

# Mission Federal Credit Union's Rewards Card Program Description

As used in this Program Description, the following definitions apply:

"Card" refers to a Mission Federal Credit Union-issued credit card with Rewards.

"Cardholder," "You," and "Your" refers to any natural person who holds a valid Mission Federal Credit Union-issued credit card with Rewards.

"Account" refers to a Cardholder's Rewards Account, which is established to keep record of Rewards points earned, redeemed, credited or adjusted.

"Program" refers to the Mission Federal Credit Union Rewards Program.

The Mission Federal Credit Union Rewards Program Description contains the Terms and Conditions for participation in the Rewards Program. Please read the following Terms and Conditions and keep this Program Description for your records. By using your card, you agree to all the Terms and Conditions within this Program Description.

1. Active Mission Federal Credit Union (Mission Fed) Rewards Cardholders will earn one point for every one dollar of net purchases made with a Mission Fed Rewards Card. Points are not earned for cash advances, convenience checks or balance transfers, ATM transactions, foreign transaction currency charges, insurance charges posted to their account or fees of any kind, including but not limited to annual fees, finance charges, over-limit fees, returned check fees, and ATM transaction fees. Mission Fed reserves the right to amend the types of transactions that qualify to earn points, including special Reward promotions that may be offered from time to time.
2. Points for this Program begin to accumulate with purchases the Cardholder makes beginning on the first day of the billing cycle in which the Cardholder's Program begins and ends on the last day of the last billing cycle of the announced duration of the Cardholder's Program. Points earned from net purchases and point adjustments made between billing cycles will be deemed as earned after being posted to the next monthly card statement. Only accounts enrolled in the Rewards Program will qualify to accumulate points. No retroactive credit will be provided. Points are not transferable between Mission Fed Rewards Programs.
3. Your monthly statement will normally include the number of points earned and redeemed, subject to adjustment as provided for in these Terms and Conditions. Points will be deducted from your account total of points earned for corresponding retail purchase returns posted to your account. Participant's credit card 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 Cardholder redeems unearned points.
4. This Rewards Program is not associated with any other credit card or Rewards Program offered by Mission Fed or any third party. Rewards points may not be used in conjunction with any other discount or coupon offer.
5. Cardholders may participate in only one Mission Fed Rewards/Incentive Program.
6. The maximum number of points that can be earned is 10,000 monthly and 120,000 annually. Points will expire at the end of the fifth year from the year in which they are earned. Points redeemed and expired points will be based on a first-in, first-out process.
7. Points may be redeemed by accessing your account at [www.selectyourrewards.com/MissionRewards](http://www.selectyourrewards.com/MissionRewards) or by calling the 24-hour Mission Rewards Customer Service Line at 877.262.1578 and accessing your Rewards information.
8. Points can be used to order the awards on the Program website, which may be updated from time to time. Point requirements assigned to any award 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 Cardholder will be advised to make an alternate selection.
9. Points in this Program may not be exchanged for cash or used with any other offer, promotion or discount, cannot be earned from or transferred to or combined with any other account, any other charge, credit card, or other account. Points cannot be used to pay off any obligation on the Cardholder's account. Mission Federal Credit Union may offer additional redemption opportunities at its discretion.

10. In order to redeem points, your Rewards Card must be open and current. Delinquent or past-due balances cannot earn or redeem points until the account status is in good standing. Mission Fed reserves the right to determine whether your card meets these qualifications. Points on closed accounts are forfeited and no longer eligible for redemption. Mission Fed reserves the right to suspend the Cardholder's participation in the Program until the account is in good standing.

11. Only the primary Cardholder or the co-applicant (if any) of a Rewards account may request to redeem Reward points. A Cardholder must pass verification by Mission Fed (or any agent acting on behalf of Mission Fed) in order to redeem Reward points. Mission Fed reserves the right to determine, in its absolute discretion, whether a Cardholder has been satisfactorily identified.

12. Rewards points are the property of Mission Fed. Rewards points cannot be purchased, sold, transferred, bartered or assigned in any way. A Cardholder is not entitled to compensation from Mission Fed or any other entity if Rewards points are forfeited or a Rewards Account is terminated for any reason.

13. Mission Fed reserves the right to prohibit any Cardholder from participating in the Program. Mission Fed, in its sole discretion, reserves the right to suspend or cancel participation in the Program and declare all Rewards points forfeited in the event a Cardholder is suspected of, or has committed, fraud or a violation of the Program Description or Mission Federal Credit Union Card Agreement.

14. Determination of the tax liability (if any) is the sole responsibility of the Cardholder.

15. Administrative point management, redemption and Reward fulfillment services are provided by The Members Group (TMG). TMG assumes all liability and responsibility for the provisions of services. TMG operates as an independent contractor and is not affiliated with Mission Fed. Neither Mission Fed nor TMG shall be liable for any bodily harm, property damage and/or loss that may result from participation in the Program or service providers' lack of provision or failure to provide services, for any reason. The Cardholder's use of his/her card(s) following receipt of these rules will indicate the Cardholder's agreement to comply with and abide by these rules.

16. Cardholder agrees to hold TMG and any vendors associated with the Program, as well as any credit card association that Mission Fed is a member of, totally harmless if Mission Fed fails to meet its contractual and other obligations with TMG which results in the Program being interrupted or terminated prior to giving the Cardholder the opportunity to redeem the points or receive the gift/travel awards. Also, the participant agrees to hold Mission Fed and TMG 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 Cardholder was able to receive the Reward.

17. Mission Fed reserves the right to amend, modify, or change this Program Description and the Reward offerings at any time and without prior notice. Mission Fed also reserves the right to terminate the Program or any portion thereof at any time without prior notice, restriction and/or penalty.

18. This Program is void where prohibited or restricted by law.

19. The Reward requested by the Cardholder may be subject to specific conditions, restrictions, limitations and/or terms. The following paragraphs identify the general conditions, restrictions, limitations and/or terms applicable to specific Rewards and are not intended to be considered an exhaustive recitation of all such conditions, restrictions, limitations and/or terms that may govern the use of specific Reward items. Reward item conditions, restrictions, limitations and/or terms may change from time to time and may not be specifically reflected in this documentation or other Program communications. Cardholders will be subject to all conditions, restrictions, limitations and/or applicable terms or governmental actions relating to the specific Reward at the time of redemption. Conditions, restrictions, limitations and/or terms placed in Program communications listed on or attached to the Reward item are binding on the Cardholder.

20. All Rewards are subject to availability and specific Rewards may only be available for certain dates.

21. 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.

22. The list of merchandise, airlines, hotel, cruise or tour companies and any other listed award available in the Program is subject to change and may be discontinued all or in part without notice.

23. Refer to the Program website for travel and merchandise returns and cancellation policies and processes.



24. All travel awards are subject to specific terms and conditions. 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.

25. All travel awards are subject to the rules and restrictions imposed by the individual travel companies, airlines, hotels, and cruise line and tour companies. Compliance with these rules is the responsibility of the Cardholder. Airline ticket travel awards are not refundable nor may they be returned to the Program for a credit of points to the original account. They are not 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. All air travel must be on the same airline. Minimum or maximum stays required by the carrier may apply.

26. 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.

27. 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.

28. To see additional rules regarding certificate redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the Mission Rewards website or contact your sponsoring credit union. These terms and conditions, combined with the General Program Terms and Conditions (available at the Mission Rewards web site), and any local rules published by your sponsoring credit union, constitute the full set of Program Rules.