

CURewards Program. You will earn 1.5 points for each dollar in net purchases. No points will be earned for cash advances balance transfers or convenience checks. You will earn points if you remain a cardholder in good standing and your account is maintained according to the terms of the account. If your account is delinquent or over-the-limit, you may not accrue points, and we have the option to withdraw points previously earned. Points will begin accruing again once the account is no longer delinquent or over-the-limit. You may not earn points on past net purchases if your account was delinquent and/or over-the-limit at the time purchases were made. Points are non-transferable and are forfeited in the event the account is closed. Points are not redeemable if the credit card account is delinquent. Points earned from other bonus programs you may have enrolled in at another institution cannot be combined with points earned from this program.

CURewards Points will accrue over four (4) calendar years, and will expire on the first-in, first-out basis annually (i.e. points earned in calendar year one will expire on the last business day of calendar year four). Bonus points earned for CURewards, may not be used with any other offer, promotion, or discount, cannot be combined with cash to obtain a gift/travel award and cannot be earned from or transferred to any other charge or credit account. The credit union is enrolled in the Points to Cash redemption option, so members can redeem points for cash or a payment to credit card. Points may be redeemed for cash or payment to credit account according to local rules of sponsoring credit union.

Redemption of CURewards Points. Cardholders enrolled in the CURewards Program will have the opportunity to redeem points for merchandise and travel awards. Cardholders will periodically receive a Program Guide listing program rules, points levels for merchandise and travel awards redemptions, and redemption information. Cardholders may also contact the credit union or refer to www.curewards.com for a complete list of program rules.

Disclosure of Points. Your periodic billing statement will normally include the number of bonus points or rebates earned, subject to adjustment as provided for in these rules. The cap is \$600 per year for cash redemptions. Bonus points or rebates will be deducted from your current total of bonus points or rebates earned for corresponding retail purchases returned posted to your credit card account. Your credit card account may be charged for the difference in the event you have already redeemed unearned bonus points or rebates.

Errors. Despite AmeriCU's best efforts to ensure accuracy, printing errors occasionally occur. We reserve the right to correct such errors at any time, even if it affects an existing order.

Other Disclosures. AmeriCU may, from time to time, find it necessary to change the program rules, regulations, benefits, conditions of participation, rebate or point levels, in whole or in part, with or without notice. Changes may affect the points or rebates already accumulated. AmeriCU reserves the right to terminate the program for any or all of its credit card programs at any time. You agree to hold any vendor associated with the program, as well as any credit card association AmeriCU is a member of, totally harmless if AmeriCU fails to meet its contractual and other obligations with PSCU, which results in the program being interrupted or terminated prior to providing you the opportunity to redeem points or receive the gift/travel award. Also, you agree to hold PSCU-FS harmless, if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for a gift/travel award from the vendor, but before you are able to receive the award.

CURewards® Program Rules

Every dollar(s) in qualifying signature or PIN based credit card purchases, net of returns, "Participant" transacts on their credit card account eligible in this Rewards Program ("Program") earns Participant 1.5 Points ("Points") as provided for in these Rules. Any questions as to what constitutes an eligible transaction shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with qualified credit card purchases Participant makes beginning on the first day of the statement cycle in which their Program begins and ending on the last day of the last statement cycle of the announced duration of their Program. Points earned from net signature or PIN based credit card purchases and point adjustments made between statement cycles will be deemed as earned after being posted to Participant's next monthly statement.

Points can be used to order the awards described in the current brochure or the Program website. Point requirements assigned to any award are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Accounts must be open (not canceled or terminated by either party, not delinquent, over limit, or otherwise not available to use for transactions) at time of redemption. Awards are not available when the cardholder is in default under the card agreement. AmeriCU Credit Union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing.

Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternate delivery date, except as noted on items shipped directly from the manufacturer. There will be no charge for standard delivery. Additional shipping cost may apply to deliveries to Puerto Rico, Alaska and Hawaii. The Participant will be notified of the additional cost. Shipments cannot be made to a post office box or outside the United States. For more details on merchandise shipment limitations, please refer to the merchandise section on the CU Rewards website. No international shipments are permitted. A street address and home phone number are required to accept an order.

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. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier.

The merchandise offered in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer.

Points in the Program can be exchanged for cash. Points can be combined with cash to obtain awards under certain circumstances. Points may not be used with any other offer, promotion or discount. Points cannot be earned from or transferred to or combined with any other account's points within the same program for redemption.

Points will be deducted from the total points available for redemption for any returns or credits reflected on the credit card account statement. 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 Participant redeems unearned Points.

Points may be forfeited due to Rules violations.

