



BORROWING RULES 101

- Borrowing Vacation Points can only occur when you make a reservation. Only the number of Vacation Points needed to make the reservation can be borrowed.
- If you cancel a reservation containing borrowed Vacation Points and don't use them before the end of that Use Year they have been borrowed into, they expire. They cannot be returned to their original Use Year.
- Borrowed Vacation Points cannot be banked or transferred. All borrowing transactions are final.
- Borrowed Vacation Points may be applied to all Member Getaways exchanges.
- In order to borrow Vacation Points, you need to be current on your annual dues and monthly loan payments (if applicable), and not have any other overdue balances related to your Membership.
- To maintain a proper balance of Vacation Points in the central reservation system, borrowing may be suspended or limited from time to time.