



CEFCU® WORLD MASTERCARD® GUIDE

HOW IT WORKS

When you request a CEFCU World MasterCard and enroll in CUREwards®, you begin to earn Rewards points for every dollar of net purchases made with your card.¹ There's no limit to the amount of points you can earn,² which you can then redeem for items like:

- **Merchandise** — including electronics, recreation equipment, home furnishings, and more, starting at 2,500 points.
- **CEFCU MasterCard Gift Cards** — which can be used at most merchants that accept MasterCard Debit Cards.
- **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!**

Go to www.curewards.com to register your card and enroll in CUREwards.

EARN BONUS POINTS ON SELECT TRANSACTIONS

Your CEFCU World MasterCard can help you earn bonus Rewards points on purchases you make³ in the following categories:

- **1.5 Rewards points per dollar on fuel**
- **2 Rewards points per dollar on:**
 - √ **Dining**
 - √ **Lodging**
 - √ **Airline Tickets**
 - √ **Auto Rentals**

¹World Credit Cards require minimum \$7,500 credit line, and typically have a higher average monthly account spend (approximately \$800 – \$1,000 or more).

²Select transactions like cash advances, balance transfers, insurance charges posted to the account, and others are excluded from earning points. Points cannot be transferred from the CEFCU World MasterCard program to the non-Rewards program, and must be used before the World MasterCard is closed. Please review the following pages for complete program details.

³Note: CEFCU does not determine how merchants or establishments are classified; final determination of retail category type is done by MasterCard and/or card processors. However, category classifications are generally based on the merchant's primary line of business. **If you make payments with a digital wallet or payment service**, you may not earn the extra bonus points for the various category spends, due to the fact that most digital wallets do not store transaction details, and therefore, that merchant information or category spend code is not passed along to participating financial institutions like CEFCU. Please review the following pages for complete program details. Bonus point values and categories subject to change.

MORE PERKS AND BENEFITS

The CEFUCU World MasterCard® helps you live life to the fullest. You can also enjoy:

- **Concierge Service** — for personal assistance with reservations for travel, dining, lodging, sporting events, event tickets, buying and delivering gifts, and more. You can even request on-site assistance at home when needed — like being there to sign for a large delivery, because you can't be.⁴
- **Trip Cancellation Insurance** — protects from non-refundable payments or deposits if a trip is interrupted or cancelled for covered reasons.⁵
- **Baggage Delay Insurance**⁵
- **Airport Concierge** — for a meet and greet agent to assist you on arrival, departure, connecting flights, luggage, getting through customs, and more.⁴
- **Luxury Travel Services** — with access to a suite of benefits,⁶ amenities, luxury upgrades, discounts, and more, all from best-in-class travel companies.
- **Travel Assistance Services** — to provide pre-trip destination information such as visa/passport requirements, assistance with lost/stolen travel documents and luggage, and more.
- **Price Protection for purchases** — if you buy something with your card and then see it advertised for less within 120 days, this benefit can refund the difference.⁵
- **MasterRental Coverage**⁵ — rental car damage collision waiver.
- **Foreign Transaction Fees** — waived on any purchases or cash advances made with your card.
- **And more!**

MasterCard advisors are available 24/7 to help you. Check out mastercard.com/world to get started or learn more.



EARN BONUS POINTS ON TRAVEL, TOO

You can also earn bonus points when you use your CEFUCU World MasterCard Credit Card to book and pay for travel through our Rewards Travel partner, Montrose Travel.⁷ Simply call them at 1.800.900.6160 and mention promotion code 93-30652078.

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.

Plus, you can pay for the tickets entirely with points, or a combination of points and cash.

For more details regarding airlines and tickets, visit curewards.com, or contact Montrose Travel, the exclusive CUREwards Travel Agent, at 1.800.900.6160.

⁴Certain conditions, restrictions, and exclusions apply. Costs of any goods or services obtained or provided by the concierge will be billed to your MasterCard. Full details will be sent to you when you become a cardholder.

⁵Certain terms, conditions, and exclusions apply. See your MasterCard Credit Cardholder Guide to Benefits for complete coverage terms and conditions, or call 1-800-MASTERCARD for assistance.

⁶To take advantage of any World MasterCard travel benefits, unless stated otherwise, you must book through Carlson Wagonlit Travel, MasterCard's designated travel agent for MasterCard Travel Services (as of April 2014). If you wish to redeem CUREwards Points for travel, you will need to book through Montrose Travel; you are not able to redeem CUREwards points to book MasterCard Luxury travel options and accommodations through MasterCard Travel Services.

⁷For airline tickets or lodging accommodations purchased through Montrose Travel, World MasterCard Credit Card accounts can potentially earn up to two points per net dollar of the total purchase price (one "base" point and one "World" bonus point), plus one additional bonus point from CUREwards calculated on the cost of the purchase, minus tax, as noted above.

