



## Engage Rewards Terms and Conditions For Rewards Program

### I. Description of the Rewards Program

- a) The Rewards Program ("Program") is a service provided by UNIFY Financial Federal Credit Union dba UNIFY Financial Credit Union ("Sponsor") and managed by Augeo Consumer Engagement Services, LLC ("Administrator").
- b) Participation in the Program is exclusive to those who have a 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 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 Program. At the Sponsor's option, redemption of Points may be restricted, limited, expired or cancelled at any time without prior notice.
- g) The Program's Privacy Policy is available at the Program's website on the bottom of each page.

### II. Earning Points

- a) Cardholders will earn points ("Points") for transactions made using their Rewards Card. Points will be accumulated at the rate of one Point per each one dollar spent on the Rewards Card. Points will not be earned or accumulated for cash advances, balance transfers, convenience checks, traveler's check purchases, finance charges, late fees, annual fees, over-limit fees or transaction fees.
- 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.
- c) Points are posted daily, however it takes a minimum of two days for transactions to be considered cleared and transmitted to the Administrator, at which time Points are added to the Cardholder's Point balance.
- d) 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 Sponsor reserves the right to cancel cardholder's membership in the Program.
- e) Points may not be combined with any other loyalty/frequency rewards program.
- f) The Sponsor reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
- g) 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).



- h) Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, five (5) years after the date of Points issuance.
- i) 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.
- j) Cardholders have the ability to purchase Points with certain restrictions. There is a minimum of one thousand (1,000), and a maximum of fifty thousand (50,000) Points that can be purchased. Once purchased, Points cannot be refunded. Purchased Points expire after 5 years, using the same first in, first out method as Points outlined in section II a and b. When purchasing Points, the cost for the number of Points being purchased will be displayed clearly on the website. Points can only be purchased on the Program's website, they cannot be purchased through the Customer Service Center.

### **III. Redeeming Points**

- a) To redeem Points, visit the Program's website (accessible through UNIFY's eBanking) 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. If the account is closed, points earned will not be available for redemption.
- c) Points are deducted from the Cardholder's point balance when redeemed.
- d) Points must be redeemed by the Cardholder, but can be used to provide a reward for another person of their choice.
- e) 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.
- f) The Cardholder is responsible for determining any tax liability arising from participation in the program, and should consult a tax advisor concerning potential tax consequences.

### **IV. Travel Rewards**

The Administrator's travel redemption center is able to take care of all travel arrangements. This is a full service agency that can assist with air rewards, hotel, auto, vacation and cruise reservations.

- a) All travel must be redeemed through Administrator's fully licensed redemption reservation center or website. Cardholders must have an eligible rewards 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 any 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 redemption center or website using their Rewards Card.
- e) Airfares are not guaranteed until ticket is issued. All reservations will receive a fax or email on the same day the ticket is issued. The Cardholder must call in any corrections or discrepancies within 24 hours of when the ticket was booked. The travel redemption center will do their best to accommodate all change requests. Any changes or corrections done after 24 hours of ticketing are subject to airline airfare charges, exchange fees and processing fees and charges.
- f) Paper airline tickets are subject to the individual airline paper ticket fees.
- g) If a paper ticket is issued, the cardholder has two options for delivery. The Cardholder can sign a waiver stating they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the forty-eight (48) contiguous states, deliveries will be subject to additional shipping charges.
- h) The Cardholder is responsible for payment of all baggage charges, departure taxes, seat assignment charges, or other charges that may be assessed by airlines, travel companies and/or governmental entities as a result of travel under the Program.
- i) Administrator's normal and customary fees associated with processing travel related services are billed to the Cardholder's Rewards Card.
- j) The Sponsor and Administrator are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of airlines, 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 made by this industry are done quickly and frequently without notice, therefore, reward redemption rules for air travel are subject to change without notice.
- k) A valid government photo identification must be presented at the airport and it must match the traveler's complete name as listed on the airline ticket.
- l) Travel insurance: For added protection, travelers can purchase 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.
- m) Cardholders may redeem points for a single lowest published airfare as follows:
  - i. Each ticket issued with Points must be ordered through Administrator.
  - ii. En-route stopovers are not permitted unless to make direct connections.
  - iii. Reservations for tickets are only allowed through standard commercial passenger carriers, which exclude the usage of charters.
  - iv. Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
  - v. Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.

**V. Merchandise Rewards**

- a) When necessary, the Administrator may substitute a reward with an updated model of equal or greater value. Cardholders will be notified of any changes to the original order as soon as possible, at which time the Cardholder can accept the new item, or cancel the order and have their points



returned to them. The Program Administrator reserves the right to replace or remove certain sections within any program literature or website. All rewards are subject to availability.

- b) Merchandise rewards may take two to four (2-4) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by 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 will have an additional freight charge billed to the cardholder's rewards card. Cardholders outside of the United States will need to order merchandise items from the "Foreign Delivery" category. All other merchandise items will not be available for international shipment.
- e) Merchandise pictured in any Rewards Program brochure 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 the Administrator's knowledge. The Sponsor and the Administrator are not responsible for errors or omissions.
- f) The number of Points required for reward items are subject to change.
- g) Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Some items are delivered by common carrier, where a delivery time is scheduled and someone must be present to accept delivery. When this is the case, the item must be opened in the presence of that carrier and any exceptions, damages, or shortages must be noted on the delivery receipt before Cardholders sign to accept shipment of merchandise. For those items that are delivered without being scheduled, please inspect the item within 24 hours of delivery and notify the customer service center if you find any exceptions, damages, or shortages.
- h) All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

#### **VI. Gift eCards and eCertificates**

- a) Points may be redeemed for gift cards and certificates from select merchants. Most gift cards and certificates are delivered within two to three (2-3) weeks.
- b) Gift cards and certificates cannot be returned, exchanged or replaceable, 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) 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 reserves the right to decline to replace lost or stolen gift cards or certificates.

- h) If gift cards or certificates have been ordered and not received by the Cardholder, they must notify the Administrator using the provided customer service telephone 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.
- i) 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 the Program's site.

**VII. Contact Information**

- a) For questions, concerns or complaints, please contact the Administrator's customer service center. You should expect a resolution to all inquiries within three (3) business days.
- b) The Administrator's customer service center is available 24 hours a day, 7 days a week at 877.789.9318. This is the number to call to place orders or check existing orders.
- c) The travel redemption center is available Monday – Friday from 5:00 a.m. to 12:00 a.m. CT, and Saturday – Sunday from 6:00 a.m. to 10:00 p.m. CT.
- d) To contact UNIFY Financial Credit Union phone 877.254.9328.
- e) The Program's website is available through UNIFY's eBanking at [UnifyFCU.com](http://UnifyFCU.com).