



GOOD SAM REWARDS VISA® INSTANT CREDIT FAQ



1. What bank issues the Good Sam Rewards Visa?

The GS Rewards Visa credit card is issued by Comenity Capital Bank. They are a large provider of private label and co-brand credit card programs in the retail sector.

2. Is there an introductory APR for the first purchase at the Resort?

Yes, there is a 0% APR Introductory Rate on purchases for the first 6 months. The approval screen will provide the member's specific interest rate for after the introductory period. The member must have the Terms & Conditions and the Customer Copy of the Approval that shows their APR and credit line before the Resort processes the transaction through the Point of Sale Terminal.

3. How does the resort access the GS Rewards Visa Application?

A link will be available on www.coastaffiliates.com and each user will be provided with a unique User Name and Password.

4. Who is the "administrator" for the User ID and Passwords at the resort?

The resort will designate someone who will oversee the process, will keep track of Users, advise when User Names need to be deactivated and request new User IDs.

5. How does the resort administrator request new User IDs and Passwords?

Requests for User IDs must be submitted by faxing a new GS Rewards Visa User ID Form to 303-728-7312 or email to linda.clark@goodsam.com at least 48 hours in advance. The form can be accessed and printed from the GS Rewards Visa link on www.coastaffiliates.com.

6. Can Canadian resorts utilize this product?

No. Comenity Capital Bank is not able to issue to Canadian residents. Applicants must be U.S. residents who are at least 21 years of age with a social security number.

7. Does the member have to sign anything for the GS Rewards Visa?

*Yes. Resort Associates are required to print the current Terms & Conditions and application data collection form for the Coast Affiliates website and provide to the member prior to completing the online application. **The member must complete and sign the application data collection form before the online application can be started.** The Terms & Conditions are to be kept by the member for their records.*

*After the application is entered the completed and signed application data collection forms must be sent to Comenity Capital Bank in a weekly batch. **NOTE: If a member disputes a charge and Comenity Capital Bank does not have a completed and signed application data form for the member, the resort will be required to provide a full refund to the member.***

If approved, the member will be provided with a document that states their APR and their credit limit. Once they have received that information, the sale can be run through the Resorts Point of Sale Terminal. The member will need to sign for the credit card transaction as they would with any other credit card.

8. Our sales staff does not have computers available at the sales table, how do we handle the process?

Comenity Capital Bank has supplied an Application Data Collection Form, which includes the member's name, address and the additional fields needed - some required, some optional. The form can be accessed and printed from the GS Rewards Visa link on www.coastaffiliates.com. The resort must comply by presenting the current Terms and Conditions to the member.

NOTE: If outdated Terms & Conditions are given to the member and they later dispute the charges, the resort will be required to provide a full refund to the member.

9. Can the Terms & Conditions (T&C) be printed in advance to give to potential applicants?

You may print the Terms & Conditions in advance each day however to ensure that Resorts are always providing the most current T&C's any leftover T&C's should be destroyed at the end of the day. The current GS Rewards Visa Terms and Conditions document is available from the GS Rewards Visa link on www.coastaffiliates.com.

10. Can the application process proceed without printing the T&C if the sales table has preprinted a "stack" of ones to use?

Only if the T&C's were printed the same day. The current GS Rewards Visa Terms and Conditions document is available from the GS Rewards Visa link on www.coastaffiliates.com. The current T&C's should be printed at the beginning of each day to ensure accuracy and to remain compliant with financial regulations.

REMINDER: If outdated Terms & Conditions are given to the member and they later dispute the charges, the resort will be required to provide a full refund to the member.

11. Is there a minimum or maximum amount that can be requested?

There is no minimum amount but the maximum request is \$15,000.

12. What income is allowed for completion of the application (dual income, alimony, child support, rental income, etc.)?

The application asks for "Annual Household Income," plus this text is displayed next to that field: "Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation."

13. What if the member requests an amount larger than Comenity Capital Bank can approve?

Comenity Capital Bank is able to make a Partial Approval if the full amount the member requests cannot be approved.

