6-7, 2 mummy sleeping bags, 1 queen size self-inflating airbed, 1 gas tabletop grill, 1 "U" tube fluorescent lantern and 1 portable picnic table.



Waterloo 6-Drawer Tool Center with Parts Bin (26.5x14x45) TB-ML-426P3

Keyed-alike chest and cabinet for convenient locking of both units. Chest bolts to cabinet for extra security. Tools: keep them locked and you'll keep them forever!



Samsung Hi-Def Conversion DVD+VCR Recorder PSA-DVDVR335

Samsung has made converting your videos to DVD's simple. This slim design converter features 720P//1080i Hi-Def Conversion, DV input, Super Multi-Recording, Enhanced Video Quality (EVQ), 4 head VCR, and single hookup connectivity. Technology at it's best!



Coby 15" LCD HDTV w/DVD Player TB-TFTV1570

15" TFT LCD HD-Ready TV/Monitor. This 15" LCD Color Display has NTSC and ATSC Tuners. HDTV Ready (accepts HDTV signals up to 720p) AV connections for use with home theater systems. Full range stereo speakers (5W x2). V-Chip parental control.



75,000 POINTS



DVD Home Theater System PSA-SCHT740

Enjoy all your home entertainment on this 1000 Watt Digital DVD Home Theater System by Panasonic. The 5 disc DVD changer features MP3, JPEG, WMA, VCD, and SVCD playback and quick start CD mode for fast disc access. Enjoy advanced progressive scan with 4:4:4 video processing. Other features include DVD Audio, Dolby Digital, dts 5.1 surround sound decoders, auto and manual zoom modes, and front speakers including speaker stands. ENERGY STAR® Compliant.



Escalade/Harvard XP1000 Soccer Table TB-GO1881W

Have hours of play in a small space. Forget video games. Play foosball! This beautiful addition to your game room features a 15" red teakwood laminate apron and 5" square legs with 2" crossbars and levelers for extra stability and level play. It has 5/8" chrome-plated solid steel rods with octagonal wood handles for fast action and 26 ultra-durable players with 3 goalie defenders. Includes 2 chrome-plated cup holders, 4 soccer balls and side-mounted ball return. Assembled table size: 54-3/4"L x 30-3/4"W x 34-1/2"H.



Milwaukee Sawzall PSA-0719-22

Simple home improvements and remodeling are easy with this 18 volt Sawzall®. It cuts up to 72 2x4's on a single charge! Powerful motor easily handles all Sawzall® applications including 1 inch stroke length for aggressive cutting. Blade clamp accepts universal 1/2 inch shank Sawzall® blades without the need of a hex key. An essential tool for any DIY homeowner or construction professional. Kit includes: 2.4 amp-hr. 18v battery, charger, two blades, and an impact-resistant carrying case.



Panasonic 6 MegaPixel Digital Camera PSA-DMCFZ7S

Enjoy great pictures with this Panasonic 6 megapixel digital camera. The MEGA Optical Image Stabilizer helps eliminate blurry pictures. It features a High Sensitivity Mode which is perfect to help prevent motion blur. MEGA BURST® Consecutive Shooting allows you to snap up to 14 consecutive shots at a swift 3 frames per second in Standard mode. Other features include flexible manual focus and 2.5" diagonal LCD and High-Resolution EVF.



Samsung 20" LCD TV, NTSC Tuner PSA-LNR2050

Enjoy high resolution TV with this versatile Premium Samsung LCD Panel. ED-Grade 1024(H) x 768(V) Pixel Resolution. Standard Aspect Ratio. 400:1 Contrast Ratio. 450 cd/m2 Brightness. NTSC Stereo Tuner Built-In—181 Channels. Digital Comb Filter. Stand/Wall Mount Included—VESA Compatible (75m x 75mm). Built-in Power Adapter. Built-In Side Speakers. MTS/SAP Stereo Sound. Component Video Input (Y,Pb,Pr) 480i/480p. S-Video and Composite Video Input. PC (RGB) Input.

