

RCI WEEKS ENHANCEMENTS

A GOOD THING GETS EVEN BETTER



Dear Fellow Vacationer.

Thank you for being a part of our RCI® vacation community and for trusting us with your family's vacations. **We've heard from many of you** about ways we can make the RCI experience even better – and I'm very glad to share the results with you!

RCI now offers more choice and better tools to help you maximize the use of your vacation ownership. **We've added more value and flexibility** to your RCI subscribing membership. Best of all, **we've made your membership benefits easier to understand and use**. All you have to do is figure out where you want to vacation!

This guide will help you to better understand your Weeks membership benefits, including the Deposit and Exchange process, how it works and why it's so important. **You'll also get a clearer picture of your trading power**, how it is determined, and how you can use it to get more value from your membership benefits than ever before.

With so many new additions to your RCI membership, a good thing has gotten a whole lot better. Whether your next vacation is about celebrating, exploring new horizons or just taking that long-awaited break, RCI is here to help you find your next great adventure.

Happy Vacationing!

Geoff Ballotti

President and CEO of RCI



My four daughters and I (Mom gets the photo credit) at our favorite summer getaway spot: Cape Cod, Massachusetts.

INTRODUCING RCI WEEKS ENHANCEMENTS

More than 35 years ago RCI invented vacation exchange.

Today, RCI is truly **REINVENTING** it by building and expanding your RCI membership benefits – and giving you what you've asked us for.

Over the past 2 years, we've been delivering new tools and web features that make vacation planning fun and easy...all in preparation for these exciting new enhancements to your RCI membership!

DECEMBER 2008

 Enhanced Search: customize your search and see all your options

JULY 2009

- Faster online registration and e-mail updates
- More resort photos and videos

JULY 2010

- Advanced Search
- Favorite Searches
- RCI App for iPhone[®]*
- Redeem special offers and quickly modify your reservation online

2011 AND BEYOND

• Even more coming soon!

2008 2009

FEBRUARY 2009

 RCI TV with videos, information and member reviews

2010

- **DECEMBER 2009**
- E-mail notifications for Ongoing Searches
- Even more resort information
- Expanded destination information

2011

- NOVEMBER 2010
 Trading power transparency
- More flexibility with Deposit Credits and Combined Deposit
- More planning tools at RCI.com

INSIDE YOU WILL FIND:

- An overview of the newest enhancements, page 4
- An explanation of trading power, and where you can see yours, page 6
- How and when to deposit, including new flexible options, page 10
- How to plan and confirm your Exchange vacation, page 12
- How to use the new features on **RCI.com**, page 14
- A Glossary of Terms, page 18
- Where to find more information, page 19

WHAT YOU NEED TO KNOW

Over the years RCI® subscribing members like you have asked for more from their vacation ownership experience, and we have listened. Now in addition to the traditional one-for-one exchanges you have been enjoying for years we are bringing you...

 More transparency. SEE the exact trading power of your deposited week, and directly compare it to the trading power of resorts where you wish to exchange. You can now search for vacations of equal or lesser trading power than your deposit or search for ALL available vacations, regardless of trading power.



 More value. When you trade down for a vacation with lower trading power than your deposit, you will receive a Deposit Credit back into your account! You may use that Deposit Credit for a second vacation or save it for future use. More flexibility. Deposit Credits can be used to book an Exchange, or combine your left-over Deposit Credits with another deposit in order to exchange for a vacation that has a higher trading power.



More choice. Choose to use your deposit in multiple ways. Book an
exchange equal to what you already own, split your Deposits Trading
Power to book multiple vacations or combine it with other deposits to
book an exchange vacation you didn't have access to before.