EARN BONUS POINTS SHOPPING AT THE CUREWARDS MALL

You can earn even more points when you use your 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 mall or a participating merchant can earn bonus points.⁸

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

REDEEMING POINTS



To redeem points for merchandise, simply register your card in the CUREwards Program by going to curewards.com. Then select merchandise and redeem your rewards online, 24/7, at this same website.



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.⁹ Simply call us Mon.–Fri. 7:30 a.m.–8 p.m. or Saturday 9 a.m.–4 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 agent, Montrose Travel, at 1.800.900.6160.

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

⁸Points 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.

⁹Point requirements assigned to any reward are subject to change from time to time, without notice. Rewards may be discontinued or substituted at anytime. Check the program website (curewards.com) for up to date information regarding available merchandise or travel rewards.

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 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 program travel agency (Montrose Travel). The CURewards program travel agency 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. Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive in 4–6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternative delivery date, except as noted on items shipped directly from the manufacturer. Items that need to be shipped from the manufacturer may not be available in some locations. There will be no charge for Standard Delivery. Additional shipping cost may apply to deliveries to Puerto Rico, Alaska, and Hawaii. Shipments cannot be made to a post office box or outside the United States. No international shipments are permitted. A street address and home phone number are required to accept an order.
8. A product which is received damaged or defective may be returned to the shipper within 10 days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product. Instructions on how to return such damaged merchandise will be included with each shipment. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier.
9. The merchandise offered in this Program may be subject to standard manufacturers' warranties. Any warranty information will accompany the merchandise shipment. The Program makes no warranty, express or implied, concerning the merchantability or fitness for a particular purpose of products and/or services provided through this Program. Warranty claims must be directed to the manufacturer.
10. Points may exist on an account for up to five calendar years before they begin to expire. For example, points earned anytime in 2014 (calendar year one) will expire on December 31, 2018, which is the end of calendar year five.
11. Unless otherwise provided in a written notice from CEFCU 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. 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.
12. 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.

13. Points may be forfeited due to Rules violations.
14. This Program is void where prohibited or restricted by law.
15. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.
16. Participant agrees to hold PSCU Financial Services, Inc. (PSCU-FS) 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-FS 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-FS 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.
17. 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.
18. This Program is available to "Participant" whose Sponsor (i) has enrolled as a sponsoring member of PSCU-FS and (ii) has contracted with PSCU-FS for this Program for the Participant. All Program Rule determinations by PSCU-FS 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.
19. 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.
20. 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.
21. All travel awards are subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States. The Program reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying them. The terms and conditions of any travel offer may be amended by the Program at any time. Certificates and tickets issued as travel awards must be issued in the name of the redeeming account holder or a member of their immediate family. The Program is not responsible for the performance of the travel providers associated with the Program. All reservations are made subject to the conditions of carriage, 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.
22. 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. 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.
23. 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.
24. To earn bonus points through CUREwards Mall, you must enroll your CEFCU Rewards MasterCard® or CEFCU 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 Mall web page and click on the "In Store" and "Act to Earn" tabs; then click the "activate" button next to each desired offer.
25. 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 CEFCU MasterCard Gift Cards. Mall Points are issued by CUREwards, not CEFCU. 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.
26. Additional bonus points earned through specific types of purchase transactions performed with a World MasterCard are based on category spend. CEFCU does not determine how merchants or establishments are classified; final determination of retail category type is done by MasterCard and/or card processors. However, category classifications are generally based on the merchant's primary line of business. **If you make payments with a digital wallet or payment service**, you may not earn the extra bonus points for the various category spends, due to the fact that most digital wallets do not store transaction details, and therefore,

that merchant information or category spend code is not passed along to participating financial institutions like CEFCU. In addition, some purchases at physical or online merchants are not eligible to receive the additional World bonus points based on category spend. Those can include, but are not limited to, purchases made at warehouse clubs, discount stores, department stores and convenience stores. Bonus point values and categories subject to change without notice.

27. 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.
28. 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 CEFCU. These terms and conditions, combined with the General Program Rules and Conditions (available at the CUREwards website), and any local rules published by CEFCU, constitute the full set of Program Rules.

W O R L D



Ready to start earning Bonus Rewards points?

A CEFCU World MasterCard® Credit Card allows you to earn one point per net dollar of purchases made with the card, plus bonus points on select transactions. Don't have a CEFCU World MasterCard? To apply, visit a Member Center or call Phone-A-Loan at 1.800.858.3400. Or, apply online at cefcu.com.

CEFCU

Not a bank. Better. ®



Federally Insured by NCUA



cefcu.com