

United Federal Credit Union CardPerks™ Terms and Conditions

Effective November 9th, 2023

I. Description of the Program

- a) The rewards program ("Program") is a service provided by United Federal Credit Union ("Sponsor") and managed by ampliFI Loyalty Solutions, LLC ("Administrator").
- b) Participation in the Program is exclusive to those who have a current debit/credit card issued by the Sponsor ("Rewards Card"). These individuals are defined as ("Cardholders" or "you").
- c) The Sponsor reserves the right to disqualify any Cardholder from participation in the Program and invalidate all Points for abuse, fraud, or any violation of the Program terms and conditions. The Sponsor may make such a determination in its sole discretion.
- d) Rewards will be based on purchases and calculated as points ("Points") and credited to the Cardholder(s)'s account with Sponsor.
- e) The rewards program is void where prohibited by federal, state, or local law.
- f) The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- g) 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 rewards Program. At the Sponsor's option, redemption of Points may be restricted, limited, expired or canceled at any time without prior notice.
- h) 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.
- i) The Administrator's Privacy Policy is available at the Program's website on the bottom of each page.
- j) The Sponsor and the Administrator, and their respective directors, officers, and employees, make no representations or warranties, either express or implied, including those of merchantability or fitness for a particular purpose, in connection with the Program. Each Cardholder participating in the Program agrees to indemnify and hold harmless the Sponsor and the Administrator, and their respective directors, officers, and employees, from and against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholder's use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third party.

II. Earning Points

- a) Cardholders will earn Points for qualified transactions made at participating merchants using their Rewards Card ("Qualifying Transactions").
- b) Points will be accumulated at the rate of:
 - i. One Point per every three (3) dollars of each Qualifying Transaction using Cardholder's enrolled debit card in signature-based transactions.
 - ii. One and a half Points per every one (1) dollars of each Qualifying Transaction using Cardholder's enrolled consumer credit card.

- iii. Two (2) Points per every one (1) dollars of each Qualifying Transaction using Cardholder's enrolled business credit card.
 - iv. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the Sponsor.
- c) 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. 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.
- d) **Merchant Funded Points (AMPRE).** Cardholders can earn additional Points from participating merchants when using their Rewards card for 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 website.
- 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 website.
- New merchant offers are updated periodically. There is no limit to the number of times a Cardholder can earn Points for shopping at an AMPRE merchant.
- e) In the event of fraud, abuse of program privileges or violation of the Program rules (including any attempt to sell, exchange or transfer Points or the instrument exchangeable for Points), the Sponsor reserves the right to cancel the cardholder's membership in the Program.
 - f) If more than one card has been issued for the same account, the Points earned from each card will automatically be pooled together into one available Point balance.
 - g) Points may not be combined with any other loyalty/frequency reward program that is not managed by the Sponsor.
 - h) The Sponsor reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
 - i) Points are not the property of the Cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
 - j) Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, three (3) years after the date of issuance.
 - k) Administrator and Sponsor reserve the right to adjust Points where necessary to correct any errors or omissions in processing or posting to your account.
 - l) 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. Redeeming Points

- a) To redeem Points, follow the instructions below, visit the Program website or call the customer service department. All contact information is listed at the bottom of these Terms and Conditions.

- b) To be eligible to redeem Points, the Cardholder's account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the Rewards Card cannot have any other status preventing authorizations.
- c) Points are deducted from the Cardholder's Point balance as soon as they are redeemed. Redemptions are final and may not be canceled or refunded. Administrator and Sponsor reserve the right to adjust Points where necessary to correct any errors or omissions in processing.
- d) Points must be redeemed by the Cardholder, but can be used to provide a reward for another person of the Cardholder's choice.
- e) The Cardholder agrees to release the Sponsor and Administrator, and their vendors, successors, assigns, and agents from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, 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 the Sponsor shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
- f) The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- g) Participating merchants and third-party service providers are responsible for the quality and performance of any products or services they provide. The Sponsor and the Administrator are not responsible in any way for the products or services provided by participating merchants and third-party service providers.