HERE'S A SUMMARY OF WHAT YOU NEED TO KNOW:

- Learn the exact Deposit Trading Power of your week and the Exchange Trading Power of all available Exchange vacations
- Receive a Deposit Credit when you exchange for a vacation that requires less trading power than that of your deposit
- Combine multiple deposits to use toward one or more vacations
- See ALL available vacations, regardless of trading power

UNDERSTANDING YOUR TRADING POWER

Every week deposited with RCI is assigned a trading power at the time of deposit, referred to as Deposit Trading Power.** During the exchange process your Deposit Trading Power is compared against the trading power of all available exchanges, referred to as Exchange Trading Power,** to determine which exchange vacations are available to you.

WHAT IS TRADING POWER MADE OF?

As soon as you make your deposit, RCI assigns trading power to your week, which is based on the following criteria:

CLASSIFICATION,
DEMAND,
SUPPLY AND UTILIZATION

UNIT TYPE AND SIZE

TIMING OF THE DEPOSIT

COMMENT CARDS

SEASON

Season. Depending on location, some times of year are worth more than others.

Demand, Supply, Utilization and Classification. This is the biggest influence on your Deposit's Trading Power, consisting of:

Demand. The more subscribing members there are who want your deposit, the higher its trading power. **Supply.** How many similar deposits have been made?

Utilization. How many deposits like yours have been confirmed by other members in the past?

Classification. Did you deposit a resort, a boat, or an RV, etc?

Unit size and type. Is it a 2-room cabin or an 8-room condominium?

Timing of the deposit. This is the one factor you can control. Deposit 2 years to 9 months in advance of the start date of your week to get 100% of the available Deposit Trading Power when you exchange.

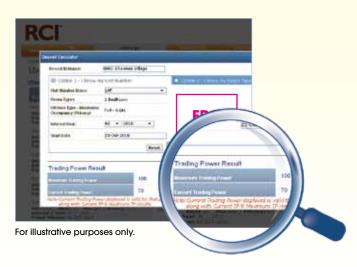
 Comment Cards. Comment card scores that members like you fill out after going on vacation are a component of trading power.

You can now see the trading power of every week you own for the very first time!

The new **Deposit Calculator** on RCI.com helps you see the impact of timing on Deposit Trading Power and:

- Allows you to enter the start date and unit configuration of your vacation time to see what the trading power of your week will be before depositing
- Calculates trading power of the week you intend to deposit
- Go to RCI.com now and try it for yourself





It is important to remember that once you deposit your week, the trading power of that deposited week will not go down.



IS MY DEPOSIT TRADING POWER CHANGING?

Trading power isn't changing! It has always been there and is used to determine the exchange options available to you, and it still will. The added flexibility is that now you will see your Deposit Trading Power, as well as the Exchange Trading Power of all available vacations.

HOW CAN I MAXIMIZE THE TRADING POWER OF MY WEEK?

The only component of trading power that you can control is the timing of when you deposit with RCI. You should deposit your week as soon as you decide not to return to your home resort. By depositing 2 years to 9 months in advance of the start date of your week you are guaranteed to receive 100% of your available Deposit Trading Power when you exchange, thereby helping to increase the chances of obtaining your desired vacation.

Depositing early is important. Here's an overview of how your Deposit Trading Power can change based on when you deposit your week:

Deposit Trading Power Adjustment Schedule	% of Trading Power Retained
2 years to 9 months (276 days or more) from check-in	100%
6 to 9 months (181 to 275 days) from check-in	95%
3 to 6 months (91 to 180 days) from check-in	90%
1 to 3 months (31 to 90 days) from check-in	80%
15-30 days from check-in	60%
14 days or less from check-in	45%

WHAT IF I WANT TO EXCHANGE FOR A VACATION WITH TRADING POWER GREATER THAN THE TRADING POWER OF MY DEPOSIT?

As long as you have a Deposit Credit, or multiple Deposits available you may, for a fee, combine them into a new Combined Deposit that will increase the Trading Power value of your "new" deposit.



WHAT IF MY DESIRED EXCHANGE VACATION REQUIRES LESS TRADING POWER THAN THAT OF MY DEPOSIT?

If the trading power of your Exchange vacation is less than the trading power of the weeks you have deposited, you will receive a Deposit Credit that can be used (or combined) toward a future Exchange vacation. When doing this the travel through date of your Deposit Credit will be the same as the travel through date of the original deposit.