14. How do we get the member's credit card number and expiration date for use at the sales table?

Upon approval, two pieces of information will appear on the approval screen. Click "Print" and two documents will be printed:

1.) **Page 1** will be the Resort Copy and will include the member's temporary credit card account number and expiration date. The temporary account number is only valid for the initial transaction at the resort. The member will need to wait for the plastic to arrive in the mail to make any additional purchases. **IMPORTANT: Do not provide the temporary account number and expiration date to the customer under any circumstances. Once you have successfully run the initial transaction through your Point of Sale system, the document with the temporary account number and expiration date MUST be destroyed.**

2.) **Page 2** will be the Member's Copy and will indicate that they are approved, their APR and their credit. **The member must have this document in hand prior to running the transaction.**

15. How does the member know what APR and credit limit they have received?

Upon approval the member's APR and credit limit will appear on the "Customer Copy" that is printed. They must have this document in hand with the Terms & Conditions previously provided before the transaction is run through the Report Point of Sale system.

16. When can the member expect to receive the credit card?

Upon approval, the card should be received in the mail within 7 to 10 business days.

17. What if "submit" is clicked and then the member decides he/she does not want the account?

Once "submit" is clicked on an application, it cannot be canceled. If the member decides he/she does not want the account, the account must be cancelled by contacting Comenity Capital Bank directly when the card is received in the mail.

18. Where is a member instructed how to cancel their Good Sam Rewards Visa?

The simplest thing to tell the customer is – “If you choose to cancel your card, simply call the Customer Service phone number on the back of your card.” The following clause is in the Cardmember Agreement the member receives in the mail with the credit card.

19. When can members begin to earn Good Sam Rewards points from purchases at resorts?

The initial purchase is not eligible for Good Sam Rewards points. Members will begin earning points at your location after the first purchase.

If your Resort has not provided Coast to Coast with your Merchant ID, it will take approximately sixty (60) days after the Resort Merchant ID Number has been submitted before cardholders can earn Good Sam Rewards points on purchases at that resort.

20. Does the purchase of Trip Points (Coast's virtual currency for nightly camping) on the Good Sam Rewards Visa earn points?

Yes. The member will receive 5 Good Sam Rewards points per dollar spent on all Good Sam Enterprises LLC publications, memberships and products & services, including: Coast to Coast, Good Sam, Camping World, Gander Outdoors, Overton's and The House purchases.

21. How will the member know what items are available for redeeming?

They will be able to access the Good Sam Rewards site from the Good Sam Rewards Visa Account Center online at www.comenity.net/goodsamrewards or by calling the toll-free number on the back of their credit card. They will also receive information about the program in the mail with their credit card.

22. Are the Terms & Conditions “generic” or specific to the member?

*The Terms & Conditions are generic for the credit card program. Upon approval, the “Customer Copy” that is to be printed and provided to the member is specific to the member and includes their APR and credit limit. **REMINDER: They must have the Terms & Conditions, APR and credit limit in hand prior to the Resort processing the transaction on their new account.***

23. Does the member need to request a specific amount to be borrowed?

Yes, this amount should be entered into the Requested Amount field on the application.

24. What is a resort to do if there is a question regarding the instant credit process or in the event that the Good Sam Rewards Visa online application is not available?

*If you cannot access the online instant credit application or receive an error during the application process, please call the Coast Helpline at **1-866-321-9592** to report the issue (reference the Troubleshooting/Reporting a Problem Process document).*

***IMPORTANT – Under no circumstances is a resort to contact the Coast Helpline regarding “Pended” decisions.**

25. If the application website is down, is there a manual alternative to submitting the credit card application?

No, there is no manual process available.

26. What does the resort do if the member decides after the credit card number is issued that they want to “think it over for a couple of days”?

If the customer cannot make a decision the day of the sales presentation, then do not complete the credit card application. If they change their mind after the application is processed and approved, they will need to wait until they receive the card in the mail to contact Comenity Capital Bank to cancel.