

WSECU

WELCOME!

Now you can have the things you really want just for using your WSECU Rewards Visa® debit and/or credit card! It's a free, easy-to-use program that enables you to earn reward points for every eligible purchase you make.

You can redeem your reward points for a wide selection of merchandise, gift cards and travel discounts.

HOW TO PARTICIPATE

Just use your WSECU Visa Rewards debit and/or credit card whenever you make a purchase. That's it. Here's how it works:

- You will earn one (1) point for every one (1) dollar in purchases when you use your WSECU Visa credit card.
- You will earn one (1) point for every five (5) dollars in purchases when you swipe and sign (credit option) using your WSECU Visa debit card.
- You will earn one (1) point for every ten (10) dollars in purchases when you enter your PIN (debit option) using your WSECU Visa debit card.
- Points are updated online daily.

TERMS AND CONDITIONS

I. DESCRIPTION OF WSECU'S REWARDS PROGRAM

a) Cardholders will earn points for credit and/or debit card purchases of all eligible goods and services using the participating WSECU's Rewards program card ("card"). Cardholder points will be accumulated at the rate of:

1. One point per each one (1) dollar charged on the cardholder's WSECU credit card.
2. One point per each five (5) dollars spent on the cardholder's WSECU debit card in signature-based transactions.
3. One point per each ten (10) dollars spent on the cardholder's WSECU debit card in PIN-based transactions*.

Points accumulated for other credit union relationships, products or services are determined at the sole discretion of WSECU. Please note that not all cardholders have both credit and debit cards enrolled in the program.

Daily point updates can be viewed by visiting wsecu.org or by calling 888.529.6288.

*ATM transactions do not earn Reward points.

- b) If multiple accounts are linked to the same WSECU member number, points earned from each account will be issued together and posted to the WSECU member number. If multiple accounts are not linked to the same WSECU member number, points from multiple accounts cannot be added together or transferred from one account to another.
- c) In order to redeem points, at least one credit and/or debit card account(s) must be open (meaning not in dispute, voluntarily closed, canceled or terminated by WSECU for any reason), current (meaning there are no past-due balances on the cardholder's credit card account(s) at the time of redemption request), and cardholder's outstanding balance must not be over the credit limit and/or discretionary overdraft privilege limit.
- d) Points can only be redeemed based on the available points listed on the administrator's point tracking system.
- e) Points are tracked and redeemable on a first-in, first-out basis. Points will expire after thirty-six (36) months on the last day of the month from the date of issuance.
- f) There is a 10,000 point monthly cap for the WSECU Consumer Rewards Program.
- g) WSECU and its vendors cannot be held liable for any accident or injuries associated with a reward or use of rewards while participating in this program.
- h) WSECU 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. WSECU may make such a determination in its sole discretion.
- i) Points may not be combined with any other loyalty/frequency award program.
- j) Merchant funded points (Ampré). 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. By providing your email address when you register on the rewards website, you can agree to receive all future AMPRE correspondence and notices electronically to that email address. Email is the primary method for contacting cardholders regarding their participation in the program. It is the Cardholder's responsibility to update or change the email address on file. This can be done on the program's website.
- k) Points will not be earned or accumulated for cash advances, convenience checks, traveler's check purchases, finance charges, late fees, annual fees, overlimit fees, NSF fees, overdraft privilege fees or any transaction fees, including Visa® foreign transaction fees. At WSECU's option, additional exclusions may be included in the rules governing the WSECU Rewards program.
- l) WSECU reserves the right to award bonus points to selected cardholders.
- m) 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).
- n) The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax adviser concerning tax consequences.

HOW TO CHECK YOUR POINTS BALANCE

To see how many points you have earned, simply:

- Sign in to Online Banking and click "rewards" on the Account Summary page.
- Go to our Rewards website at www.dreampoints.com/wsecurewards. Enter your username and password.
- Call 888.529.6288 — 24 hours a day, seven days a week and:
 - Select option 2.
 - Enter the last four digits of your card number.
 - Enter the last name on the card.
 - Enter your zip code

HOW TO PLACE AN ORDER

To redeem points for travel discounts, merchandise or gift cards, simply:

- Sign in to Online Banking and click "rewards" on the Account Summary page.
- Go to our Rewards website at www.dreampoints.com/wsecurewards. Enter your username and password.
- Call 888.529.6288 — 24 hours a day, seven days a week.

o) The WSECU Rewards program is void where prohibited by federal, state, or local law.

p) Points must be redeemed by the cardholder, but may be used for another person.

q) WSECU reserves the right to change the terms and conditions of the WSECU Rewards program. At WSECU's option, redemption of points may be restricted, limited, expired or canceled at any time without prior notice.

r) The WSECU Rewards program is a service provided through Augco Consumer Engagement Services, LLC and WSECU. 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), WSECU reserves the right to cancel cardholder's membership in the WSECU Rewards program.