IS THERE ANYTHING MORE I CAN DO TO HELP MAXIMIZE MY EXCHANGE OPTIONS?

When you have a Deposit Credit, or multiple deposits on account, you can help maximize your Exchange options by combining them. You can then use the trading power of your newly Combined Deposit to select a vacation that has greater Exchange Trading Power.

HERE'S A SUMMARY OF WHAT'S NEW

- Now you can see the Deposit Trading Power of all your deposited weeks
- Now you know your Deposit Trading Power can be increased by the timing of your deposit
- And the new **Deposit Calculator** at RCI.com shows your week's trading power before you decide to deposit

HOW AND WHEN DO I DEPOSIT?

To get the most from these enhancements, it's important to understand why seeing your Deposit Trading Power and the timing of your deposit are so important!

DEPOSITING YOUR WEEKS

The first step toward vacationing with RCI is depositing your week. This opens up exchange vacation opportunities for you and other subscribing members, and lets you exchange into one of RCI's more than 4,000*** affiliated resorts.

You can deposit your eligible week starting 2 years to 14 days before the start date of your week. However, to guarantee you receive 100% of your available Deposit Trading Power when you exchange, you should deposit a minimum of 9 months before. Once you deposit, you can book an exchange vacation beginning 12 months before your week's start date through 24 months after the start date.

WHY IS TIMING SO IMPORTANT?

Because it is the only component used to determine Deposit Trading Power that you control. To help get the most trading power, it is essential that you deposit your week as soon as you decide not to return to your home resort for that ownership year. Members who have enjoyed the most successful exchange experiences follow these helpful tips:

- Plan your vacations in advance.
- Be flexible with dates and locations.
- Have a realistic view of the trading power of your deposited week.
- Understand how your Deposit Trading Power compares to the Exchange Trading Power of your desired vacation.
- Focus on an experience rather than a specific destination. For example, do you prefer to vacation at the beach or in the city? Searching by experience yields vacation options that suit your vacation style.
- Start an Ongoing Search when your desired vacation is not immediately available (see page 18).

FOR ADDED VALUE: DEPOSIT CREDITS

When the trading power of your deposited week is greater than what you need for your exchange vacation, you will receive a Deposit Credit.

A Deposit Credit will appear in your account in the form of a new deposit that is equal to the difference between the Deposit Trading Power of your original week and the Exchange Trading Power of your confirmed exchange vacation. You can use your Deposit Credits toward vacations through the expiration date of the original deposit exchanged against, giving you more value than ever before.



FOR ADDED FLEXIBILITY: COMBINE YOUR DEPOSITS

By combining your Deposit Credits with another Deposit, or by combining multiple Deposits, you get a Combined Deposit that has even more Deposit Trading Power.

After you pay the Combine Deposit fee, you can then use it to book a vacation that requires more trading power. In addition, when you choose to combine, the travel window of your new deposit is reset for another full 2 years!

HERE'S A SUMMARY OF WHAT'S NEW

- Receiving Deposit Credits that can be used for future exchanges making your vacation ownerships go further than ever before
- Combining Deposits to increase your Deposit's Trading Power will help increase your choice of vacations

How and When Do I Deposit?

How and When Do I Deposit?

HOW TO BOOK AN RCI® EXCHANGE

With the new options of combining multiple deposits and using your remaining Deposit Credits toward a future exchange, you can enjoy a greater choice of vacations.

With so many available exchange choices, it's important to have a good understanding of the exchange process.

1. DEPOSIT EARLY

Deposit your week as soon as you decide not to return to your home resort for that ownership year. Depositing from 2 years to 9 months in advance of the start date of your week guarantees you receive 100% of your available Deposit Trading Power when you exchange!

2. UNDERSTAND YOUR WINDOW OF OPPORTUNITY

Depending on when your deposit is received, you may request an exchange for another available week up to 1 year before the start date of your Deposited Week until 2 years after the start date.