IV. Rewards

a) Fuel With Points

- i. The Cardholder may redeem Points at the pump or inside at the register by using the Sponsor's Rewards Card at a participating fuel retailer. If the Cardholder has at least 2,000 Points available, the Cardholder will receive a message on the pump or at the register asking if they would like to use 2,000 rewards Points to get \$.50 off per gallon. The offer will also display if the Cardholder is prepaying for fuel.
- ii. If the Cardholder selects, "Yes", the per gallon charge will be lowered by \$.50, subject to a maximum limit of \$.50 per gallon discount on 20 gallons (or \$10.00 off) during each visit.
- iii. Points required and discount at the pump may vary by retail brand and card program. Please refer to the Program website for a list of current offers and participating merchants. Merchant participation may change from time to time and vary by location. Not all locations may participate in the offer.

b) Checkout With Points

- i. The Cardholder may redeem Points at the point of sale by using a Sponsor's Rewards Card at a participating merchant. If the Cardholder has sufficient Points available and makes a purchase of at least the minimum required value (after any merchant exclusions), the Cardholder will receive a message at the point of sale asking if they would like to use the applicable number of rewards Points to get the current merchant discount.

- ii. If the Cardholder selects, “Yes”, the applicable merchant discount will be applied at the point of sale, reducing the total charged during that visit.
- iii. Points required and discount may vary by merchant and card program. Please refer to the program website for a list of current offers, participating merchants, and applicable merchant minimum purchase value and exclusions.
- iv. Refund policies may vary by merchant and card program. Refunds at a merchant may result in a full or partial refund of the Points redeemed or a credit or gift card from the merchant.

c) Pay With Points

I accept the terms and conditions below and authorize my payment card network (e.g., MasterCard, Visa, American Express) to monitor and share transaction data with Administrator to match my offers and transactions to earn rewards at participating merchants and provide me with targeted and/or location-based offers. I also acknowledge and agree that Administrator may share details of my qualifying transactions with certain third parties to support the rewards programs in which I participate in accordance with the Terms and Conditions and Privacy Policy.

- i. With Pay With Points, Cardholders may redeem Points for credit/signature debit card purchases via text messaging, by email or online. Pay With Points is only available for credit card and signature debit card transactions. PIN-based debit transactions are not eligible. The Points redemption comes in the form of a statement credit to Cardholders’ monthly billing statement or debit account. Points will be deducted from your Points balance and a statement credit for the purchase amount will be applied to your account billing statement or debit account when the Cardholder requests redemption. For transactions which include a gratuity, fees, or estimated taxes, the statement credit may not equal the Cardholder’s final purchase amount. Auto bill pay transactions may be part of Pay With Points Rewards text messages and emails if the purchase falls within Cardholder’s preference selections. The following purchases are not eligible for Pay With Points: (i) any transaction that is not directly processed or submitted through the Visa U.S.A. payment systems, as applicable; and (ii) any purchase that Visa U.S.A. is unable to monitor (including purchases you initiate through identification technology that substitutes for a PIN). Pay With Points text messages and emails are available for transactions with U.S. merchants. International transactions may also be available, subject to conversion to USD and the merchant processing under categories included in the program.
- ii. Cardholders may sign up for Pay With Points notifications using their 10-digit U.S. mobile number or email address. Only one mobile number and/or email address may be used per Household. If any changes are made to Cardholder’s account that will affect the card number, account ownership or your rewards program, Cardholder may need to re-enroll in Pay With Points Rewards. Message and data rates may apply. Message frequency is based upon the preferences Cardholder selects and the purchases Cardholder makes on Cardholder’s account. Once the text program is launched, you may text ‘HELP’ in response to our text messages for Help. Text ‘STOP’ in response to our text message or return to the Alerts page on our website to cancel participation in Pay With Points Rewards text notifications. All cancellations completed via text message will remove that mobile number from all accounts

