



CEFCU MASTERCARD® REWARDS GUIDE

HOW IT WORKS

With a CEFCU® Rewards Mastercard or CEFCU World Mastercard Credit Card you can earn valuable points toward merchandise, travel rewards, and more — every time you make a purchase with your card.

When you request a CEFCU Rewards Mastercard or World Mastercard Credit Card and enroll in CUREwards®, you begin to earn rewards points for every dollar of net purchases made with your card.* There's no limit to the amount of points you can earn. As you earn points, you can redeem them for:

- **Merchandise** — including electronics, recreation equipment, home furnishings, and more, starting with as few as 2,500 points.
- **CEFCU Mastercard Gift Cards** — which can be used at most merchants that accept Mastercard.
- **Airline Tickets** — with no blackout dates.
- **Vacation Packages** — including cruises, hotel accommodations, and more. Pay entirely with points, or a combination of points and cash.
- **Car Rentals** — from national providers.
- **And more!**

EARN BONUS POINTS SHOPPING AT THE CUREWARDS MALL

You can earn even more points when you use your CEFCU Rewards Mastercard® or CEFCU World Mastercard Credit Card on everyday purchases from hundreds of online and in-store retailers, including national, regional, and local merchants. Every purchase made through the CUREwards Mall or a participating merchant can earn bonus points.**

Shopping in the CUREwards Mall is easy! Simply log on directly to curewards.com, register your card, then click on the SHOP MALL tab to begin shopping!

Once you've selected your preferences and begin shopping, you may even be presented with a unique offer the next time you shop. The offers change frequently, so your possibilities are endless!

EARN BONUS POINTS ON TRAVEL

You can also earn bonus points when you use your CEFCU Rewards Mastercard or CEFCU World Mastercard Credit Card to book and pay for travel through the Rewards Travel Redemption Center. Simply call 1.800.900.6160 and mention promotion code 93-30652078.

*Select transactions including cash advances, balance transfers, insurance charges posted to the account, and others are excluded from earning points. Points cannot be transferred from the CEFCU Rewards Mastercard program or CEFCU World Mastercard program to the non-Rewards program, and must be used before the Rewards Mastercard or World Mastercard is closed. Please review the following pages for complete program details.

**Points earned through the CUREwards Mall will be added to your total redeemable point balance and will assume the expiration period set on your Credit Union's program. Points available on purchases made through the CUREwards Mall will vary by merchant, and can range from 1 to 10 bonus points, or more, per dollar. Bonus points earned on travel purchases are calculated on the cost of the purchase, minus tax. Bonus points earned through CUREwards Mall are calculated on card transactions as defined by the various Mall merchant partner offers, and may exclude applicable shipping, tips and taxes. For example, if the total purchase was \$100 (\$80 for the item; \$20 for taxes and shipping), base points would be earned on the \$100, but bonus points may only be calculated on \$80. Check the CUREwards Mall for current bonus offers and details on earning points for both online and in-store merchant offers.

Questions about credit? Visit a CEFCU Member Center or call 1.800.858.3400. Or, visit cefcu.com.

REDEEMING POINTS



To redeem points for merchandise, simply register your card in the *CURewards* Program by going to curewards.com. Visit this website 24/7 to select merchandise and redeem your rewards points!

Redeeming points for CEFCU Mastercard®

Gift Cards is as easy as completing an online form, or calling us at 1.800.633.7077.

You can redeem points for gift cards starting with as few as 8,000 points.† Simply go to cefcu.com/rewards to redeem points online, or call us Mon.–Fri. 7:30 a.m.–8 p.m. or Saturday 9 a.m.–5 p.m. (CT) for more details or to redeem points for a gift card.



Redeem Points for Travel by visiting curewards.com, or contacting the exclusive *CURewards* Travel Center at 1.800.900.6160.

AIRLINE REWARDS — TICKET PRICE RANGES

You can redeem your Rewards points for airline tickets, at one point per \$.01 of the ticket cost. So, 10,000 points could be used as \$100 toward your airline ticket; 20,000 points for \$200, and so on.

For more details regarding airlines and tickets, visit curewards.com, or contact the exclusive *CURewards* Travel Center at 1.800.900.6160.