DEPOSIT WINDOW

The window of time you have to deposit your vacation week with RCI is called the Deposit Window. You can deposit your week anytime from 2 years to 14 days before the start date to be able to use it for an RCI exchange vacation. However, to guarantee you receive 100% of your available trading power you should deposit at least 9 months prior to your week's start date.

TRAVEL WINDOW

The window of time you have to exchange your vacation week and to travel is called the Travel Window. The RCI Weeks exchange system allows most members to travel from 1 year before the start date of their week to 2 years after the start date (a 3 year travel window). In the example above, a member who owns a week starting in May 2011 can travel from May 2010 through May 2013.

If the 3 year travel window isn't enough you have the option to purchase Deposit Extensions and extend that window up to 1 additional year for a fee.

3. UNDERSTAND TRADING POWER

The trading power required to confirm an exchange vacation fluctuates based on a variety of factors (see trading power, page 6). The new, easy-to-use **Exchange Planner**, available at **RCI.com**, will give you an idea of how much Exchange Trading Power you may need for the destination you want to travel to.



4. VISIT RCI.COM

After you have considered the type of vacation you would like, visit **RCI.com** to explore your options.

5. OPTIMIZE YOUR SEARCH

Remember, it's helpful to be flexible with dates or locations, and to focus on a vacation experience rather than a specific destination.

6. COMPLETE THE EXCHANGE

Whether you complete your exchange online or with the assistance of an RCI Vacation Guide, you will receive a confirmation, via e-mail or standard mail, verifying your vacation details.

HERE'S A SUMMARY OF WHAT'S NEW

- Use the new Exchange Planner on RCI.com to find out how much Exchange Trading Power you need to exchange for destinations all around the world and at different times of the year
- Open an Ongoing Search and we'll look for your vacation 24/7 and send you e-mail updates about its progress
- Use the Advanced Search feature on RCI.com to save you time as you browse through only the resorts that meet your criteria
- If you still can't find what you're looking for, Favorite Searches
 will save your search criteria so you don't need to re-enter each
 time you search

HOW TO USE RCI.COM

RCI.com is the key to maximizing your membership benefits. Check the latest Deposit Trading Power of your vacation ownerships with the new **Deposit Calculator**. Use the **Exchange Planner** to search for your next great exchange vacation! Browse resort listings with more photographs, new resort videos and more detailed resort information, including member reviews, weather and helpful local travel information. It's all there!

GETTING STARTED ON RCI.COM

Planning your vacation online is fast, fun, and easier than ever. **RCI.com** gives you immediate access to the full range of all available vacations, along with tools that let you customize your search by selecting nearby activities, resort amenities and more. If you haven't already done so, begin by registering at **RCI.com**.

1. REGISTER

Simply go to **RCI.com**, click the "Register Now" button, and you'll be prompted through the sign-up process. Be sure to have your RCI® Subscribing Membership ID number ready—you can find this on your membership card or any RCI booking confirmation sheet.



2. DEPOSIT

Even if you're not ready to exchange yet, you can still deposit early! Deposit 2 years to 9 months in advance of the start date of your week to guarantee you receive 100% of your available Deposit Trading Power when you exchange.

3. SEARCH

To start your vacation search at **RCI.com**, follow these simple steps:

- Click "Search for Vacation."
 If you select "Exchange Only,"
 you'll see a summary of your available Deposits.
- Personalize your search using a menu of 15 customizable search options, including region, check-in month, resort amenities and vacation type.



 Once you've found your vacation, book it online for the best price.

If you can't find the exact vacation you're looking for, start an Ongoing Search. When a vacation that meets your criteria becomes available, RCI will hold it on your behalf for up to 24 hours.

Every month, 37,000 exchange vacations are confirmed through matches made using Ongoing Searches. Newly member deposited weeks are prioritized for Ongoing Search requests.



4. BOOK

Once you've found the vacation that's right for you, you're ready to book. While planning ahead is important, flexibility is too. At **RCI.com** you can even make last-minute plans, booking a vacation up to 3 days before your desired check-in date.

