



MyUFCU Rewards Terms & Conditions

I. Description of the Travel & Rewards Program

- a) MyUFCU Card Rewards Program ("Program" or "Rewards Program") is a service provided by University Federal Credit Union ("Sponsor" or "UFCU") and managed by Augeo Consumer Engagement Services, LLC ("Administrator" or "Augeo").
- b) Participation in the Program is exclusive to those who have a current credit card issued by the Sponsor ("Rewards Card"). For the purpose of these Terms and Conditions, holders of a Rewards Card are defined as "Cardholder" or "Cardholders".
- 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) The Rewards Program is void where prohibited by federal, state, or local law.
- e) The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any Program document.
- f) 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 cancelled at any time without prior notice.
- g) 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.
- h) The UFCU UPrivacy policy is available at the Program's website, UFCU.org.

II. Earnings Points

- a) Cardholders will earn ("Points") for Qualifying Purchases made at participating merchants using their Rewards Card. "Qualifying Purchases" are signature-based transactions that post to your account, less any purchase credits, returns, or other adjustments that are not payments. Examples of transaction types that do not qualify for Points include, but not limited to, wire transfers, money orders, foreign currency, traveler's checks, and betting/gambling transactions, and manual/automated cash disbursements, even if used to purchase goods or services. Neither the Sponsor nor the Administrator can control how a retailer chooses to categorize their business and therefore reserves the right to determine which transactions qualify for Points. Points will be accumulated at the rate of:
 1. Two Points per every one (1) dollar charged to the Cardholder's credit card.
 2. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the Sponsor.
- b) 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. Transactions that are not Qualifying Purchases do not earn any Points.

III. Redeeming Points

- a) To redeem Points, visit the reward website or call Augeo's 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) If your account is open and in good standing, and you elect to voluntarily close your account, you may redeem your Points under the Program for 90 calendar days from the date your account is closed by calling 888.207.3624. Any Points not redeemed within such time will be forfeited.
- d) Points are deducted from the Cardholder's point balance as soon as they are redeemed.

- e) Points must be redeemed by the Cardholder but can be used to provide a reward for another person of their choice.
- f) The Cardholder agrees to release the Sponsor and Administrator along with its vendors 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.
- g) The Cardholder is responsible for determining any tax liability arising from participation in the Program. Consult a tax advisor concerning tax consequences.

IV. Travel Rewards

The Administrator's travel redemption center can take care of all travel arrangements. They are a full-service agency that can assist with air rewards, hotel, auto, vacation and cruise reservations.

- a) All travel must be redeemed through Administrator's fully licensed redemption reservation center or website. Cardholders must have an eligible Rewards Card at the time of redemption.
- b) 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.
- c) Lost, stolen or otherwise destroyed airline tickets will not be replaced without the Cardholder paying the standard fees charged by each airline.
- d) Cardholders may make additional travel reservations with the Administrator's travel department or website using their Rewards Card.
- e) 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 being issued. The travel redemption center will do their best to accommodate all changes and requests. 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.
- f) Paper airline tickets are subject to the individual airline paper ticket fees.
- g) 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.
- h) 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 Rewards Program.
- i) Administrator's normal and customary fees associated with processing travel related services are billed to the Cardholder's Rewards Card.
- j) The Sponsor and 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.
- k) 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.
- l) 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.
- m) Cardholders may redeem Points for a single lowest published airfare as follows:
 - i. Each ticket must be ordered through Administrator.
 - ii. All tickets must be for round-trip travel on the same airlines or code share airline.
 - iii. En-route stopovers are not permitted unless they are to make direct connections.
 - iv. Reservations for tickets are only allowed through standard commercial passenger carriers, which exclude the usage of charters.

- v. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
- vi. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.

