



## Apple Federal Credit Union Visa Signature Rewards Program

### *Program Rules, Terms and Conditions*

The Visa Signature Rewards program is a rewards program (the "Program") that allows you to earn points (the "Points"), as described in Section 2 below, in connection with your Visa Signature Rewards card issued by Apple Federal Credit Union. In these Terms and Conditions, "you" and "your" mean the Cardholder(s). "We", "our", "ours", and "us" mean Apple Federal Credit Union (the issuer of your credit card) or its assignees. "Reward Center" or "CUREwards" means the company we engage to provide administrative services for the Program, currently PSCU. Other capitalized terms not specifically defined have the same meaning as in your Apple Federal Credit Union Visa Signature Rewards Cardholder Agreement ("Cardholder Agreement"). The Program is not available to the extent it is prohibited by federal, state, or local law.

- 1) **Eligibility.** You may participate in the Program while your Account is open and in good standing in accordance with your Cardholder Agreement. You may not be eligible to earn or redeem Points if one or more of your Accounts is closed, past due, over-the-limit, or otherwise in default as outlined in your Cardholder Agreement.
- 2) **Earning Points.** Every dollar in qualifying purchases, net of returns, you charge to your credit card account eligible in this Rewards Program earns one point as provided for in these Rules. No points are earned for finance charges, fees, balance transfers, cash advances, convenience checks, foreign transaction currency conversion charges or insurance charges posted to your 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.

You will earn three (3) Points per \$1 for Net New Gasoline Purchases you make with the card, when paid for at the pump (based on Visa Merchant Category Codes 5541, 5542 and 9752). You will earn two (2) Points per \$1 for Net New Supermarket Purchases you make with the card (based on Visa Merchant Category Codes 5411 and 9751). You will earn one (1) Point per \$1 for all other Net New Purchases that are made.

"Net New Purchases" mean purchases of goods or services you or any authorized user on your Account makes, minus any purchase returns, refunds or credit adjustment.

- 3) **Statement of Points.** Points for this Program being to accumulate with purchases you make beginning on the first day of the billing cycle in which your Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from Net New Purchases and point adjustments made between billing cycles will be deemed as earned after being posted to your next monthly card statement. Your billing statement will show the Points earned during the billing cycle and your total Points balance as of the end of your billing cycle.
- 4) **Expiration and/or Cancellation.** Points will expire five (5) years from the end of the year in which they were earned on a first-earned, first-spent basis unless you or we close your Account before then. For example: If you earn 1,000 in June 2012, these points will expire December 31, 2016. It is important to note that the year in which the points were earned is counted as the first year for expiration purposes. There is no maximum limit on the amount of points that can be earned. The amount of rewards in each year earned and notice of rewards to be expired will be displayed on each statement in October, November and December. If you close your Account or if we close it because you default on your Agreement, your Points will expire immediately. We may cancel your participation in the Program if you commit fraud or abuse your privileges in connection with the Program or the Account. If we or you cancel your participation, your Points will expire immediately.
- 5) **Redeeming Points.** Rewards are available for redemption by Program members who are in good standing and have the necessary number of Points required when placing an order. You may not be eligible to redeem Points if your Account is past due. Points will be deducted from your Account at the time of order. Some restrictions apply to

different redemption categories. You can redeem for merchandise, travel, rentals, cruises, experiences, gift cards and points to cash. See [www.CURewards.com](http://www.CURewards.com) for more details.

- a. **Gift Cards.** CURewards will issue gift cards within 10 business days of your request. Gift cards that are lost can be re-issued as long as they remain un-used. Gift cards cannot be personalized. Gift cards are transferable and may be used by any person.
  - b. **Points to Cash Program.** CURewards will have all deposits and/or payments issued within 10 business days of your request. Some restrictions apply. Points to Cash options include:
    - i. **Points to Deposit:** You may redeem Rewards Points for a deposit to your Apple Federal Credit Union Checking or Savings account in \$25.00 increments.
    - ii. **Points to Payment:** You may redeem Rewards Points for a payment to your Visa Signature Rewards Credit Card in \$25.00 increments. If the payment redeemed satisfies the minimum payment for the billing period, then no other payment will be required.
    - iii. **Points to Charity:** You may redeem Rewards Points for a donation to select Charities in \$25.00 increments. For a complete listing of approved Charities, including the Apple FCU Education Foundation, visit [www.CURewards.com](http://www.CURewards.com).
- 6) **Fees for Participation.** There is no fee for your participation in the Program.
- 7) **Rewards Disclaimer.** CURewards, and the Agents within CURewards, provide administrative services for the Program and are independent contractors. Apple Federal Credit Union, or the administrator, will not be liable for bodily harm and/or property damages that may result from participating in the Program, redeeming Points, or using Rewards. If any Reward is modified, defective, or otherwise unsatisfactory to you, you will look solely to the merchant or manufacturer of the Reward and not to Apple Federal Credit Union for any repair, refund, or satisfaction of your claim. Apple Federal Credit Union is not responsible for any lost, stolen, or destroyed Rewards or expired Points.
- 8) **Program Changes and/or Termination.** Apple Federal Credit Union and CURewards, in their sole discretion, may change or terminate participating merchants, withdraw, limit, modify or cancel any reward, decrease the amount of points earned per purchase, or increase the number of points required for any reward at any time. Apple Federal Credit Union reserves the right to terminate the Program at any time. We may not be able to send you advance written notice if we are terminating the Program because of the Administrator's bankruptcy, insolvency, breach of its contract with us, or because of an Act of God, act of war, accident, fire, sabotage, labor dispute, computer malfunction, act of federal, state, or local government, judicial action, or other event beyond our control.
- 9) **To Contact Us.** For questions about the Program, call 800-637-7728 or write to:

Apple Federal Credit Union  
Attn: Credit Card Operations  
P.O. Box 1200  
Fairfax, VA 22038-1200