MEMBER REWARDS PROGRAM RULES:

- The BayREWARDS website can be found by logging in to BayFedOnline at www.bayfed.com and clicking on the BayREWARDS link. The BayREWARDS service center is available 24 hours a day, 7 days a week and can be reached by calling 1-877-7BAYRWD (1-877-722-9793).
- BayREWARDS points accrue at a rate of one (1) point for every two U.S. dollars (\$2) of eligible net retail purchases with your participating Bay Federal Business Check Card for signature transactions and one (1) point for every one U.S. dollar (\$1) of eligible net retail purchases with your participating Bay Federal Business Credit Card. Unless otherwise specified, you can earn a maximum of 100,000 points annually.
- Points do not accumulate on ATM fees, cash advances, convenience checks, balance transfers, fees or adjustments. When merchandise purchased with your Bay Federal Credit Union Business Credit or Check Card is returned, your points will be reduced by the point value of the return.
- Bay Federal Credit Union may also elect, from time to time, to reward BayREWARDS points for using additional products and services of the credit union. Notifications of these point earning opportunities will appear on your monthly e-statement, yearly mailed statement, on the website, or by calling the service center.
- All accounts that are past due, overdrawn, or over established limits will not be permitted to redeem points or receive credit. If your account is closed, all BayREWARDS Points will be forfeited.
- BayREWARDS Points can be redeemed for as little as 2,500 points for merchandise and travel. Downloadable rewards may be redeemed for as little as 750 points. Most gift card rewards are only available on the website and cannot be obtained through the service center phone line.
- To redeem your points for travel, visit the website or call the service center. You can redeem your points for a flight via our online booking page, for a Travel Rebate Certificate, or for a travel package. Restrictions may apply; see website or call for details.
- BayREWARDS Travel Certificates may be applied toward any travel accommodations or services purchased with your Business Credit or Check Card. Usage is limited to the account holder(s) identified on the Certificate. Certificates have no cash value and no cash refunds or credits will be given if the value of the travel service is less than the value of the Certificate. The issuer assumes no liability for dollars paid by the account holder over and above the reward value redeemed.
- BayREWARDS Points can be used to order merchandise and gift cards described on the website or in the current brochure. The website and brochures are revised periodically and sometimes items from prior website listings and brochures may not be available to order. You may select merchandise from any level as long as you have the necessary number of points posted to your account.
- BayREWARDS Point requirements are subject to change from time to time and items may be substituted at any time. Should an item be discontinued, it will be replaced with merchandise of equal or greater value or you will be advised so that you can make an alternate selection. UPS or Parcel Post will usually deliver your merchandise within 2 - 4 weeks. Shipments cannot be made to a post office box, APO address, or outside the United States.
- Merchandise can only be exchanged in the event that it arrives in defective or damaged condition. Items must be returned within 30 days of receipt. Be sure to note any exceptions, damages, or shortages on the delivery receipt before signing to accept the shipment. Instructions on how to return defective or damaged items are included with your merchandise.
- Points that are not redeemed within a three-year period will be forfeited.
- BayREWARDS points cannot be transferred or combined. BayREWARDS points are not transferable to other frequent traveler or merchandise programs.
- Bay Federal Credit Union is not responsible for inaccuracies in point accrual due to computer error, late or incorrect data submissions, lost Certificates, or any loss incurred that may arise in connection with the use of these services. Bay Federal Credit Union is not responsible for the performance by any merchant, service provider, or common carrier.
- Any and all taxes and gratuities on points, accommodations, or services in connection with the BayREWARDS Program will be the responsibility of the cardholder.
- This Program is void where prohibited by federal, state, or local law. Bay Federal Credit Union reserves the right to alter, change, or terminate the BayREWARDS Program at any time with or without notice. The Issuer also reserves the right to disqualify individual account holders who violate the Program Rules.
- You agree to hold CO-OP Network totally harmless if Bay Federal Credit Union fails to meet its contractual and other obligations to you which results in the Program being interrupted or terminated prior to you having the opportunity to redeem your points. Also, you agree to hold CO-OP Network and Bay Federal Credit Union harmless if a vendor files for bankruptcy, or otherwise goes out of business, after you have redeemed your points for a reward from the vendor but before you are able to use the reward.
- Your use of your account following receipt of these Rules will indicate your agreement to these Rules.

BayREWARDS



Bay Federal
CREDIT UNION



Making a real difference

831.479.6000 • www.bayfed.com • 888.4BAYFED