

REWARDS

Here are the most common questions we get about the rewards system.

How many points do I earn when I make a qualifying Orvis purchase?

Cardmembers will receive 3 points for each qualifying \$1 spent at Orvis locations. Once a cardmember reaches 2,500 points, points will be converted to Orvis Gift Cards. Orvis Gift Cards can be redeemed at any Orvis Retail or Outlet Store, online at orvis.com, or via the Orvis Call Center.

How many points do I earn when I make a purchase somewhere other than with Orvis?

Customers will receive 1 point for each \$1 spent at locations other than Orvis. Once a customer reaches 2,500 points, points will be converted to a \$25 Orvis Gift Card and automatically mailed directly to the cardmember's address on the billing statement. Orvis Gift Cards can be redeemed at any Orvis retail store, online at orvis.com, or via the Orvis Call Center.

What is the difference between points and Orvis Rewards?

Cardmembers can earn "points" for every purchase: 3 points for each qualifying \$1 spent at Orvis locations and 1 point for every \$1 spent everywhere else. Once earnings reach 2,500 points, these points are converted to \$25 in "Orvis Rewards." The \$25 Orvis Reward will automatically be turned into an Orvis Gift Card that FNBO will mail directly to the cardmember's address on the billing statement.

Will my Orvis Points or Rewards ever expire?

No! Rewards never expire.

Is there a limit on the amount of Orvis Points or Rewards I can earn?

No! There is no limit to the amount of points or rewards a customer can earn.

How can I view my points balance?

Cardmembers can view their current total points balance by viewing your monthly credit card statement or by visiting card.fnbo.com and creating an account or logging in. Points and rewards are calculated at the end of your account billing cycle.

When will rewards show up on my account?

Points and rewards are calculated at the end of the cycle date for each account. After this time, points can be viewed online by logging in to card.fnbo.com.

How can I redeem my Orvis Gift Card?

Orvis Gift Cards can be redeemed at any Orvis Retail or Outlet Store location, online at orvis.com, or via the Orvis Call Center. To redeem your Gift Card:

In-store: Find the Orvis Retail or Outlet Store nearest you. At any of our stores you may purchase Orvis merchandise with the Gift Card.

Online: On the "Payment Information" screen of basket/checkout, look for the "Pay with Gift Card" section and then click to expand the section. This section provides you

with a field to enter your card number for redeeming your Orvis Gift Card. You will need to enter your Gift Card number as well as the 4-digit pin number located on the back of the card.

By phone: Simply let your Customer Care Representative know that you would like to use your Orvis Gift Card when you are placing your order and provide them with your Gift Card number and pin located on the back of the card.