VI. Non-Travel Rewards

Merchandise:

- a) 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 Rewards Program Administrator reserves the right to replace or remove certain sections within any Program literature or website. All rewards are subject to availability.
- b) Merchandise rewards may take two to four (2-4) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors. Delivery times may increase during peak holiday periods.
- c) No shipments of merchandise can be made to APO/FPO or PO Box addresses.
- d) 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 Rewards Card.
- e) Merchandise pictured in any 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. The Sponsor and the Administrator are not responsible for errors or omissions.
- f) The number of Points required for reward items are subject to change.
- g) Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Some items are delivered by common carrier, where a delivery time is scheduled, and someone must be present to accept delivery. When this is the case, the item must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before Cardholder's sign to accept shipment of merchandise. For those items that are delivered without being scheduled, please inspect the item within 24 hours of delivery and notify the Augeo customer service center if you find any exceptions, damages, or shortages.
- h) All merchandise is covered by manufacturer's warranties. Sponsor and Administrator are not responsible for any product malfunctions or defects, or injuries resulting from use, malfunction or defect of merchandise. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Gift Cards and Certificates:

- a) Points may be redeemed for gift cards and certificates from select merchants. Most gift cards and certificates are delivered within two to three (2-3) weeks, to the address specified on the order file with the Administrator if it is within the United States and its territories. Delivery times may increase during peak holiday periods.
- b) Gift cards and certificates cannot be returned, exchanged or replaced, and are not redeemable for cash or credit.
- c) All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card or certificate are the responsibility of the Cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases more than the amount of the gift cards are at the Cardholder's expense.
- d) Gift cards and certificates may also be subject to other restrictions imposed by the merchant. Gift cards and certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e) Additional terms and conditions may be specified on the gift card or certificate.
- f) If a merchant declares bankruptcy the Sponsor and Administrator are not liable for the underlying funds on the gift card or certificate.
- g) Each merchant sets a policy regarding lost or stolen gift cards or gift certificates. If a gift card or certificate is lost or stolen the Cardholder should report the occurrence to the Administrator immediately. The Administrator reserves the right to decline to replace lost or stolen gift cards or certificates.
- h) If gift cards or certificates have been ordered and not received by the Cardholder, they 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 or gift certificate.

- i) The Administrator is not responsible if a recipient or Cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or certificate that was received from this reward site.

BP Fuel Redemption:

- a) To redeem Points at the pump, the Cardholder swipes their participating credit card at the BP gas pump. BP confirms in real time at the pump, that the card is active and in good standing. If 2,000 Points are available, you will receive a message display "Would you like to use 2,000 reward Points to receive \$.50 off per gallon?"
- b) Upon selecting "Yes", the per gallon charge will be lowered by \$.50. There is a maximum limit on the \$.50 discount of 20 gallons (or \$10.00 off) at each visit.

IV. Program Termination, and/or Denial of Participation:

Sponsor reserves the right to terminate the Program, or may deny your participation in this Program at any time and for any reason, including without limitation, suspected fraud, abuse of a credit card rewards program, or violation of the UFCU Credit Card Agreement or associated terms. If we deny your ability to participate in the Program, at our option, we may provide you a limited amount of time, not to exceed 90 calendar days from the date your participation in the Program is terminated to redeem your points. Any Points not redeemed within such time period will be forfeited.

VIII. Contact Information

- a) To check your Points balance, or for questions, concerns or complaints, please contact the Augeo customer a service center at 888.207.3624. You should expect a resolution to all inquiries within 3-5 business days.
- b) The Augeo customer service center is open 24 hours / 7 days a week, except from 11 pm Thanksgiving Day to 5am CT the following morning, and Christmas Eve and New Year's Eve starting at 11 pm CT, closed both holidays until 5am the following morning. This is the number to call to place orders or to check on existing ones.
- c) The redemption center is available Monday through Friday from 8 am to 9 pm CT, weekends from 8 am to 4 pm CT. Closed New Year's Day, Easter, Memorial Day, Thanksgiving and Christmas.
- d) To contact University Federal Credit Union direct, please call 512.467.8080 or 800.252.8311.
- e) To access the reward website, on which you may also check your points balance and learn more about that Program, login to online banking at ufcu.org.