HERE'S A SUMMARY OF WHAT'S NEW

- The Deposit Calculator allows you to check the latest trading power of all your weeks in one simple view
- The **Exchange Planner** allows you to check the Exchange Trading Power required to exchange into destinations around the world
- You can **modify your future reservation details** with just a few clicks
- Use the various search tools to help find the exchange you want quickly and easily

How to Use RCI.com How to Use RCI.com

YOUR RCI® MEMBERSHIP BENEFITS

As an RCI Weeks subscribing member, in addition to all the latest exciting enhancements we are delivering, you can enjoy a wide range of additional membership benefits, too. For more details, go to **RCI.com**.

BEST PRICE GUARANTEE

When your Extra Vacations™ getaway comes with a Best Price Guarantee, you won't find a better price for the same accommodations anywhere else. Visit **RCI.com/BPG** for more details.



ENDLESS VACATION® MAGAZINE

This award-winning magazine features information for RCI members on where to stay and where to play, eat, shop, relax and explore.

ENDLESSVACATION.COM

Offers insider information from fellow travelers, galleries with vacation photos from other RCI members, recommendations on some of the best vacation spots, and special photographs and travel stories available only on the Web.

EXTRA VACATIONS™ GETAWAYS

If you want to get away but don't want to use your weeks, Extra Vacations getaways offer weekly accommodations, with no extra charge for additional guests within maximum occupancy. For added flexibility, there's no limit to how many getaways you can book.

GUEST CERTIFICATES

Share the gift of travel with family and friends. For the price of an Exchange fee or an Extra Vacations getaways purchase, you can give a confirmed vacation or let recipients choose their own by simply making an Exchange request.

LAST CALL VACATIONS

For great last-minute savings, without exchanging your deposited week, simply book within 45 days of travel. Prices are always less than $\$300^{\text{USD}}$ for the entire week.

NIGHTLY STAYS

If you prefer not to book a full 7 nights, this budget-friendly program gives you access to nightly rental inventory as well as the flexibility to add an extra day to your trip.

RCI CRUISE VACATIONS

Exchange your week toward the purchase of thousands of cruise vacations in three convenient ways: 1) exchange your Week, 2) purchase a cruise vacation with cash, or 3) redeem your Perks through the RCI Cruise PerksSM Program. Visit **CruiseRCI.com** for more information.

RCI® ELITE REWARDS® CREDIT CARD

Save even more money on your next vacation—sign up to begin earning Rewards to use toward your next RCI vacation. To learn more or apply, go to **RCIEIIteRewards.RCI.com**.



RCI SHOPPING PERKS™PROGRAM

Next time you shop, don't just spend – enjoy savings and earn unlimited Cash Back rewards! You can earn Cash Back rewards and enjoy discounts when you shop online for qualified everyday purchases through the RCI Shopping Perks program. To learn more, log on to **RCI.com** and go to the **Member Perks** section.

RCI VACATION GUIDES

To ensure that a high level of personalized customer service is available to RCI Weeks members, our Call Centers are staffed by RCI Vacation Guides who are specially trained to handle any of your requests for support.

RCI TV

See resort videos, get destination information and hear about vacation experiences from members just like you! Watch RCI TV at RCI.com/RCITV.



VACATION PROTECTION

Enjoy the flexibility to change or cancel your vacation. If you need to cancel you'll retain your full trading power, and you'll be credited back the entire Exchange fee to use towards your next Exchange during the next 6 months.

WYNDHAM HOTEL DISCOUNTS

RCI Weeks members are able to enjoy up to 20% off when they stay at Wyndham hotels.

Your RCI Membership Benefits Your RCI Membership Benefits

GLOSSARY OF TERMS AND TOOLS

ADVANCED SEARCH: If you know exactly what you want for your next vacation, use the new Advanced Search option to enter all of your vacation criteria at one time before searching.