†Point requirements assigned to any reward are subject to change from time to time, without notice and may vary between the CEFCU Rewards Mastercard and CEFCU World Mastercard Credit Card programs. Rewards may be discontinued or substituted at any time. Check the program website (curewards.com) for up-to-date information regarding available rewards.

MERCHANDISE REWARDS

There are thousands of different merchandise items available. Some examples are shown below, but please keep in mind these are only illustrations of items available within select point ranges — the selection or specific point requirements may vary or change at any time. Check the program website, curewards.com, to view the complete selection of merchandise currently available.

Points Range	Items Available
2,500–5,000	Bakeware, Golf Balls, Bike Lock, Binoculars, Portable USB Power Charger, Cordless Phone, DVDs, Board Games, Food Chopper
5,000–10,000	Digital Camera, DVD Player, Coffee Maker, Crock Pot, Blender, Digital Thermometer/Weather Station, Backpacks, Jewelry, Coolers, Fishing Rod/Reel Combo
10,000–15,000	Sleeping Bag, 4-person Dome Tent, Food Processor, Croquet Set, Bluetooth Wireless Headphones, Stereo Speakers, Waterproof Digital Camera, Hedge Trimmer, Panini Press, Gourmet Kitchen Knife Set
15,000–25,000	Desktop Scanner/Printer, Wine Glass Set, Cordless Drill, Pressure Cooker, Vacuum, Sport Duffel Bag, 16-inch Kid Bike, Golf Bag, Dorm-Size Refrigerator
25,000–50,000	Microwave Oven, Espresso Maker, Sewing Machine, Single-Serve Coffee Brewing System, 16-bottle Wine Refrigerator, Child's Play Kitchen, Audio/Video Stand, 19" HD TV
50,000–75,000	Portable Pressure Washer, Kitchenaid Stand Mixer, Cookware, Compound Miter Saw, Upright Vacuum, Chest-type Freezer, GPS Navigator, Push Mower, 40" TV, Mountain Bike
75,000–100,000	42" HD TV, Telescope, Trolling Motor, Electric Guitar, Portable Electric Piano, Self-Propelled Lawnmower, Laptop, Ping-pong Table, Home Theater Sound System

CUREWARDS PROGRAM RULES & CONDITIONS

1. Every dollar in qualifying purchases, net of returns, that cardholder ("Participant") charges to their credit card account eligible in this Rewards Program with CUREwards ("Program") earns Participant one point ("Point") or more, as provided for in these Rules or as detailed in any promotional offer or communications for their respective card. No points are earned for finance charges, fees (such as late payment, copy, over limit, etc.), cash advances, balance transfers, convenience checks, foreign transaction currency conversion charges, or insurance charges posted to their account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with purchases made by the Participant beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to Participant's next monthly card statement.
2. Rewards points earned on a CEFCU Rewards Mastercard® or CEFCU World Mastercard Credit Card are administered by CUREwards on behalf of CEFCU and are NOT: a deposit; obligations of CEFCU, the NCUA, or any affiliated entity; insured by the National Credit Union Share Insurance Fund.
3. Points can be used to order the awards described in the current brochure or on the program website, which may be updated from time to time. Or, you may redeem points to obtain a CEFCU Mastercard® Gift Card directly from CEFCU. Point requirements assigned to any award or gift card are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Award suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced, the Participant will be advised to make an alternate selection.
4. Accounts must be open and in good standing (not canceled or terminated by either party; not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Rewards points are not earned or available for redemption when a cardholder is in default under the card agreement. CEFCU reserves the right to suspend the cardholder's participation in the program until the account is in good standing. Points are forfeited if the account is closed and/or charged off due to bankruptcy, non-payment, or any other related actions that cause CEFCU a loss.
5. All redemptions for merchandise must be made exclusively through the Rewards Program Administrator, CUREwards. All redemptions for travel must be made exclusively through the contracted CUREwards Travel Center. The CUREwards Program Travel Center will be closed January 1, Memorial Day, 4th of July, Labor Day, Thanksgiving Day and December 25th.
6. All redemptions for Mastercard® Gift Cards must be made exclusively through CEFCU. Redemption requests for Mastercard Gift Cards, whether made online, by phone, or in person at a Member Center, may take two to four weeks before you receive your card.