II. TRAVEL REWARDS

Cardholders can call the administrator's travel redemption center at 888.529.6288 for all their travel needs. It is a full service agency that can assist cardholders with air rewards, hotel, auto, vacation and cruise reservations.

- a) All travel must be redeemed through administrator's fully licensed redemption reservation center. Cardholders must have an eligible WSECU credit and/or debit card at the time of redemption.
- b) All airline tickets issued in exchange for points are **non-refundable** and **non-changeable** after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to add-collects and fees charged by the airline and redemption center.
- c) Lost, stolen or otherwise destroyed airline tickets will not be replaced without the cardholder paying the standard fees charged by each airline.
- d) Cardholders may make additional travel reservations with the administrator's travel agency using their eligible WSECU credit or debit card. The travel agency's normal and customary fees for any additional services required by the cardholder are billed to the cardholder's WSECU credit or debit card.
- e) All travel documents will be issued the same day the reservation is made.
- f) Airfares are not guaranteed if not ticketed immediately. All reservations will receive a fax or e-mail the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by 9:00 pm CST. The cardholder must call in by 9:00 pm CST if the e-mail or fax is not received the same day the ticket is ordered. Any changes or corrections done the following day or there after are subject to all airline airfare changes, exchange fees and processing fees and processing charges.
- g) Paper airline tickets are subject to the individual airline paper ticket fees.
- h) If a paper ticket is issued, the cardholder has two options for delivery. The first option is to sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via U.S. mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Deliveries sent priority, on Saturday and/or outside the 48 contiguous states, will be subject to additional shipping charges.
- i) The cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may have been assessed by governmental entities as a result of travel under the WSECU Rewards program.
- j) The administrator's normal and customary fees associated with processing travel related services are billed to the cardholder's WSECU credit or debit card.
- k) WSECU and Augco Consumer Engagement Services, LLC are not responsible for the performance by the airlines of the ticketed transportation. 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. The airline industry is in constant flux and changes brought down by this industry are done quickly and without notice, therefore, reward redemption rules for air travel are subject to change without notice.
- l) A valid state or government-issued ID must be presented at the airport and it must match the traveler's complete name as listed on the airline ticket.
- m) Travel insurance: For added protection, it is highly recommended that all travelers

consider purchasing travel insurance at the time of ticketing to cover airline bankruptcy, trip cancellation and interruption, baggage delays and lost baggage, medical expense, emergency medical transportation, and vehicle rental collision insurance.

l) The administrator is not responsible if a recipient or cardholder defaces damages or otherwise renders unsuitable for redemption a gift card or gift certificate that was received from this Rewards site.

AIRLINE TICKET

Cardholders may redeem points for a single lowest published airfare as follows:

1. Each airline ticket must be ordered through the administrator for one round trip coach class airline ticket on a scheduled U.S. or International carrier.
2. All airline tickets must be for round-trip travel on the same airlines or code share airline.
3. En-route stopovers are not permitted unless they are to make direct connections.
4. Reservations for tickets also exclude the usage of charters.
5. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
6. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.

III. NON-TRAVEL REWARDS

MERCHANDISE

- a) When necessary, the WSECU Rewards program administrator may substitute a merchandise reward with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The WSECU Rewards program administrator may remove certain items and may replace or remove certain sections within any WSECU Rewards program literature or website. All merchandise rewards are subject to availability.
- b) Merchandise rewards will take three (3) to four (4) weeks to arrive from the time of order. Multiple merchandise rewards may arrive at different times from different vendors.
- c) No shipments of merchandise can be made to APO/FPO or PO Box addresses.
- d) Merchandise shippable by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands may have an additional freight charge billed to the cardholder's WSECU Rewards credit and/or debit card.
- e) Merchandise pictured in any WSECU Rewards program catalog or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our (the administrator's) knowledge. WSECU and the administrator are not responsible for errors or omissions.
- f) Points required for merchandise reward items are subject to change.
- g) Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. All items delivered by common carrier must be opened in the presence of the carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before cardholders sign to accept shipment of merchandise.
- h) All merchandise is covered by manufacturers' warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with the product.

