



WHERE WILL YOUR POINTS TAKE YOU?

Rewards from travel to gift cards & beyond



I. Description of the Program

- The rewards program ("Program") is a service provided by Advancial Federal Credit Union ("Sponsor") and managed by Augeo Consumer Engagement Services, LLC ("Administrator").
- Participation in the Program is exclusive to those who have a current consumer credit or debit card issued by the Sponsor ("Rewards Card"). These individuals are defined as ("Cardholders"). Business credit cards and Business debit cards are excluded from the Program and are not eligible to earn Points.
- Under the Program, Cardholders will earn Points for qualifying transactions with a Rewards Card that has been enrolled in the Program. Points may be redeemed for a variety of rewards including travel, merchandise, cash back, gift cards, experiences certificates, and more.
- The Sponsor reserves the right to disqualify any Cardholder from participation in the Program and invalidate all points for abuse, fraud, deceit or other misconduct, or any violation of the Program terms and conditions. The Sponsor may make such a determination at its sole discretion.
- The Program is void where prohibited by federal, state, or local law.
- The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any program document.
- The Sponsor and the Administrator reserve the right to change the terms and conditions as well as the points required for a reward within the Program. At the Sponsor's option, redemption of Points may be restricted, limited, expired or cancelled at any time without prior notice.
- Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia, or any U.S. Possession or Territory.
- The Program's Privacy Policy is available at the Program's website at the bottom of each page.

II. Earning Points

- Point accumulation varies by Rewards Card:
 - Credit Card
 - 1 point for each \$1 in Net Retail Purchases. Bonus points: Earn 1.5 points for each \$1 in Net Retail Purchases when:
 - Net Retail Purchases made using credit card during the statement cycle is \$2,500 or more; or
 - Cardholder uses credit card to make 25 or more purchases during the statement cycle.
 - Introductory Bonus Points: Earn 10,000 points when Net Retail Purchases is \$500 or more using the credit card within the first 90 days of account opening.
 - Debit Card
 - 1 Point for each \$5 in Net Retail Purchases
- Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns, and adjustments) charged to the Rewards Card during each day by the Cardholder. Net purchases are rounded to the nearest dollar and are subject to verification. Any credits, except for payments to the credit card, will reduce the number of Points available for redemption based on the dollar amount of the credit. Negative Points will post within three (3) statement cycles on your Rewards Card statement if returns or credits exceed purchases. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- Purchases do not include any Advancial fees, service charges or interest charges; payments of existing Card balances; payment of any Advancial loan, unauthorized charges; cash advances; ATM transactions; balance transfers; convenience checks; quasi-cash transactions (person-to-person money transfers, casino gaming chips, lottery tickets, money orders, wire transfers, travelers checks, foreign currency, or similar transactions); or gaming transactions (off-site track wagers, internet gambling, or similar transactions).
- Point accrual will begin upon Program enrollment date. No points will be awarded retroactively.
- Points are tracked and redeemable on a first-in, first-out basis. Points do not expire as long as a Rewards Card associated with the account has qualifying point earning activity as describe in item b above at least once every twelve months.
- There is no limit to the Points that may be earned unless stated otherwise at the time a specific promotion or offer is made.
- Points have no intrinsic cash value, are non-negotiable, and cannot be redeemed for cash (except as a Reward under the "Cash Back" section of these Terms and Conditions), or for any other benefit except those Rewards designated by Advancial. Points are not the property of the Cardholder and cannot be bought, sold, brokered, bartered, attached, pledged, or gifted (except as a Reward under the "Point Giving" section of these Terms and Conditions), or assigned or transferred to any person, including upon death, disability, by operation of law, or as part of a domestic relations matter or legal proceeding.
- In the event of fraud, abuse of the program privileges, or violation of the Program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), the Program Sponsor reserves the right to cancel the Cardholder's membership in the Program.
- If more than one Rewards Card has been issued under the same membership account number, the Points earned from each card will automatically be pooled together into one available Point balance.
- Points may not be combined with any other loyalty/frequency reward program that is not managed by the Program's Sponsor.
- The Sponsor reserves the right to award bonus Points to selected Cardholders for any activity or condition it decides.
- In addition to other reasons stated in these Terms and Conditions, Points will be forfeited if (1) there is not qualifying point earning activity on at least one Rewards Card linked to the account for a twelve month period, (2) the Primary Cardholder files for bankruptcy, (3) Advancial closes the linked Credit Card or Debit Card account for any reason, or (4) the Primary Cardholder closes the linked Credit Card or Debit Card account for any reason, or (3) a Cardholder violates these Terms and Conditions. The Cardholder is not entitled to compensation from Sponsor or for any other entity when Points are forfeited for any reason.
- The Sponsor and the Administrator shall have no liability for disagreements between Cardholders regarding Points. The Sponsor's decisions regarding Point discrepancies shall be final.

