

BANKING RULES 101

- Vacation Points can be banked only from your current Use Year to your next Use Year. And they must be banked up to four months before the end of your Use Year.

- If you have not completed travel on reservations made with banked Vacation Points by the end of the Use Year they were banked into, they expire. They can only be banked once and cannot be returned to their original Use Year.

- Banked Vacation Points cannot be borrowed or transferred. All banking transactions are final.

- Banked Vacation Points can be used for Member Getaways exchanges.

- Instead of banking your Vacation Points, you may be able to deposit reserved *Disney Vacation Club* Resort accommodations for a future exchange through *RCI*. Keep in mind you must deposit your Vacation Points at least 45 days prior to the end of your Use Year.

- In order to bank Vacation Points, you need to be current on your annual dues and monthly loan payments (if applicable), and not have any other outstanding balances related to your Membership.

- To maintain a proper balance of Vacation Points in the central reservation system, banking may be suspended or limited from time to time.