

Meritrust Rewards Credit Card Terms & Conditions

I. Description of the Program

- a. The rewards program ("Program") is a service provided by Meritrust Credit Union ("Sponsor") and managed by ampliFI Loyalty Solutions, LLC ("Administrator").
- b. Participation in the Program is exclusive to those who have a current credit card issued by the Sponsor ("Rewards Card"). These individuals are defined as ("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 Program's Privacy Policy is available at the Program's website on the bottom of each page.
- i. The Sponsor and the Administrator, and their respective directors, officers, and employees, make no representations or warranties, either express or implied, including those of merchantability or fitness for a particular purpose, in connection with the Program. Each Cardholder participating in the Program agrees to indemnify and hold harmless the Sponsor and the Administrator, and their respective directors, officers, and employees, from and against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholder's use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third party.

II. Earnings Points

- a. Cardholders will earn ("Points") for qualified transactions made at participating merchants using their Rewards Card.
- b. Points will be accumulated at the rate of:
 1. One (1) point per every one (1) dollar charged to the Cardholder's consumer credit card.
 2. One and a half points (1.5) per one (1) dollar charged to the Cardholder's business credit card.*
 3. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the Sponsor.

* When members earn 1.5 points per \$1 spent, the Administrator will use the calculation that 1 (one) point earned is earned per \$.67 spent. When calculating points earned, the Administrator rounds values of 0.50 points and greater to the nearest whole number. If the value of the

calculation is less than or equal to 0.49, then the point earned value is rounded down to the nearest whole number.

- Here are two examples:
 - \$43 spent/.67 = 64.17 points, which is rounded down to 64 points earned.
 - \$44 spent/.67 = 65.67, which is rounded up to 66 points earned.
- c. 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.
- d. **Merchant Funded Points (AMPRE).** Cardholders can earn additional Points from participating merchants when using their Rewards card for purchases at participating AMPRE merchants, both online and in-store. Point earnings will vary based upon the merchant. Each merchant's Point earning ratio is listed on the Program's website. New merchant offers are updated periodically. There is not a limit to the number of times a Cardholder can earn Points for shopping at an AMPRE merchant.
- e. In the event of fraud, abuse of program privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), the program Sponsor reserves the right to cancel cardholder's membership in the rewards program.
- f. Points may not be combined with any other loyalty/frequency reward program that is not managed by the program's Sponsor.
- g. The Sponsor reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
- h. Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- i. Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, three (3) years after the date of issuance.
- j. The Sponsor and the Administrator shall have no liability for disagreements between Cardholders regarding Points. The Sponsor's decisions regarding Point discrepancies shall be final.

III. Redeeming Points

- a. To redeem points, follow the instructions below, visit the Program's website or call the 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. Points are deducted from the Cardholder's point balance as soon as they are redeemed.
- d. The Cardholder agrees to release the Sponsor and Administrator, and 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.

- e. The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

IV. Rewards

Gift cards/certificates

- a. Points may be redeemed 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/certificates cannot be returned 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 in excess of 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. Once the gift card or certificate is redeemed and/or used, they are not returnable, exchangeable or replaceable.
- h. Each merchant sets a policy in regards to 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 reserve the right to decline to replace lost or stolen gift cards or certificates.
- i. 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.
- j. 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.

Cash back rewards

- a. The cash back reward(s) can be redeemed as a credit on the Cardholder's Reward Card or Savings Account.
- b. The Cardholder is responsible for any outstanding balance owed on the account after the credit is applied as a statement credit. Credits will post to member accounts within 3-5 business days of the redemption date.

- c. Cash back reward(s) cannot be applied toward the payment amount owed on a Cardholder's Reward Card.

V. Promotional Offers

- a. From time to time, you may receive promotional offers from us ("Promotional Offers"). Each Promotional Offer will contain details on how to earn additional bonus points and any limitations that apply. We may prevent you from receiving your promotional bonus points based on your account status as of the date we determine whether you have met the terms of the offer. See program details for dates and merchant categories.
- b. Promotional offers are based off Merchant Category Code (MCC). Meritrust Credit Union does not assign MCCs to merchants, but we make every effort to include all relevant MCCs into our promotional offers. Some purchases, however, may not qualify for the bonus points that you might expect. Even if you purchase items at a merchant that appears to fit in a rewards category, the merchant may not have an assigned MCC in that rewards category. When this occurs, transactions made with that merchant will not qualify for rewards towards that specific category.

VI. Contact Information

- a. For questions, concerns or complaints, please contact the Administrator's customer service center at 888-264-9672. You should expect a response to all inquiries within 3 business days. Should a voicemail need to be left, the call will be returned the following business day.
 - i. Customer service specialists are available Monday through Friday from 8 am to 11 pm ET, Weekends from 8am – 8pm ET.
 - ii. Travel redemption specialists are available Monday through Friday from 9am to 10pm ET, Weekends from 9am to 5pm ET. After hours emergency service is available 24/7 for trips within the next 48 hours.
- b. Both centers will be closed on select holidays which will be published each calendar year.
- c. To contact Meritrust Credit Union/Bank call 800-342-9278.
- d. To access the program's website, visit rewards.meritrustcu.org