



CEFCU[®] Business Credit Mastercard[®] Guide

► Find out how a CEFCU Business Credit Mastercard can benefit you with valuable rewards!

CEFCU
Not a bank. Better. [®]

CEFCU's Business Credit Mastercard[®] helps your business earn valuable rewards toward premium merchandise, travel opportunities, cash credit to your CEFCU Business Savings account and more — every time you make a purchase with your Card.

HOW IT WORKS

When you request a CEFCU Business Credit Mastercard Account and Card (“Account” or “Card”) and enroll in the CUREwards[®] program, you begin to earn one point for every dollar of eligible¹ net purchase transactions² made with your Card. There's no limit to the amount of points you can earn. As you earn points, you can redeem them for items like:

- **Merchandise** — including electronics, recreation equipment, home furnishings, and more, starting at 2,500 points.
- **Cash Credit to your CEFCU Business Savings account** — starting at 2,500 points.
- **Car Rentals** — from national providers.
- **Vacation Packages** — including cruises, hotel accommodations, and more. Pay entirely with points, or a combination of points and cash.
- **Airline Tickets** — with no blackout dates.
- **And more!**

Plus, you can earn bonus points when you use your CEFCU Business Credit Mastercard to book trips. For more information or to redeem points for travel rewards, call Member Service at 1.866.597.1575.

¹Eligible purchase transactions do not include cash advances, cash equivalent transactions (such as the purchase of gift cards or cryptocurrency), convenience checks, balance transfers, gambling, insurance charges, or fees of any kind, including finance charges, foreign transaction currency conversion charges, late fees, overlimit fees, returned check fees, ACH, Tele-Entry or Autopay fees and ATM cash advance fees, and are excluded from earning points. Points cannot be transferred from the CEFCU Business Credit Mastercard program to another program and must be used before the Business Credit Mastercard is closed. Please review the following pages for complete program details.

²“Net purchase transactions” means the sum of your eligible purchase transactions minus returns and refunds.

REDEEMING POINTS

REDEEMING POINTS FOR MERCHANDISE

To **redeem points for merchandise**, simply register your Card in the **CURewards** program by going to **CEFCU On-Line**[®], **Services**, **Credit Card Info**, then select **Merchandise** and redeem your rewards online, 24/7. If you do not have access to the internet, visit a **CEFCU Member Center** for information on redeeming points by mail and to view a merchandise brochure.

REDEEMING POINTS FOR A CREDIT TO YOUR BUSINESS SAVINGS ACCOUNT

To **redeem Points for a cash credit to your CEFCU Business Savings account**, visit a **CEFCU Member Center** or call **CEFCU** at 1.800.633.7077.

REDEEMING POINTS FOR TRAVEL

To **redeem Points for Travel**, visit **CEFCU On-Line** or call **Member Service** at 1.866.597.1575.

REWARDS EXAMPLES³

CEFCU BUSINESS SAVINGS ACCOUNT CASH CREDIT

Deposits to your **CEFCU Business Savings account** are available with a minimum 2,500 point redemption. Points earned prior to May 3, 2022 are redeemable at 0.625% and points earned on or after May 3, 2022 are redeemable at 1.5%. For example:

- **2,500 points redeemed at 0.625%: \$15.63**
- **2,500 points redeemed at 1.5%: \$37.50**
- **2,000 points redeemed at 0.625% + 500 points redeemed at 1.5%: \$20.00**

³Point requirements assigned to any reward are subject to change from time to time, without notice and may vary. Rewards may be discontinued or substituted at any time. Check the program website via **CEFCU On-Line** for up-to-date information regarding available rewards.

AIRLINE REWARDS — TICKET PRICE RANGES

You can redeem your rewards points for airline tickets, at one point per \$.01 of the ticket cost. So, 10,000 points could be used as \$100 toward your airline ticket; 20,000 points for \$200, and so on.

For more details regarding airlines and tickets, visit **CEFCU On-Line** or call **Member Service** at 1.866.597.1575.