AUTO-CONFIRM: If you know the exact resorts and travel dates that you want to book, set your Ongoing Search to Auto-Confirm and if there is a match, RCI® will confirm it automatically for you.

COMBINED DEPOSITS: The combination of two or more Deposits and/or Deposit Credits.

DEPOSIT CREDIT: A week placed on a member's account after the member exchanges using a deposit which has a trading power that is greater than the Exchange Trading Power. The Deposit Credit Trading Power is the difference between the applicable Deposit Trading Power and the applicable Exchange Trading Power.

DEPOSIT TRADING POWER: The trading power assigned to a deposit.

DEPOSIT CALCULATOR: A tool members can use to see the trading power value that would be assigned to a week on any particular day.

EXCHANGE PLANNER: A tool members can use to see the trading power previously required to book a vacation in a specific region and the historic exchange vacation availability.

EXCHANGE TRADING POWER: The trading power assigned to an available exchange vacation.

FAVORITE SEARCHES: Save search criteria like dates, destinations and vacation activities to make future searches faster and easier.

ONGOING SEARCH: If a suitable match isn't immediately available you can start an Ongoing Search, RCI will look for your vacation request 24/7 until a match is found or your travel date passes. Members with open Ongoing Searches have prioritized access to newly member deposited weeks.

TRADING POWER ADJUSTMENT SCHEDULE: A schedule used to determine trading power based on the timing of the deposit, or received by a member if an exchange is cancelled.

WHAT DO I DO NEXT?

Please keep this booklet - it has been designed to guide you through the deposit and exchange process and explain how your RCI Weeks membership has been enhanced to give you more value, more flexibility and more choice. And speaking of "more," here's how to get even more information:



RCI.COM: This is where it all happens. Manage your RCI account. Check the Deposit Trading Power of your vacation ownerships. Begin searching for your next exchange vacation. Try the Deposit Calculator and the Exchange Planner. Planning your next RCI vacation has never been so easy...or so much fun.



INSIDE RCI: This is your first stop for answers to any questions you may have about these enhancements and about your RCI subscribing membership. **Just visit RCI.com/InsideRCI.**



RCI TV: Here, you'll find helpful tutorials and videos to help explain how to get the most from the changes at RCI. Plus there are resort videos, destination information and more. **Watch RCI TV at RCI.com/RCITV.**

PLAN YOUR NEXT RCI VACATION NOW!

Go to RCI.com to see the trading power value of your deposited weeks.

Deposit, search and exchange quickly and easily at RCI.com.

* iPhone is a registered trademark of Apple Inc

** For further details on Deposit Trading Power and Exchange Trading Power, go to RCI.com/DisclosureGuide.

*** Subject to availability based on value-for-value vacation exchange principles.

These vacations are limited. Destinations and travel times are subject to availability and confirmed on a first come, first served basis. Other restrictions may apply. Offer void where prohibited by law. Rental inventory is made available by Resort Rental, LLC (operating as Holiday Rentals, LLC in MD and TX), an Indiana-licensed limited liability company, whose principal broker is **Donald J. Killingback**. Exchange: CST: 2046555-50. Fla. Seller of Travel Reg. No. ST-26552. **Nevada Seller of Travel Registration No. 2002-0793**. Washington Seller of Travel Reg. No. 602357907. Rental: CST: 2081369-50. Fla. Seller of Travel Reg. No. 57-36515. **Nevada Seller of Travel Registration No. 2006-0006**. Washington Seller of Travel Reg. No. 602560941. Registration as a seller of travel does not constitute approval by the State of California. RCl and related marks are registered trademarks and/or service marks in the United States and internationally. All rights reserved. © 2010 RCl. LLC. All rights reserved. Printed in USA.

Detach and keep
To find out more, go to...

RCI.COM







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Check out our blog blog.rci.com



Because your vacation means the world to us!

7 Sylvan Way Parsippany, NJ 07054 Experience enhanced member benefits today!
Visit RCI.com/InsideRCI to learn more.

call center price your week on RCI.com exchange Deposit and **6** and

