

# HERITAGE GROVE CREDIT UNION

## Terms & Conditions

(effective January 1, 2015)

These Rules govern your participation in the Member Rewards Program (also referred to as the "Program"). Your participation in this Program enables you to earn points that may be redeemed for various rewards. "Cardholder" means an individual that has requested and/or received a Heritage Grove Credit Union Visa® Platinum credit card or Visa® debit card (also referred to as a "Card"). By using or accepting a Card, you (as a Cardholder) agree to these Rules and any changes, additions, or deletions to them. Heritage Grove Credit Union (Heritage Grove) issues and administers all Cards.

RewardsNOW, Inc. manages and administers the Program. RewardsNOW and Heritage Grove are not affiliates. These Rules and Card transactions are also subject to other agreements you may have with Heritage Grove (for example, Cardholder agreements). The Member Rewards toll-free number is 1-877-MBR-RWDS (1-877-627-7937) (also referred to as the "Member Rewards Service Center"). Hours of operation are 24 hours a day, 7 days per week.

### General

1. The Program is offered at the sole discretion of Heritage Grove. They reserve the right to change these rules at any time, for any reason, and without notice, and this includes the right to suspend or end the program, cancel outstanding points, or change redemption of outstanding rewards. Heritage Grove does not assume any liability whatsoever for these changes.
2. Cards and related accounts may be subject to fees and charges in accordance with the applicable Cardholder agreements and fee schedules.
3. In the event of Cardholder fraud, abuse of the Program privileges, or violation of the Rules (for example, any attempt to sell, exchange, or transfer points or any instrument exchangeable for points), Heritage Grove, in its sole discretion, reserves the right to cancel your participation in the Program.
4. You are responsible for any personal tax liability related to participation in the Program or as a result of points earned or redeemed.
5. The Program is void where prohibited by law.
6. Heritage Grove is not responsible for managing or administering the Program or providing services under the Program. Heritage Grove will not be responsible for errors or omissions in any Program document. Heritage Grove will not have any liability to you or any other cardholder arising from, or related to, the services or rewards.
7. You (and any other beneficiary of the Program) agree that neither Heritage Grove nor RewardsNOW will be liable for, and you release, discharge, and hold harmless Heritage Grove and RewardsNOW or anyone who acted on behalf of Heritage Grove or RewardsNOW, from any and all claims of any sort, type, kind, or nature that you may have arising out of or in any way relating to your participation in the program or its rewards – including (but not limited to) claims for or due to personal injury, property damage, accident, sickness, delay, cancellation, postponement, inconvenience, penalty, refund, or other irregularities that may occur or that may be caused by any provider of services or rewards.
8. Heritage Grove reserves the right to interpret Program Rules and policies and will be the final authority on point credits and award qualifications.

### Earning Points

1. Cardholders will earn one point for every one U.S. dollar (\$1) in eligible net purchases made on their Heritage Grove Credit Union Visa® Platinum credit card rounded to the nearest whole dollar, and one point for every ten U.S. dollars (\$10) in eligible net purchases through signature based (non-PIN) transactions made on their Heritage Grove Credit Union Visa® debit card rounded to the nearest whole dollar.
2. "Net purchases" are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the billing cycle that includes Cardholder's Enrollment Date, minus any credits, returns, or other adjustments as reflected on monthly billing statements.
3. Transactions excluded from point calculation include the following: (a) cash advances, ATM withdrawals, convenience checks, balance transfers, and any point of sale PIN (Personal Identification Number) transactions, except as otherwise permitted in special promotional offers; (b)

- any fees and card-related charges posted to a Rewards Card account, including ATM fees, late fees, over-limit fees, annual fees, and finance charges as outlined in the applicable Cardholder agreement; or (c) tax payments or any unauthorized charges or transactions.
4. Negative points will post on a statement if returns or credits exceed purchases. Points may not be purchased.
  5. Points may be earned only if the applicable account is in good standing. A Card account is not in good standing if closed or suspended, if the account is delinquent, or if the credit limit has been exceeded. If the account is closed by either you or Heritage Grove for any reason, all points that were accumulated but unused will be forfeited immediately.
  6. Point accrual will begin upon the first day of the calendar month that includes the Cardholder's Enrollment Date. No other retroactive points will be awarded.
  7. The maximum number of points a Cardholder can earn in a calendar year is 250,000.
  8. Points earned will be credited on a monthly basis. Points earned will appear on your monthly e-statement.
  9. Points will expire three years after the month in which they were earned. Points have no cash value. Points and awards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations order.

### **Redeeming Points**

1. Points may be redeemed for a variety of rewards, as indicated on the website.
2. When you are ready to redeem points, visit the website to select your reward, or call the Member Rewards Service Center for all redemption inquiries and orders.
3. Points can be redeemed for as little as 750 points for downloadable rewards, and as little as 2,500 points for travel or merchandise. The point redemption levels for all available rewards can be found on the website.
4. To redeem your points for travel, visit the website or call the Member Rewards Service Center. You can redeem your points for a flight via our online booking page or for a travel package. Restrictions may apply; call for details.
5. Points may be redeemed only from accounts that are open and in good standing as stated in the "Earning Points" section above.
6. Points redeemed and/or expired, if applicable, will be based on a first-in, first-out basis.
7. All redemptions are sent to the billing address on the account. UPS or USPS will usually deliver your item within 2-4 weeks. Shipments cannot be made to a post office box, an APO address, or outside the 50 United States. You may update your mailing address by contacting Heritage Grove.
8. All rewards are subject to availability. Reward items may be discontinued or withdrawn without notice. Should an item be discontinued, it will be replaced with an item of equal or greater value or you will be advised of unavailability so that you can make an alternate selection.
9. A merchandise item can only be exchanged in the event that it arrives in defective or damaged condition. Be sure to note any exceptions, damages, or shortages on the delivery receipt before signing to accept gift/freight shipment. Instructions on how to return defective or damaged items are included with your gift. If you need additional information, please call our live Member Rewards Service Center. Items may only be returned within 30 days of receipt.
10. Neither Heritage Grove nor RewardsNOW are responsible for lost or stolen correspondence, documents, or gift certificates.
11. You, as a Cardholder, have sole responsibility for any charges over and above the stated value of a gift card or gift certificate.
12. Only authorized owners of the Heritage Grove bank account may redeem points.
13. Indirect dealer loans are not eligible for Member Rewards points.