By redeeming points for CEFCU Mastercard Gift Cards, you agree to abide by the provisions described in the Mastercard Gift Card Terms and Conditions, which will accompany the card.
7. Awards will typically be shipped via a parcel delivery service or by the U.S. Postal Service and will generally ship within 2-3 business days of order received. On occasion, an item will be out of stock. You will be notified of this while placing your order. Once the item comes into stock, it will ship within 2-3 business days. Some items may be drop shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days. Drop-shipped items will be noted as such under availability. There will be no charge for Standard Delivery within the 48 contiguous United States. Shipments to Hawaii, Alaska and Puerto Rico are subject to additional shipping and handling charges as well as applicable taxes. There may be items that are in-eligible to ship to some locations. Shipments cannot be made to a post office box or outside the 48 contiguous United States and its territories, with the exception of APO/FPO addresses. If you enter an international non-APO/FPO address for shipments you will be contacted for an alternative address. A valid street address and home phone number are required to accept an order.
8. **Award Item Return Policy:** The program extends a 100% guarantee return policy for any item received damaged or defective providing that it is returned with all original packaging.

For items that are received damaged, recipient must notify Customer Service within 48-hours of delivery. For items that become defective within 30 days of receipt, customer service will provide a replacement. For items that become defective after 30 days of receipt, customer service will provide a 'proof of purchase' so the item can be serviced under the manufacturer warranty. Some manufacturers e.g. Apple, Troy-Built, HP, will not allow returns, but will provide exceptional warranty service. In these cases, the award recipient may receive instruction on how to obtain warranty service as opposed to a complete award replacement from the manufacturer. NOTE: Digital award items are not returnable. Because codes are "live" and e-mailed to recipients. The program is unable to return or exchange such digital products.

In Summary:

Any item received damaged (report within 48 hours of receipt) or defective (report within 30 days of receipt) will be replaced.

The award program participant must call Customer Service to report the issue.

Customer Service will provide a Return Authorization number to the participant and return instructions.

The participant should repackage the item in its original packaging and write the Return Authorization number on the box.

Customer Service will authorize the delivery carrier to pick up the item.

Once received at Program Award Headquarters, the return is inspected and entered into the system. A replacement order is entered. There is no cost to the participant.

The replacement item will ship to the participant within 72 hours of the replacement order being processed (if in stock). An item that is not in stock will ship within 2-3 business days once it becomes available. Some items may be drop shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days. NOTE: Replacement orders are manual orders and will not appear on the website. The status of the original order will remain as shipped.

If the original item is discontinued and there is no direct replacement, award points will be refunded to the participant.

