



MyUFCU Rewards Terms & Conditions

I. Description of the Cash Back Program

- a) MyUFCU Card Rewards Program ("Program") is a service provided by University Federal Credit Union ("Sponsor" or "UFCU") and managed by Augeo Consumer Engagement Services, LLC ("Administrator" or "Augeo").
- b) Participation in the Program is exclusive to those who have a current UFCU Cash Back Rewards credit card issued by the Sponsor ("Rewards Card"). For the purpose of these Terms and Conditions, holders of a Rewards Card are defined as "Cardholder" or "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 UFCU Privacy Policy is available at the Program's website, UFCU.org.

II. Earnings Points

- a) Cardholders will earn points ("Points") for Qualifying Purchases made at participating merchants using their Rewards Card. "Qualifying Purchases" are signature-based transactions that post to your account, less any purchase credits, returns, or other adjustments that are not payments. Examples of transaction types that do not qualify for Points included, but not limited to, wire transfers, money orders, foreign currency, traveler's checks, betting/gambling transactions, and manual/automated cash disbursements, even if used to purchase goods or services. Neither the Sponsor nor the Administrator can control how a retailer chooses to categorize their business and therefore reserves the right to determine which transactions qualify for Points. Points will be accumulated at the rate of:
 1. 1.5 Points per every one (1) dollar charged to the Cardholder's credit card (which is equivalent to 1.5% cash back).
 2. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the Sponsor.
- b) 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. Transactions that are not Qualifying Purchases do not earn any points.

III. Redeeming Points

- a) To redeem Points, visit the reward website or call Augeo's 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) If your account is open and in good standing, and you elect to voluntarily close your account, you may redeem your Points under the Program for 90 calendar days from the date your account is closed by calling 888.207.3624. Any Points not redeemed within such time will be forfeited.

- d) Points are deducted from the Cardholder's balance as soon as they are redeemed.
- e) Cardholders have the option of redeeming cash back for the following credit options:
 - 1. Credit to the Cardholder's primary savings account
 - 2. Credit to the Cardholder's credit card account*
- * Cash back rewards applied to a Cardholder's credit card account will not be applied as a payment, nor will it independently satisfy any amounts due listed on a Cardholder's credit card statement. Please allow 3-5 business days for credit to be posted.
- f) Points may only be redeemed by the Cardholder.
- g) The Cardholder is responsible for determining any tax liability arising from participation in the Program. Consult a tax professional concerning tax issues.
- h) Redemptions can only be completed if the point value is equal to or greater than 1,000 Points (which is equivalent to a \$10 value).
- i) Points cannot be combined with any other reward program.

BP Fuel Redemption:

- a) To redeem Points at the pump, the Cardholder swipes their participating credit card at the BP gas pump. BP confirms in real time at the pump, that the card is active and in good standing. If 2,000 Points are available, you will receive a message display "Would you like to use 2,000 reward Points to receive \$.50 off per gallon?"
- b) Upon selecting "Yes", the per gallon charge will be lowered by \$.50. There is a maximum limit on the \$.50 discount of 20 gallons (or \$10.00 off) at each visit.

IV. Program Termination, and/or Denial of Participation:

Sponsor reserves the right to terminate the Program or may deny your participation in this Program at any time and for any reason, including without limitation, suspected fraud, abuse of a credit card rewards program, or violation of the UFCU Credit Card Agreement or associated terms. If we deny your ability to participate in the Program, at our option, we may provide you a limited amount of time, not to exceed 90 calendar days from the date your participation in the Program is terminated to redeem your points. Any Points not redeemed within such time will be forfeited.

V. Contact Information

- a) To check your Points balance, or for questions, concerns or complaints, please contact the Augeo customer a service center at 888.207.3624. You should expect a resolution to all inquiries within 3-5 business days.
- b) The Augeo customer service center is open 24 hours / 7 days a week, except from 11 pm Thanksgiving Day to 5am CT the following morning, and Christmas Eve and New Year's Eve starting at 11 pm CT, closed both holidays until 5am the following morning. This is the number to call to place orders or to check on existing ones.
- c) The redemption center is available Monday through Friday from 8 am to 9 pm CT, weekends from 8 am to 4 pm CT. Closed New Year's Day, Easter, Memorial Day, Thanksgiving and Christmas.
- d) To contact University Federal Credit Union direct, please call 512.467.8080 or 800.252.8311.
- e) To access the reward website, on which you may also check your points balance and learn more about the Program, login to online banking at ufcu.org.