

Summary of changes

There are a lot of great changes for crewcash in 2010. Please see below for details on all of them.

1. New applications are available beginning the week of January 25th. All existing applications expire on Feb 3 – you must mail any existing applications in by this date or you will not be paid for them.
2. Visit the new website www.mycrewcash.com where you will be able to see how many of your MasterCard applications were received and approved every month. You will no longer have to wait until you get your paycheck to know how you did! Plus if you register prior to March 15th you'll earn a \$5 MasterCard bonus!
3. In order to synchronize pay dates and the new website, a one-time pay cycle change is necessary. With this change everything from the new website, to payroll, to bonuses and marketing reports will be measured on a month by month basis.
4. An improved bonus program is launching in 2010 based on approval instead of activation. This will result in faster payment and peace of mind since you will no longer have to wait for customers to use their card for the first time.

New applications, expiration of old applications

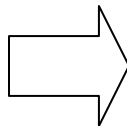
Beginning the week of Jan 25th, new applications will be distributed in all crew rooms. It is very important that you pick up new applications as soon as possible. The new applications are required due to regulatory changes and are longer than the old applications. The basic offer (\$25,000 bonus miles, \$79 annual fee, etc.) has not changed.

- You can begin using the new applications as soon as you have them.
- All old applications must be mailed **absolutely** no later than Feb 3, 2010. Any applications post-marked after this date will **automatically** be declined and are not eligible for payment.
- After Feb 3, all old applications should be destroyed as they are now invalid.
- The new applications will only be valid for two months when yet another version will be required. Please do not take more applications than you need for this two month period.
- Please do not stockpile applications.

Old Application



New Application



Introducing mycrewcash.com! Your self service web-site

It's easier than every to participate and see how you are doing with www.mycrewcash.com
 On this new website you'll be able to:

- Log-in and create a personal profile
- Track the total number of applications received and the total number of applications approved by the bank on a monthly basis
- Review training materials and frequently asked questions
- Receive important email updates from time to time
- Plus if you register prior to March 15th you'll automatically earn a \$5 MasterCard bonus! The bonus will be paid in April.

Don't delay, visit www.mycrewcash.com and sign up today!

Payroll changes

In order to support the roll-out of mycrewcash.com and synchronize pay dates, a minor change to pay schedules is required.

- Throughout 2009, F/As have been paid on files calculated from the 22nd of the previous month through the 21st of the following month. For example F/As were paid for accounts approved between Nov 22 and Dec 21 on either Dec 30 (PHL/CLT/DCA/BOS/LGA) or on Jan 5 (PHX/LAS).
- However, while payroll files have been calculated mid-month to mid-month, all bonus files, marketing reports, and activity summaries are calculated on a monthly basis (e.g., Dec 1 through Dec 31 and not Nov 22 through Dec 21). The information available at mycrewcash.com will also be presented on a monthly basis. In order to synchronize all reports and pay periods, it is necessary to make a one-time change to payroll schedules so that the information presented online is calculated at the same time as the payroll.
- Effective Jan 1st, all crewcash payments and all crewcash reports will be based on a monthly standard instead of mid-month to mid-month (e.g., Jan 1 through Jan 31 instead of Dec 22 through Jan 21). Once this change is implemented, you will be able to view your results at mycrewcash.com on or after the 11^h of the month.
- The updated schedule will be as follows:

Processing period	mycrewcash.com updated	PHL/CLT/BOS/LGA/DCA pay date	PHX/LAS pay date
Nov 22 – Dec 21	n/a	Dec 30	Jan 05
Dec 22 – Dec 31	n/a	Jan 29	Feb 05
Jan 1 – Jan 31	Feb 9	Feb 26	Mar 05
Feb 1 – Feb 28	Mar 9	Mar 30	Apr 05
Mar 1 – Mar 31	Apr 9	Apr 30	May 05

- Thereafter, the schedule will stay the same, with payment for the calendar month that just closed occurring approximately 4 weeks later.
- As part of this one time change, you may see a smaller paycheck on Jan 29 or Feb 05 since that paycheck only covers 10 days of activity (Dec 22 – Dec 31) and not a full month of activity. All applications received in 2010 will be on the monthly schedule and there will be no gap in processing.

Improved Bonus program

- In 2009, bonuses were paid for having multiple applications approved and activated.
- You were not eligible for a bonus until the customer had used (activated) the card for the first time. However this created confusion among many flight attendants as you have no insight into when the customer uses a card and many customers took longer to activate than initially forecast, resulting in longer time periods before bonuses kicked in.
- For 2010, the decision has been made to remove the activation requirement; meaning you will now be eligible for bonuses as soon as the customer has been approved for the card. This will result in faster bonus payments!
- As before, bonus amounts are tiered based on the total number of eligible accounts every two months. Tier ranges have shifted slightly to reflect the higher cost of paying bonuses on all approved accounts, regardless of whether or not the customer uses the card.
- Under the new program, bonuses will be based on the total number of accounts approved beginning Jan 1, 2010.
- In addition, any accounts that were already approved in 2009 but not activated until 2010 will be included in a special one-time bonus file that will be paid in early 2010.

What's changed in the application?

- Due to new federal regulations, more disclosures are required on credit card applications than in the past. As a result the new application is longer than the old application although the information required from the customer is about the same.
- Since the old applications do not have the new disclosures required by the government they are “non-compliant” with the Credit Card Act and, by law, cannot be approved after the expiration date.
- The US Airways award chart has been updated to reflect new mileage program rules. The program is now more flexible for customers –meaning it is easier than before for them to use their miles--but many trips require more miles now. For example:
 - o The Caribbean use to begin at 25,000 miles but now begins at 30,000
 - o Hawaii use to begin at 30,000 miles but now begins at 35,000
 - o Europe use to begin at 45,000 miles but now begins at 55,000
- Although these specific markets have changed, remember that the vast majority of our customers use their miles for travel within the US and domestic award travel still begins at 20,000 miles for US Airways MasterCard holders. When making your announcements, please be sure you are not telling customers that 25,000 is enough for the Caribbean as that is no longer the case.
- Customers who are not approved for a Premier World card will automatically be considered for a Platinum card instead. The Platinum MasterCard does not have the same benefits as the Premier World card. It has a \$49 annual fee instead of \$79, only offers 10,000 bonus miles instead of 25,000 and the companion certificate is only valid for one guest at \$149 instead of two guests at \$99 each. In addition, the following benefits do not apply if the customer receives a Platinum card: Preferred check-in, Zone 2 boarding, Club pass, Club discount, and MasterCard World benefits. The vast majority of customers will be approved for the Premier World card and your payment is the same, regardless of what the customer receives.