III. Card Linked Offer Points (AMPRE)

- Cardholders can earn additional Points from participating merchants when using their Rewards card for eligible purchases at participating AMPRE merchants, both online and in-store. Point earnings will vary based upon the merchant. Each merchant's Point earning ratio is listed on the Program's website. Each Participating Merchant has reserved the right to change at any time, and without notice, the amount or percentage of any points it offers as well as the terms and conditions of any qualifying purchase. You acknowledge that errors in the offer terms and conditions obtained through your use of the Program may occur from time to time, whether caused by a Participating Merchant or otherwise, and the Program or the Participating Merchant will use its commercially reasonable efforts to promptly correct any such error, and you agree not to bring any action against the Program based upon or related to such errors. Your continued use of the Program thereafter will constitute acceptance of such terms and conditions. The Program does not represent or warrant that any particular Participating Merchant will participate in the Program at the time you join the Program or at any time thereafter.
- Cardholders must sign for an in-store purchase to earn points. Points will be available to view on the account statement page as "pending" in 10-14 days. Points will be posted to the Cardholder's rewards account within 45-90 days. The Program will not be liable for damages resulting from any failure to post points to your rewards account in a timely manner. You acknowledge and accept that you are solely responsible for checking your rewards program account regularly to verify that points have been properly posted. If you believe that points have not been properly posted to your rewards account, then you must inform the Program within one year of the qualified transaction for which you are claiming that points should have been posted and must be able to provide proof of such transaction acceptable to the Program. The Program reserves the right to determine, in its sole and absolute discretion, whether points should have been posted to your rewards program account. You acknowledge that any such determination by the Program will be final and binding.
- You agree that the Program is not an agent of any Participating Merchant and that Participating Merchants operate independently of the Program. The Program does not represent or warrant, or give any assurances that any Participating Merchant will provide points for any particular transaction even where such transaction would appear to qualify for such points. The Program is not responsible for the failure of any Participating Merchant to pay points in accordance with the terms of that Participating Merchant's offer. The Program does not assume any liability, obligation or responsibility for any part of any offer or promotion, including without limitation the withdrawal or modification of any such offer or promotion. Also, no Participating Merchant assumes any liability, obligation or responsibility for our conduct with respect to the Program. Purchases from Participating Merchants may not qualify if a separate coupon code or promotion is used; all offers are subject to the offer terms and conditions as described

- in the applicable offer description and as otherwise may be set forth in such Participating Merchant's Policies or otherwise on its website.
- Participating Merchants may have agreed to pay the Program certain operating or marketing fees when participants purchase goods or services using their rewards program card (whether credit, debit or otherwise). Points associated with any purchase from a Participating Merchant will not be earned by you unless and until the fees have been paid in full by such Participating Merchants to the Program. From time to time, the Program may post pending points from Participating Merchants to your rewards program account prior to the payment received by the Program. The Program reserves the right to reverse the posting of any points in the event the applicable Participating merchant does not make timely payment to the Program. The Program reserves the right to change its offer with respect to the amount of the points associated with any Participating merchant at any time, but no such change will affect any points earned prior to such change.
- In order to make adjustments for returns and/or cancellations with respect to Qualifying Purchases, the Program may deduct points from your rewards program account. In the event of any abusive or fraudulent activity related to the Program, the Program reserves the right to make any adjustments to your rewards program account at any time. Any such adjustments, however, will be made in accordance with this Agreement, the Policies, any applicable laws, rules or regulations, and the terms of any Participating Merchant offers.
- By providing your email address when you register on the Rewards website, you can agree to receive all future AMPRE correspondence and notices electronically to that email address. Email is the primary method for contacting Cardholders regarding their participation in the Program. It is the Cardholder's responsibility to update or change the email address on file. This can be done on the Program's website.
- New merchant offers are updated periodically. There is not a limit to the number of times a Cardholder can earn Points for shopping at an AMPRE merchant.