9. Points may exist on an account for up to five calendar years before they begin to expire. For example, points earned anytime in 2018 (calendar year one) will expire on December 31, 2022, which is the end of calendar year five.
10. Unless otherwise provided in a written notice from CEFUCU to you or published on the *CURewards* website, points in this Program: cannot be used with any other offer, promotion or discount; cannot be combined with cash to obtain awards; cannot be earned from or transferred to or combined with any other account's points for redemption and cannot be used to pay off any obligation on the cardholder's account. All qualifying transactions on the account, whether by the primary or joint cardholders, will be eligible for earning points, but points can only be redeemed by the primary card and cardholder. Joint cardholders are not able to redeem points.
11. Points will be deducted from the total points available for redemptions and for any returns or credits associated with the account and reflected on the credit card billing statement. Points deducted for credits to an account will be at the same rate at which the original charges earned those points. The Participant's credit card account may be charged for the actual cash difference between the cost of the award redeemed and the net value of the actual points available for redemption in the event the Participant redeems unearned Points.
12. Points may be forfeited due to Rules violations.
13. This Program is void where prohibited or restricted by law.
14. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.
15. Participant agrees to hold PSCU, Inc. (PSCU) and any vendors associated with the Program, as well as any credit card association that their Sponsor is a member of, totally harmless if their Sponsor fails to meet its contractual and other obligations with PSCU which results in the Program being interrupted or terminated prior to giving the Participant the opportunity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold PSCU harmless if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor but before the Participant was able to receive the award.
16. Certain restrictions may apply to travel certificates, tickets, and documents. Travel certificates, tickets, and documents are not exchangeable, refundable, transferable, or redeemable for cash. Participant is responsible for any applicable fees and taxes associated with travel redemptions. All tickets will be issued electronically when available. Issuance of a paper ticket is subject to airline rules and fees. A delivery charge will apply to all tickets or documents sent via "express" or "traceable" type mail or overnight carrier. *CURewards* does not recommend using regular U.S. Mail and maintains no responsibility for lost or stolen tickets or documents.
17. This Program is available to "Participant" whose Sponsor (i) has enrolled as a sponsoring member of PSCU and (ii) has contracted with PSCU for this Program for the Participant. All Program Rule determinations by PSCU are final. The Participant's use of their card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.
18. The Program reserves the right to terminate the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the program, the ability to accumulate points or claim awards can be terminated with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty.
19. The list of merchandise, airlines, hotel, rental car, cruise or tour companies and any other listed awards available in the Program is subject to change and may be discontinued all or in part without notice.
20. All travel awards are subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States, Alaska, Hawaii and Puerto Rico. Restricted ticket program redemptions must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates, and exclusions. The Program is not responsible for the performance of the travel providers' associates with the Program. All reservations are made subject to the conditions of carrier, supply or business of the party providing the service, which include exclusions and limitations of liability. To arrange for redemption of your points, you must directly contact the Rewards Program Administrator, *CURewards*, at 1.800.900.6160 during their normal business hours. Or, you may redeem points online, 24/7, through the *CURewards* website at curewards.com.

21. All travel awards are subject to the rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, and cruise line and tour companies. Compliance with these rules is the responsibility of the Participant and/or traveler. Airline ticket travel awards are not refundable nor may they be returned to the Program for a credit of points to the original account. They are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. En-route stopovers are not permitted unless they are to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays required by the carrier may apply.
22. Issuance of some travel certificates does not constitute a reservation. In such cases the certificate holder is responsible for making all reservations with the company that issues the certificate.
23. To earn bonus points through *CURewards Mall*, you must enroll your CEFUCU Rewards Mastercard® or CEFUCU World Mastercard Credit Card on the *CURewards* website (curewards.com), then use the card at participating retailers listed on the *CURewards Mall* website. Points are earned by shopping online and using the link in each bonus offer available from a participating merchant. If you don't use the link available on the *CURewards Mall* website to access a participating merchant's online shopping site, you may not be awarded bonus points on offers available from that merchant. In some instances, a bonus offer available on physical in-store purchases may require an activation step prior to shopping in that merchant's store. For full details on requirements for in-store bonus point offers and purchases, go to the *CURewards* site, click on the SHOP MALL tab, click "in-store offers" and then click the "Activate" button next to each desired offer.
24. Bonus points earned through *CURewards Mall* will display as "Mall Points." They are added to your total rewards points and can be redeemed for travel, merchandise, or CEFUCU Mastercard Gift Cards. Mall Points are issued by *CURewards*, not CEFUCU. Mall Points are also subject to the same rules and conditions as regular points, and can take up to 30 days after a purchase to be credited to your account. If you do not see Mall Points you believe you earned within 30 days, please contact *CURewards* Member Service at 1.800.637.7728 or curewards@psc.com.
25. Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors or omissions and reserves the right to correct such errors at any time, even if it affects a pending award redemption order.
26. To see additional rules regarding certificate redemptions for airline tickets, cruises, car rentals and hotel awards, please see the travel section of the *CURewards* website or contact CEFUCU. These terms and conditions, combined with the General Program Rules and Conditions (available at the *CURewards* website), and any local rules published by CEFUCU, constitute the full set of Program Rules.

Ready to start earning *CURewards* points?

Visit curewards.com to sign up to begin earning your *CURewards* points today. Don't have a CEFUCU Rewards or World MasterCard? To apply, visit a Member Center or call Phone-A-Loan at 1.800.858.3400. Or, apply online at cefcu.com.

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