

## **HAPO Community Credit Union Card Rewards Program Rules**

The HAPO Community Credit Union (Credit Union) Credit Card Rewards Program is governed by the following terms and conditions and the General Program Rules and Conditions available from the Program fulfillment provider, Rewardheadquarters, at [reward-headquarters.com](http://reward-headquarters.com). By using your Credit Card you (Participant) agree to the Program Rules.

### **1. Transactions Qualifying for Rewards & Points**

"Net Purchases" mean the total Qualifying Purchases made with your Cash Back Rewards Card or CUREwards Card, less any returns, credits or adjustments that are not payments. A "Qualifying Purchase" is any Purchase made with your Cash Back Rewards Card or CUREwards Card as the term "Purchase" is defined in your HAPO Credit Card Agreement.

The following transactions are NOT Qualifying Purchases and therefore Rewards or Points are not awarded on them: Finance Charges, Other Charges, fees, debt protection fees, or Cash Advances of any kind, including Balance Transfers, Convenience Checks, Automated Teller Machine (ATM) and Bank teller withdrawals, wire transfers, the purchase of money orders, cashier checks, travelers checks, or other negotiable instruments, foreign currency, wager or lottery tickets, casino gaming chips, payments of loans, or similar cash equivalent transactions.

### **2. Awarding of Rewards & Points**

Rewards Programs Cash Back Rewards (Cash Rewards ("Rewards")) accrue at a rate of 2.00% on qualifying purchases. Rewards accruals are calculated at the end of each billing cycle and will appear on your account's monthly statement. You must earn a minimum of \$15.00 to qualify for any Rewards payout. Rewards are paid annually in November, or as requested on demand for prior billing cycles. Amounts under \$15.00 will be forfeited on annual payout. On demand requests will be suspended during the month of October to prepare for the annual payouts.

*CUREwards Visa:* Reward Points ("Points") accrue at a rate of one (1) point per dollar. Points do not accrue on cash advance transactions, balance transfers, fees, or return purchases.

Rewards and Points for this Program begin to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to Participant's next monthly card statement. Rewards or Points from Net Purchases are typically awarded within one (1) to three (3) business days after your Qualifying Purchases post to your Cash Back Rewards Card or CUREwards Card credit card accounts.

*Limitations on Rewards & Points:* We reserve the right to verify and adjust Rewards or Points at any time. If you or we close your Cash Back Rewards Card or CUREwards Card Account or terminate your participation in the Program, all Rewards or Points will be forfeited even if one or more of your Cash Back Rewards Card or CUREwards Card Accounts is later reopened or you reenroll in the Program. You can see your CUREwards Point redemptions and balances online at [reward-headquarters.com](http://reward-headquarters.com). Cash Back Rewards balances display on your monthly statement. Rewards and Points are not transferable and cannot be bought, or sold. Points are not your property and have no cash value until redeemed for Cash Rewards or merchandise rewards. Any Points balance remains the property of HAPO until redeemed, and the Points balance will remain the property of HAPO should you fail to exercise your redemption rights. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of HAPO.

### 3. Redeeming Rewards & Points

You may redeem Rewards and Points, subject to the restrictions and limitations in these terms and conditions.

CURewards cards are eligible to redeem points for Cash in \$25.00 increments with a \$5.95 fee. Point per cash value is \$0.01. Points are eligible for cash redemption a maximum of 4 times a year, not to exceed one redemption a month. Points must be redeemed prior to expiration; all points expire in December of the 5th year.

You or any joint account holder on your Cash Back Rewards Card or CURewards Card Account(s) can redeem your Points in HAPO Online banking, utilizing HAPO Rewards anytime or by calling HAPO during regular business hours. All redemptions are final; no refunds or cancellations.

Points cannot be earned or redeemed, and will be forfeited, unless you have a Cash Back Rewards Card or CURewards Card Account. We reserve the right to refuse to redeem Points if any of your HAPO Accounts is closed by us, suspended, delinquent, over limit, or in default, or if your enrollment in the Program is terminated or suspended. Rewards and points are not awarded on a Cash Back Rewards Card or CURewards Card Account after it is closed. Additionally, all rewards and points will be forfeited and no additional rewards and points will be awarded on your Cash Back Rewards Card or CURewards Card Accounts if one or more of them are closed by us, suspended, delinquent, over limit, or otherwise in default as defined in your Credit Card Agreement. In addition, we reserve the right to refuse to redeem rewards and points if any of your HAPO loan accounts are past due, delinquent, or otherwise not in good standing, as determined by HAPO, or any of your HAPO deposit accounts are overdrawn. Except for designated travel rewards, loan payments may not be supplemented with points or rewards. Determination and payment of any tax liability is your sole responsibility, consult your tax advisor.

*Redeeming Points for Merchandise:* Points can be used to order the awards described on the fulfillment provider's 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 and in good standing (not canceled or terminated by either party, not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. The Credit Union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing. Points will be deducted from the total points available for redemption for any returns or credits reflected on the credit card account billing 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.

*Merchandise Delivery:* Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service after the order is received subject to availability of the merchandise. You 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 fulfillment provider's 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 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.

*Merchandise Warranties:* The merchandise offered in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer. HAPO is not responsible for any defects in any Reward. You agree to indemnify, release and hold harmless the Credit Union from any and all liability for any loss, expense, accident, injury, death or inconvenience that may arise in connection with the use or defect of any Reward, or your participation in the Program.

#### **4. Program Limitations**

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.

The Credit Union or its fulfillment provider reserve 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. Neither HAPO nor its fulfillment provider are responsible for the performance of the airlines of the ticketed transportation. Neither HAPO nor its fulfillment provider are 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. We do not offer, endorse or guarantee any of the goods or services provided as part of the Rewards program. The laws of the State of Washington govern the Program and these terms and conditions.

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