

# General Program Rules

1. The CardPerks program is a service provided through Enhancement Services Corporation (ESC), which administers UFCU's points program.
2. Administrative services, travel reservations and issuance of travel documentation are provided by ESC, who assumes all liability and responsibility for the provision of, or failure to provide, the services. ESC operates as an independent contractor and is not affiliated with United Federal Credit Union (hereinafter "UFCU"). Neither UFCU nor ESC shall be liable for any bodily harm and/or property damage that may result from participation in The Program or an airline's or other carrier's provision or failure to provide ticketed transportation for any reason.
3. UFCU reserves the right to disqualify any Cardholder from participating in The Program and to invalidate all points for abuse, fraud or any violation of The CardPerks Terms and Conditions (including any attempt to sell, exchange or transfer points or any instrument exchangeable for points).
4. UFCU reserves the right to cancel, alter or temporarily suspend the CardPerks Program at any time without notice, which may result in the cancellation of outstanding points.
5. The terms of this Program are void where prohibited by law.

## Eligibility

1. Eligibility is restricted to UFCU Cardholders whose accounts are open and in good standing.
2. Enrollment is automatic upon receipt of account owner's card. (VISA Platinum credit card, VISA Gold credit card, Platinum Plus and PowerCheck VISA debit card, Diamond Business credit and debit VISA cards)

## Earning Points

1. Platinum Credit Cardholders will earn one point for every \$1 in net purchases (purchases less returns), rounded to the nearest whole dollar. Points earned will be reflected on a monthly statement. The Program is based on net purchases only and does not include cash advances, balance transfers, cash advances designated as purchases, casino gaming chips, wire transfers, off-track wagers or lottery ticket transactions. It also does not include any fees posted to the card account, including late fees, over limit fees, annual fees and finance charges.
2. Gold Credit Cardholders and Checkcard cardholders will earn one point for every \$2 in net purchases, rounded to the nearest whole dollar. Points earned will be reflected on a Monthly statement. The Program is based on net purchases only and does not include point of sale cash advances, electronic debits, cash ATM withdrawals, balance transfers, cash advances designated as purchases, casino gaming chips, wire transfers, off-track wagers or lottery ticket transactions. It also does not include any fees posted to the card account, including late fees, over limit fees, annual fees and finance charges. Returned merchandise results in those points being subtracted. Only signature-based transactions will qualify for points.
3. Credits and returns do not earn points. Any returns to your account will reduce the number of points available for rewards selections by the dollar amount of the credit. Negative points will post on your statement if returns or credits exceed purchases.
4. Points are earned pending your card account is in good standing. In order to be in good standing, your account must (i) not be closed (either by you or us), (ii) be current, which means that all required minimum payments have been paid by their payment due date, and (iii) not have a balance at the end of the billing cycle that exceeds the credit line assigned to the account. If you close your account, all points that were accumulated but unused will be forfeited.
5. Point accrual will begin upon the first day of the billing cycle that includes the account owner's open date. No other retroactive points will be awarded. The maximum point accumulation is 100,000 points per year, per account holder with a maximum of 400,000. (ie. Powercheck card limit: 100,000 ; VISA Platinum credit card limit : 100,000)
6. Points will expire on month end, three years from the date they were earned. Example: Points earned May 2005 will expire May 31, 2008.

## Redeeming Points

1. CardPerks points may be redeemed for a variety of rewards, as indicated in the CardPerks redemption tables, including the following: round-trip tickets on any major airline carrier (excluding charter airlines), car rental certificates, hotel discount and stay certificates, retail and catalog gift certificates, merchandise and vacation packages.
2. When ready to redeem points, you must call the CardPerks Redemption Center at 1-866-824-4552 for all redemption inquiries, orders and travel bookings. Hours of operation are from 7 AM - 8 PM, EST Monday through Friday, 9 AM - 8 PM, EST Saturday and Sunday.
3. Points will be redeemable only if your card account is open and in good standing.
4. Points are updated monthly at the time the billing statement is produced. Purchases that have not yet appeared on a monthly billing statement are not eligible for point redemption.
5. Points earned from separate CardPerks accounts may be combined for redemption, provided the Cardholder redeeming the points is a Cardholder on both accounts, and both accounts are enrolled in the CardPerks program.
6. Points must be redeemed by the account holder, but tickets and rewards may be issued in another person's name.
7. The Cardholder is responsible for any tax liability related to participation in the CardPerks program, and for payment of any baggage charges, departure taxes or other charges that may have been assessed by government entities.
8. CardPerks points may not be used with any other discount or coupon offer. Points may not be redeemed for cash or used as payment for any obligation owed to UFCU. No cash refunds or partial rewards will be issued on redemption of points.
9. All redemption orders are sent to the billing address on the account via first-class mail, postage prepaid. Expedited delivery is available upon the Cardholder's request. Any additional costs, such as overnight shipping, are at the Cardholder's expense.
10. All rewards are subject to availability. CardPerks reward items may be discontinued or withdrawn without notice.
11. UFCU reserves the right to apply other fees associated to covering rising costs of running the rewards program.
12. UFCU and ESC are not responsible for replacement of lost or stolen documents, damaged airline tickets or certificates. Please call 1-866-824-4552 for assistance.

UFCU reserves the right to alter, change, or terminate the program at any time without notice. UFCU reserves the right to determine what is a qualifying transaction, make any exceptions, and adjust points at any time prior to or following posting and/or redemption. The maximum point accumulation is 100,000 points per year, per account holder with a maximum of 400,000. (ie. Powercheck card limit: 100,000 ; VISA Platinum credit card limit : 100,000)