IV. Redeeming Points

- Available redemption options and point totals may be found on the Program's website which may be accessed from the account summary details section in cuAnywhere® Online and Mobile Banking or at www.advancialrewards.org. These totals show accumulated Points across all Rewards Cards associated under the membership account number.
- To redeem Points, the Cardholder's Rewards Card(s) account(s) must be open (meaning not closed, canceled, or terminated for any reason); current (meaning there are no past due balances or negative balances on the Cardholder's Rewards Card(s) account(s)); Cardholder's credit card outstanding balance must not be over the credit limit; the Rewards Card(s) account(s) must not have a revoked, charged-off or in bankruptcy status; and the Rewards Card(s) cannot have any other status preventing authorization.
- Points must be redeemed by the Cardholder, and may be used to provide a reward for another person of their choice in accordance with these Terms and Conditions.
- Points are deducted from the Cardholder's Point balance immediately upon redemption.
- All point redemptions are final.
- The Cardholder is responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.
- The Sponsor or the Administrator have the right to remove points redemption options at any time for any reason.

V. Travel Rewards

- Travel rewards include airline tickets, hotel accommodations, rental cars, cruises, destination activities/excursions and vacation packages ("Travel Rewards"). Travel Rewards reservations must be made online at advancialrewards.org or through the Administrator's travel redemption center. The Administrator's travel redemption center is able to take care of all travel arrangements. The travel redemption center is a full service agency that can assist with air, hotel, auto, vacation and cruise reservations. The hours of operation for the travel redemption center are Monday through Friday from 5:00 a.m. to 12:00 a.m. CST, Saturday and Sunday from 6:00 a.m. to 10:00 p.m. CST. All Travel Rewards are subject to availability and restrictions of the relevant travel supplier.
- All travel must be redeemed through Administrator's fully licensed travel redemption center or website at www.advancialrewards.org.
 - All airline tickets issued in exchange for Points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to any fees charged by the airline and redemption center.
 - Lost, stolen or otherwise destroyed airline tickets will not be replaced without the Cardholder paying the standard fees charged by each airline.
 - Cardholders may make additional travel reservations with the Administrator's travel redemption center or website using their Advancial Rewards Card.
 - Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email on the same day the ticket is issued. The Cardholder must call in any corrections or discrepancies by the close of business, the same day the ticket is issued. The travel redemption center will do their best to accommodate all changes and requests but is not obligated to make changes. Any changes or corrections done the following day or thereafter are subject to all airline airfare charges, exchange fees and processing fees and processing charges.
 - Paper airline tickets are subject to the individual airline paper ticket fees.
 - If a paper ticket is issued, the Cardholder has two options for delivery. The Cardholder can sign a waiver stating that they accept responsibility for a lost ticket and then the ticket will be sent via US Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the forty-eight (48) contiguous states, deliveries will be subject to additional shipping charges.
 - The Cardholder is responsible for payment of all baggage charges, departure taxes seat assignment charges, or other charges that may be assessed by airlines, travel companies and/or governmental entities as a result of travel under the Advancial Rewards Program.
 - Administrator's normal and customary fees associated with processing travel related services are billed to the Advancial Rewards Card.
 - Advancial and the Administrator are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of airlines, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes made by this industry are done quickly and frequently without notice, therefore, reward redemption rules for air travel are subject to change without notice.
 - A valid government ID must be presented at the airport and it must match the traveler's complete name as listed on the airline ticket.
 - Cardholders may redeem Points for a single lowest published airfare as follows:
 - Each ticket must be ordered through Administrator for one round trip coach class airline ticket on a scheduled U.S. or International carrier.
 - En-route stopovers are not permitted unless they are to make direct connections.
 - Reservations for tickets are only allowed through standard commercial passenger carriers, which exclude the usage of charters.
 - Actual travel must occur any time within three hundred and thirty (330) days after the reservation conditions in these Terms and Conditions are met.
 - Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
 - Travel insurance: For added protection, it is highly recommended that all travelers consider purchasing travel insurance at the time of ticketing to cover airline bankruptcy, trip cancellation & interruption, baggage delays and lost baggage, medical expense, emergency medical transportation, and vehicle rental collision insurance. Advancial and the Administrator have no responsibility to Cardholder or travelers with regard to the foregoing.

VI. Merchandise rewards

- When necessary, the Administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any change when ordering. The Administrator reserves the right to replace or remove certain sections within any Advancial Rewards Program literature or website. All rewards are subject to availability. Merchandise rewards may take four to six (4-6) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors.
- No shipments of merchandise can be made to APO/FPO or PO Box addresses.
- Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands will have an additional freight charge billed to the Cardholder's Advancial Rewards Card.