GIFT CARDS AND GIFT CERTIFICATES

- a) Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within seven (7) to ten (10) business days to the address specified on the order file with the administrator as long as it is within the United States and its territories.
- b) Gift cards or gift 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 gift 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 gift certificates may also be subject to other restrictions imposed by the merchant. Gift cards and gift 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 gift certificate.
- f) A gift card is a type of card that is designed to be purchased by one consumer and given to another consumer as a present or an expression of appreciation. The gift card is typically issued by a merchant, or by a card program sponsor or service provider working with a merchant. A gift certificate is a paper certificate that is designed to be purchased by one consumer and given to another consumer as a present or an expression of appreciation. The gift certificate is typically issued by a merchant.
- g) If a merchant declares bankruptcy, the administrator is not liable for the underlying funds on the gift card or gift certificate.
- h) No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate. Actual merchant charges could vary.
- i) Once the gift cards or gift certificates are redeemed and/or used, the cards are not returnable, exchangeable, reloadable or replaceable.
- j) Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. We (the administrator) abide by the merchant's policy. If a gift card or gift certificate is lost or stolen, once received by the cardholder, the cardholder must report the occurrence to us (the administrator) immediately. We reserve the right to decline to replace lost or stolen gift cards or gift certificates.
- k) If gift cards or gift certificates have been ordered by the cardholder and not received by the cardholder (addressee), the cardholder 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 in its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.

PREPAID VISA® CARDS

- a) Points may be redeemed for prepaid cards. The prepaid cards, issued by Visa, may take up to four (4) to six (6) weeks for delivery and can only be shipped within the United States.
- b) All other sales and/or use taxes including shipping and handling charges of items purchased using a prepaid card 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 prepaid card are at the cardholder's expense.
- c) Prepaid cards may be subject to other restrictions imposed by the merchant. Prepaid cards purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- d) If a prepaid card has been ordered by the cardholder and not received by the cardholder (addressee), the cardholder 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 remove funds from the non-received card and issue credit to the account.
- e) For questions or to report a lost or stolen prepaid card, contact the program headquarters at 866.543.9161.
- f) Prepaid cards can be used at a wide variety of merchants that accept Visa debit cards.
- g) Prepaid cards cannot be returned nor are they redeemable for cash or credit.
- h) It is cardholder's responsibility to know the balance on the prepaid card. Card balances can be verified at wsecu.org.
- i) Prepaid Visa cards expire seven (7) years from the date of issue. The expiration date is imprinted on the front of the prepaid card.

IV. CASH BACK REWARDS (WSECU PLATINUM REWARDS VISA CARDS ONLY)

- a) Cardholders are offered three options when redeeming for cash back reward(s). The three options are a credit to the member's checking account, a credit to the member's savings account, or a statement credit to the member's credit card. The cash credit(s) will post to the member's accounts within two weeks of the redemption.
- b) The Cardholder is responsible for any outstanding balance owed on the account after the credit is applied.
- c) Cash back reward(s) applied as a statement credit to the member's credit card account will not be applied as a payment nor will it independently satisfy any amounts due listed on a Cardholder's Reward Card statement.

V. CONTACT INFORMATION

- a) For questions, concerns or complaints, please contact the Administrator's customer a service center. You should expect a resolution to all inquiries within (3) business days.
- b) The Administrator's Customer Service center is available 24 hours a day, 7 days a week at 888.529.6288. This is the number to call to place orders or to check on existing ones.
- c) The travel redemption center is available Monday through Friday from 9:00 a.m. to 10:00 p.m. ET, Weekends from 9:00 a.m. to 5:00 p.m. ET. Closed New Years Day, Easter, Memorial Day, Thanksgiving and Christmas.
- d) To contact WSECU call 800.562.0999.
- e) The Program's website is www.dreampoints.com/wsecurewards