This Program is void where prohibited or restricted by law. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not

be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

The Participant's use of their credit card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

The Program reserves the right to terminate or modify 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 or modified 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.

All travel awards are non-refundable and subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States, must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates and exclusions. 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. Certificates and tickets issued for airline travel must be issued in the name of the redeeming credit card account holder or a member of their immediate family.

The Program is not responsible for the performance of the airlines of the ticketed transportation. 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.

Airline tickets 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.

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.

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.

AmeriCU Credit Union local rules include: points will expire four years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually (e.g. points earned in calendar year one will expire on the last business day of calendar year four.)

To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the CU Rewards website or contact your sponsoring credit union. These terms and conditions combined with the General Program Rules and Conditions (available at the CU Rewards website), and any local rules published by your sponsoring credit union, constitute the full set of Program Rules.



Redefine Rewards

with CURewards® Select

CURewards® Select

Accumulate points for every dollar you charge on your AmeriCU Credit Union Visa Signature® credit card, then redeem them for exclusive travel and premium merchandise.

Cash in on Rewards

AmeriCU Credit Union is out to change the way you think about rewards and we're doing it with cash! Cardholders now have the opportunity to convert their rewards points into cash. You will have the option of posting the cash to your checking account or applying it to your credit card balance. Either way, it's simple and easy to cash in on AmeriCU Credit Union Rewards, when you visit www.americu.org now!

Premium Retail Rewards

Redeem your points for select merchandise.

- Shop from an exclusive catalog of high-end, brand-name and in-demand items created with your taste in mind.
- Track your order status and view real-time updates; plus, select favorite items and track your progress toward earning them.
- With a wide array of electronic, sporting and household items, you may just find it difficult to choose!

Points with a Purpose

Members can even redeem points to support a cause such as health, environmental, educational or children's foundations. Choose from more than 100 charities.

VISA Signature Access

Experience the most out of life with your AmeriCU Credit Union card. It gives you instant access to dozens of perks beyond the CURewards Select points you already earn. Get access to ticket packages to popular sporting events and premier golf benefits. Enjoy exclusive movie ticket offers at fandango.com/visasignature. Explore your world with incredible travel packages, savings and upgrades. Enjoy exclusive benefits at a selection of the world's

most intriguing and prestigious properties when you book through the VISA Signature Luxury Hotel Collection at visasignaturehotels.com. Indulge your passion for wine with complimentary wine tastings at Sonoma Country wineries. Complimentary VISA Signature Concierge® service is available 24 hours a day. Even receive special offers at many of your favorite retailers and leading hotels worldwide. And no preset spending limit** gives you additional spending flexibility should you need it. For more details go to visa.com/signature.

** Cardholders are responsible for the cost of any goods or services purchased by the VISA Signature Concierge® on cardholder's behalf.

VISA Signature Concierge

Get tickets to the top sports and entertainment events, book travel, make dinner reservations or even find the perfect gift. Just call 800-953-7392 or go to visasignatureconcierge.com. For calls outside the United States, call us collect at 630-350-4551.

Flight Destination	Points	Flight Destination	Points
U.S. 48	25,000	Europe	79,000
Canada	30,000	Middle East	91,500
Hawaii (West)	40,500	South America	94,000
Bahamas	50,000	Asia	96,000
Caribbean	50,000	Australia/N.Z.	125,000
Mexico	50,000	Hawaii (Inter-island)OW	8,500
Bermuda	52,000	Hawaii (Inter-island)RT	14,500
Central America	57,500	Unrestricted - \$325 Credit	25,000
Alaska	58,000	Unrestricted - \$525 Credit	40,000
Hawaii (Other)	59,000	Unrestricted - \$750 Credit	57,000

Restrictions on Airline Ticket Redemptions:

Airline reservations must originate from the contiguous 48 United States. Airline reservations must be made 21 days in advance of travel, require Saturday night stay and may have restrictions blackout dates and other restrictions.

Air Travel

Your CURewards points will take you the extra mile when you redeem them for exclusive travel accommodations and perks. Every ticket purchase gets you closer to awards that cater to your needs and keep you traveling in style.

Travel Exclusives

Expand your horizons and experience travel awards like never before!

- Use your CURewards Select points towards an exotic cruise or other adventures.
- Customize private jet travel to fit your needs, using private agent assistance. You'll enjoy a relaxed, comfortable experience with every detail arranged.
- Arrange limo service all over the world. Wherever you travel, enjoy tremendous commitment to excellence and personalized customer service.

Goodwill Travel

Here's a unique adventure you don't want to miss! Combine your vacation with an opportunity to volunteer and make a real difference.

To redeem your points for premium retail items or exclusive travel rewards, visit CURewards.com or call 877-219-4988.