- Merchandise pictured in any Advancial Rewards Program brochure or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our knowledge. Advancial and the Administrator are not responsible for errors or omissions.
- The number of Points required for reward items are subject to change. Advancial will make reasonable efforts to advise Program participants of changes to redemption requirements using normal communication channels such as the Advancial Rewards website and Cardholder statements, among others, but shall not be held liable in any way for any failure to do so.
- Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. All items delivered by common carrier must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before cardholders sign to accept shipment of merchandise.
- All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

VII. Gift Card, Gift Certificate and Prepaid Card Rewards

- Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within two to three (2-3) weeks, to the address specified on the order file with the Administrator, as long as it is within the United States and its territories. Points may also be redeemed for prepaid cards. The prepaid cards, issued by Visa®, may take up to three to four (3-4) weeks for delivery and can only be shipped within the United States.
- Gift cards, gift certificates and prepaid cards cannot be returned, and are not redeemable for cash or credit.
- All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card, gift certificate or prepaid card are the responsibility of the Cardholder and are subject to the merchant's policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the Cardholder's or user's expense.
- Gift cards, gift certificates and prepaid cards may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- Additional terms and conditions may be specified on the gift card, gift certificate, or prepaid card.
- If a merchant declares bankruptcy, Advancial and the Administrator are not liable for the underlying funds on the gift card or gift certificate.
- No dormancy or service fees will be charged by the Administrator on the underlying funds of the selected reward gift card or gift certificate.
- Once the gift cards, gift certificates or prepaid cards are redeemed and/or used, the cards are not returnable, non-changeable or non-refundable.
- Each merchant sets a policy in regards to lost or stolen gift cards, gift certificates or prepaid cards. Advancial and the Administrator abide by the merchant's policy. If a gift card, gift certificate or prepaid card is lost or stolen, once received by the Cardholder, the Cardholder must report the occurrence to the Administrator immediately. Advancial and the Administrator reserve the right to decline to replace lost or stolen gift cards or gift certificates in their sole discretion as permitted by applicable law.
- If gift cards, gift certificates or prepaid card has been ordered by the Cardholder and not received by the Cardholder or other addressee, the Cardholder must notify the Administrator using the provided customer service number. The Cardholder must notify the Administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the Administrator will investigate. The Administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card, gift certificate or prepaid card.
- Advancial and the Administrator are not responsible if a recipient or Cardholder defaces, damages or otherwise renders unusable for redemption a gift card, gift certificate or prepaid that was issued in conjunction with the Program.
- The prepaid Visa® cards expiration twenty-four (24) months after they are issued. The expiration date is imprinted on the front of the prepaid card. Expired prepaid cards cannot be replaced.
- Visa is a trademark of Visa U.S.A. Inc.

VIII. Cash Back Rewards

- Cash back reward(s) will be deposited to the Cardholder's Primary Savings Account at Advancial unless otherwise specified or elected by the Cardholder if rewards redemption options are available. Advancial reserves the right to add or modify options at any time. Advancial will make reasonable efforts to advise Program participants of changes to Cash Back Rewards options using normal communication channels such as the Advancial Rewards website and Cardholder statements, among others, but shall not be held liable in any way for any failure to do so.
- Advancial may, in its sole discretion, offer alternative redemption options for rewards such as a credit to the Cardholder's Credit Card account that will appear within the next two Billing Cycles. If this option is offered, the Cardholder is responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) cannot be applied toward the payment amount owed on an Advancial Rewards Card or any other account with Advancial or any third party.

IX. LIMIT OF LIABILITY

NEITHER ADVANCIAL NOR THE ADMINISTRATOR SHALL HAVE ANY LIABILITY FOR THE ACTS OF THIRD PARTIES IN CONNECTION WITH THE PROGRAM INCLUDING, WITHOUT LIMITATION, THE PROVIDERS OF REWARDS AND SERVICES. ADVANCIAL IS NOT A SPONSOR OF ANY PROVIDER OF SERVICES OR REWARDS AND HAS NO CONTROL OVER ANY PROVIDER, THE CARDHOLDER AND ANY OTHER BENEFICIARY OF THE REWARDS AGREES THAT ADVANCIAL AND AUCEO CONSUMER ENGAGEMENT SERVICES ("ADMINISTRATOR") AND ITS THIRD PARTY VENDORS WILL NOT BE LIABLE FOR, AND ANY CARDHOLDER AND ALL BENEFICIARIES OF REWARDS RELEASES, DISCHARGES AND HOLDS HARMLESS ADVANCIAL, ADMINISTRATOR AND THEIR VENDORS FROM ANY AND ALL CLAIMS OF NATURE AND ANY AND ALL LIABILITY RELATING TO CARDHOLDER'S AND ANY BENEFICIARY'S PARTICIPATION IN THE PROGRAM OR USE OF REWARDS INCLUDING BUT NOT LIMITED TO CLAIMS FOR ANY INJURY, ACCIDENT, LOSS, SICKNESS, DELAY, CANCELLATION, POSTPONEMENT, INCONVENIENCE, PENALTY, REFUND OR OTHER IRREGULARITIES, CLAIM, EXPENSE OR DAMAGES SUSTAINED BY THE CARDHOLDER OR ANY BENEFICIARY ASSOCIATED WITH A REWARD OR USE OF REWARDS WHILE PARTICIPATING IN THIS PROGRAM AND IN THE CASE OF A TRAVEL REWARD, ANYONE TRAVELING WITH OR WITHOUT THE CARDHOLDER, IN CONNECTION WITH THE RECEIPT, OWNERSHIP, OR USE OF ANY REWARD. THE ADMINISTRATOR AND ADVANCIAL SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE OR CONSEQUENTIAL DAMAGES, AND THE SOLE EXTENT OF LIABILITY, IF AT ALL, SHALL NOT EXCEED ISSUING THE CORRECT NUMBER OF POINTS EARNED UNDER THE PROGRAM AND REDEEMING THE POINTS FOR THE REWARD, SUBJECT TO THESE TERMS AND CONDITIONS.