- registered for Pay With Points Rewards. E-mail or text messaging may be canceled by visiting the Alerts page.
- iii. Cardholders will not receive Pay With Points Rewards text messages or emails until they confirm their enrollment and preferences, unless initial preferences are set by the Sponsor. Cardholders will receive a Pay With Points Rewards request text or email message if their credit or signature debit card purchase falls within the criteria they have set up in Pay With Points Rewards preferences and they have enough Points to redeem. Merchants who accept your card are assigned a merchant code based on the kinds of products and services they sell. Administrator or Sponsor does not control how purchases are processed by merchants or the merchant codes they use; therefore, Administrator or Sponsor cannot guarantee that a specific transaction will qualify.
 - iv. Cardholder's account must remain in good standing in order to redeem. Cardholder may redeem by replying 'REDEEM' within 72 hours of when the text was sent, selecting the one-click redemption option in an email notification or by selecting from eligible transactions online. Cardholder may only redeem the most recent Pay With Points text or email message. Online redemption of eligible transactions will be available for up to 45 days. Upon confirmation of a redemption request, Points will be deducted from your Points balance immediately, and a statement credit to Cardholder's statement or debit account will be processed within three business days and will appear on Cardholder's next billing statement. Please allow up to ten days for your statement credit to appear.
 - v. The account statement credit for a Pay With Points Rewards redemption will reduce the account balance but will not count toward the minimum payment due for credit accounts. All redemptions are final. If Cardholder returns the item or service for which Points were redeemed to the merchant, the Points will not be reinstated, but Cardholder may receive a monetary credit to their account (in accordance with the merchant's return policy).
 - vi. There is no fee to receive text messages or emails related to Pay With Points program. Message & data rates may apply – this can be checked with the mobile service provider. Charges are billed and payable to your mobile service provider or deducted from Cardholder's prepaid account. Consent is not a requirement for purchase.
 - vii. Data obtained from Cardholder in connection with this text and email message service may include Cardholder's phone number and email address, your carrier's name and the date, time and content of your messages. The Administrator or Sponsor may use this information to contact you and to provide the services you request from us.
 - viii. The Administrator or Sponsor will not be liable for any delays in the receipt of any text or email messages as delivery is subject to effective transmission from network operator or internet service provider.
 - ix. Pay With Points Rewards messages sent via text message may not be delivered if the mobile phone is not in range of a transmission site, or if sufficient network capacity is not available at a particular time. Even within a coverage area, factors beyond the control of the wireless carrier may interfere with message delivery, including terrain, proximity to buildings, foliage, weather and equipment.
 - x. As a participant of the Pay With Points Rewards program, Cardholder may choose to receive text or e-mail messages based on participation and preferences. Cardholder can opt-out from this service at any time by visiting our website or calling the Rewards Center. After opt-out, Cardholder may still receive text or email messages for up to 24 hours. Opting out via text

- message or through any other process will remove Cardholder's mobile number from all accounts registered with Pay With Points Rewards. By participating in the Pay With Points Rewards program, Cardholder consents to receive, from time-to-time, further text messages and emails from the Program, its affiliates and partners. Message & data rates may apply.
- xi. The terms and conditions of this service with participating U.S. mobile carriers may change at any time with or without notification.

V. Toll-Free Participant Access & Contact Information

- a) For questions, concerns or complaints, please contact the Administrator's customer service center at 866-346-9916. You should expect a response to all inquiries within 3 business days. Should a voicemail need to be left, the call will be returned the following business day.
 - i. Customer service specialists are available Monday through Friday from 6 am to 11 pm ET, Weekends from 6 am – 8pm ET.
- b) Centers will be closed on select holidays which will be published each calendar year.
- c) To contact Sponsor, call 888-982-1400.
- d) To access the Program's website, visit www.unitedfcu.com