EARN BONUS POINTS WITH SHOP AND EARN

You can earn even more points when you use your **CEFCU Business Credit Mastercard**[®] on everyday eligible purchase transactions from hundreds of online and in-store retailers, including national, regional, and local merchants. It's easy and convenient. Every eligible purchase transaction made through **Shop and Earn**, or a participating merchant, can earn bonus points.⁴ You can then redeem points for numerous options, including merchandise, travel, or a cash credit to your **CEFCU Business Savings account**.

Shopping is easy! Simply log in to **CEFCU On-Line**, open **Services**, select **Credit Card Info**, select **Rewards**, register your Card, then click on the **Shop and Earn** tab to begin shopping! Once you've selected your preferences and begin shopping, you may even be presented with a unique offer the next time you shop. The offers change frequently, so your possibilities are endless!

⁴Points earned through **Shop and Earn** will be added to your total redeemable point balance and will be subject to the expiration period set forth in the **CURewards Program Rules & Conditions**. Points available on eligible purchase transactions made through the **Shop and Earn** program will vary by merchant, and can range from 1 to 10 bonus points, or more, per dollar. Bonus points earned on travel purchases are calculated on the cost of the purchase, minus tax. Bonus points earned through **Shop and Earn** are calculated on card transactions as defined by the various merchant partner offers, and may exclude applicable shipping, tips and taxes. For example, if the total eligible purchase transaction was \$100 (\$80 for the item; \$20 for taxes and shipping), base points would be earned on the \$100, but bonus points may only be calculated on \$80. Check **Shop and Earn** for current bonus offers and details on earning points for both online and in-store merchant offers.

CUREWARDS PROGRAM

RULES & CONDITIONS

1. Every dollar in eligible purchase transactions, "Participant" charges to their Account earns Participant one Point ("Point") as provided for in these Rules. Charges or transactions may be added to, or removed from, the eligible purchase transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible purchase transaction shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with eligible purchase transactions 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 purchase transactions and point adjustments made between billing cycles will be deemed as earned after being posted to Participant's next monthly card statement.
2. Rewards points earned on CEFCU Business Credit Mastercard® are administered by CUREwards ("the Program") on behalf of CEFCU and are NOT: a deposit; obligations of CEFCU, the NCUA, or any affiliated entity; Insured by the National Credit Union Share Insurance Fund.
3. Points can be used to order the awards described in the current brochure or on the program website, which may be updated from time to time. Or, you may redeem points to obtain a cash credit to your CEFCU Business Savings account. Point requirements assigned to any award or cash credit to your CEFCU Business Savings account are subject to change from time to time without notice, and awards may be discontinued or substituted at any time. Award suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced, the Participant will be advised to make an alternate selection.
4. Your Account must be open and in good standing (not closed, canceled or terminated by either party; not delinquent, over limit, or otherwise unavailable to use for charges) at time of redemption. Rewards points are not earned or available for redemption when a Cardholder is in default under the Cardholder Agreement. CEFCU reserves the right to suspend the Business' participation in the program until the Account is in good standing. Points are forfeited if the Account is closed and/or charged off due to bankruptcy, non-payment, or any other related actions that cause CEFCU a loss.
5. All redemptions for merchandise and travel must be made exclusively through the Rewards Program Administrator, CUREwards, via CEFCU On-Line or by calling 1.866.597.1575.

All redemptions for a cash credit to your CEFCU Business Savings account must be made exclusively by a CEFCU Representative. Redemption requests for a cash credit to your CEFCU Business Savings account, whether made by phone or in person at a Member Center, may take 7 to 10 business days.

6. Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive in 4–6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternative delivery date, except as noted on items shipped directly from the manufacturer. Items that need to be shipped from the manufacturer may not be available in some locations. There will be no charge for Standard Delivery. Additional shipping costs may apply to deliveries to Puerto Rico, Alaska, and Hawaii. Shipments cannot be made to a post office box or outside the 50 United States and its territories, no international shipments are permitted. A street address and home phone number are required to accept an order.
7. 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. Instructions on how to return such damaged merchandise will be included with each shipment. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier.
8. The merchandise offered in this Program may be subject to standard manufacturers' warranties. Any warranty information will accompany the merchandise shipment. The Program makes no warranty, express or implied, concerning the merchantability or fitness for a particular purpose of products and/or services provided through this Program. Warranty claims must be directed to the manufacturer.
9. Points may exist on an Account for up to five calendar years before they begin to expire. For example, points earned anytime in 2022 (calendar year one) will expire on December 31, 2026, which is the end of calendar year five.
10. Unless otherwise provided in a written notice from CEFCU to you or published on the CUREwards website, points in this Program: cannot be used with any other offer, promotion or discount; cannot be combined with cash to obtain awards; cannot be earned from or transferred to or combined with any other Account's points for redemption. All qualifying transactions on the Account, whether by the primary or joint Cardholders, will be eligible for earning points, but points can only be redeemed by the primary Card and Cardholder. Joint Cardholders are not able to redeem points.
11. Points will be deducted from the total points available for redemptions and for any returns or credits associated with the Account and reflected on the credit card billing statement. Points deducted for credits to an Account will be at the same rate at which the original charges that earned those points. The Participant's 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 the Participant redeems unearned Points.
12. Points may be forfeited due to Rules violations.
13. This Program is void where prohibited or restricted by law.
14. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

15. Participant agrees to hold PSCU Financial Services, Inc. (PSCU-FS) and any vendors associated with the Program, as well as any credit card association that their Sponsor is a member of, totally harmless if their Sponsor fails to meet its contractual and other obligations with PSCU-FS which results in the Program being interrupted or terminated prior to giving the Participant the opportunity to redeem the Points or receive the cash credit to the CEFCU Business Savings account/travel awards. Also, the Participant agrees to hold PSCU-FS harmless if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor but before the Participant was able to receive the award.
16. Certain restrictions may apply to travel certificates, tickets, and documents. Travel certificates, tickets, and documents are not exchangeable, refundable, transferable, or redeemable for cash. Participant is responsible for any applicable fees and taxes associated with travel redemptions. All tickets will be issued electronically when available. Issuance of a paper ticket is subject to airline rules and fees. A delivery charge will apply to all tickets or documents sent via "express" or "traceable" type mail or overnight carrier. *CURewards* does not recommend using regular U.S. Mail and maintains no responsibility for lost or stolen tickets or documents.
17. This Program is available to Participant whose Sponsor (i) has enrolled as a sponsoring member of PSCU-FS and (ii) has contracted with PSCU-FS for this Program for the Participant. All Program Rule determinations by PSCU-FS are final. The Participant's use of their Card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.
18. The Program reserves the right to terminate 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 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.
19. The list of merchandise, airlines, hotel, rental car, cruise or tour companies and any other listed awards available in the Program is subject to change and may be discontinued all or in part without notice.
20. All travel awards are subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States. 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. The terms and conditions of any travel offer may be amended by the Program at any time. Certificates and tickets issued as travel awards must be issued in the name of the redeeming Account holder or a member of their immediate family. The Program is not responsible for the performance of the travel providers associated with the Program. 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. To arrange for redemption of your points, you must directly contact the Rewards Program Administrator at 1.866.597.1575 during their normal business hours. Or, you may redeem points online, 24/7, through CEFCU On-Line.
21. All travel awards are subject to the rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, and cruise line and tour companies. Compliance with these rules is the responsibility of the Participant. Airline ticket travel awards are not refundable nor may they be returned to the Program for a credit of points to the 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.
22. 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.
23. 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.
24. To see additional rules regarding certificate redemptions for airline tickets, cruises, car rentals and hotel awards, please see the travel section of the *CURewards* website or contact CEFCU. These terms and conditions, combined with the General Program Rules and Conditions, and any local rules published by CEFCU, constitute the full set of Program Rules.

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cefcu.com



Ready to start redeeming points?

Visit CEFCU On-Line to sign up for
CURewards — find it in **Credit Card Info**.

Don't have a CEFCU Business
Credit Mastercard®?



To apply, visit a Member Center
or call CEFCU's Business Services
area at 309.633.7065 or
1.800.633.7077, ext. 37065. Or,
apply online at cefcu.com.

Insured
by NCUA



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