X. Contact Information

For questions, concerns, or complaints, please contact the Administrator's customer service center. You should expect a resolution to all inquiries within three (3) business days. The Administrator's customer service center is open 24 hours/7 days a week, except from 6:00 p.m. ET Thanksgiving Eve to 5:00 a.m. the day following Thanksgiving, and Christmas Eve and New Year's Eve starting at 11:00 p.m. ET, closed both holidays until 5:00 am ET the following morning.

800.657.1304
www.advancialrewards.org



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Form EPI44.1

☆ EARN

Earn everyday points

From groceries to fuel, your purchases will add up fast!

Debit Card

\$5 spent = 1 point

Credit Card

- \$1 spent = 1 point
- **Bonus - Earn 50% extra points**
Make 25+ purchases or spend \$2,500+ and earn 50% extra points on all purchases during that billing cycle



Earn bonus points

- **Ampre:** Bonus point offers are already linked directly to your card. Simply use your Advancial debit/ATM or Advancial Visa® Rewards Plus card at participating merchants, both in-store and online. You will earn bonus points from national, regional and local merchants.
- **Ampre Online:** Shop over 2,000 merchants at our Ampre Online network and be rewarded even more. Earn bonus points on all purchases using your rewards card.

Pool your points!

Your points can add up even faster! All credit and debit card points will be combined into one account for easy redemption.

🛒 REDEEM

Log in to online banking at advancial.org

Visit cuAnywhere® to view your points balance and access the redemption site. Need help or have questions along the way? Simply call 800.657.1304, available 24/7.

Gift Cards

Treat yourself to a day of shopping followed by a night on the town. Enjoy a variety of gift card reward options including dining, shopping, entertainment and more!



Cash back

Earning cash back couldn't be easier.

We will directly deposit your rewards into your savings account.

- \$50 cash = 5,000 points
- \$100 cash = 10,000 points
- \$200 cash = 20,000 points

Event Tickets

Redeem your points for tickets to top events across the nation. From concerts to top sporting events to plays, find tickets that you will enjoy!

Travel

Spontaneous or planned, however you choose to travel, Advancial Rewards offers a wide range of getaways to suit your style. Browse top travel destinations, access exclusive deals and redeem points for airline tickets, hotel accommodations, car rentals, cruises, vacation packages and destination activities and excursions all in one place.

Enjoy freedom from restrictions!

- No blackout dates
- No advance notice requirement
- No round-trip flight requirement
- No Saturday night stay requirement

Discounted airfare

You can redeem 10,000 points for a \$100.00 discount off any scheduled major international or domestic airline. When redeeming your reward points for discounted airfare, your rewards card will be charged the ticket cost, less the redeemed discount.

Experiences

Enjoy new experiences together

You can redeem points for a variety of daytime excursions and nightlife entertainment. From a dinner cruise for two to a hot air balloon ride, extraordinary rewards await.

Merchandise

With Advancial Rewards' extensive merchandise selection, you'll be sure to find the reward item you've been saving for! Browse hundreds of brand-name rewards including cameras, tablets, gaming consoles and more!



Charitable Donations

Pay it forward with points!

Redeem your points for a greater good by selecting a CharityChoice gift card. Donations can be designated to up to three charities of your choice.

Make a **CharityChoice**
choose from over 1000 charities
When meaningful matters...