

SHOP. EARN. INDULGE. THAT'S THE POINT.

Welcome to CURewards®!

CURewards is our way of thanking you for being our valued member. Your credit union card is your exclusive passport to exciting travel opportunities, premium merchandise and so much more.

- Custom getaways anywhere you want
- River cruises through Europe, Asia, South America, and more
- Real-time hotel & experience redemptions
- Domestic and international car rentals

CURewards puts you in control of your points. You can choose how many points you want to apply to your booking for a huge variety of travel and experiences, starting as low as 5,000 points!

How Does CURewards Work for your Credit Card?

You earn one point for every dollar in qualifying purchases, net of returns* with your CURewards Credit Card. You can redeem your points for premium merchandise, travel, gift cards, donate to a national charity, get cash back or apply the credit towards your FirstLight credit card balance. The more points you earn, the greater your reward.

Points will expire four years from the end of the calendar year in which they are earned and will expire on a first-in, first-out basis annually (e.g., points earned in calendar year one will expire on the last business day at midnight EST of calendar year five).

**No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency conversion charges or insurance charges posted to your Credit Card.*



SHOP. EARN. INDULGE. THAT'S THE POINT.

How to Redeem Your Points

There are several options you can use to access CURewards:

1. Place your order online by logging into www.CURewards.com, the CURewards mobile app, or your credit union's website at www.FirstLightFCU.org.
2. For merchandise only, you may also complete and mail in the redemption form included in the brochure provided with your card at account opening or at any branch.
3. For travel only, you may also speak with a live agent by calling toll-free: 800.900.6160, 7 days a week, 8:00 a.m. to Midnight EST, (5:00 a.m. - 9:00 p.m. PT) excluding holidays.

Double Your Points

Earn double points* when you book your travel through Montrose Travel via www.CURewards.com. As a premiere travel agency, Montrose offers exceptional destinations at incredible prices. Simply log on to www.CURewards.com and use your CURewards credit union card to make your travel purchase from Montrose.

**Double Points are awarded after the associated travel has been completed. Simply fill out and submit the online Double Points form.*

Get the CURewards App

The CURewards App is available for iOS and Android phones. Simply download the free app to view your point balance and redeem¹ them for merchandise any time you want.

¹ Redemptions for travel can only be made online at www.CURewards.com or by phone at 800.900.6160.



CUREWARDS PROGRAM RULES

1. Points can be used to order the awards described in the current brochure or 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 points will be refunded, and the Participant will be advised to make an alternate selection.
 2. Accounts must be open and in good standing (not canceled or terminated by party; not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. The sponsoring credit union reserves the right to suspend the cardholder's participation in the program until the account is in good standing.
 3. 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. There will be no charge for Standard Delivery within the 48 contiguous United States. Shipments to Hawaii, Alaska and Puerto Rico are subject to additional shipping and handling charges as well as applicable taxes. There may be items that are eligible to ship in some locations. Shipments cannot be made to a post office box or outside the 48 contiguous United States and its territories, with the exception of APO/FPO addresses. If you enter an international non-APO/FPO address for shipments you will be contacted for an alternative address. A valid street address and home phone number are required to accept an order.
 4. Award Item Return Policy: The program extends a 100% guarantee return policy for any item received damaged or defective providing that it is returned with all original packaging. For items that are received damaged, recipient must notify Customer Service within 48-hours of delivery. For items that become defective within 30 days of receipt, customer service will provide a replacement. For items that become defective after 30 days of receipt, customer service will provide a 'proof of purchase' so the item can be serviced under the manufacturer warranty. Some manufacturers e.g. Apple, Troy-Built, HP, will not allow returns, but will provide exceptional warranty service. In these cases, the award recipient may receive instruction on how to obtain warranty service as opposed to a complete award replacement from the manufacturer. NOTE: Digital award items are not returnable. Because codes are "live" and e-mailed to recipients. The program is unable to return or exchange such digital products.
- In Summary:**
1. Any item received damaged (report within 48 hours of receipt) or defective (report within 30 days of receipt) will be replaced.
 2. The award program participant must call Customer Service to report the issue.
 3. Customer Service will provide a Return Authorization number to the participant and return instructions.
 4. The participant should repackage the item in its original packaging and write the Return Authorization number on the box.
 5. Customer Service will authorize the delivery carrier to pick up the item.
 6. Once received at Program Award Headquarters, the return is inspected and entered into the system. A replacement order is entered. There is no cost to the participant.
 7. The replacement item will ship to the participant within 72 hours of the replacement order being processed (if in stock). Allow 4 to 6 weeks for delivery of drop-ship item. NOTE: Replacement orders are manual orders and will not appear on the website. The status of the original order will remain as shipped.
 8. If the original item is discontinued and there is no direct replacement, award points will be refunded to the participant.
 9. Points earned between billing cycles cannot be redeemed until after being posted to your next monthly card statement.
 10. Points may be redeemed for cash according to local rules of sponsoring credit union.
 11. Points in this Program may not 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.
 12. Points will be deducted from the total points available for redemptions and for any returns or credits associated with the account. Points deducted for credits to an account will be at the same rate at which the original charges earned those points. The 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 Participant redeems unearned Points.
 13. Points may be forfeited due to Rules violations.
 14. This Program is void where prohibited or restricted by law.
 15. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.
 16. Participants agree to hold PSCU, Inc. (PSCU) 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 which results in the Program being interrupted or terminated prior to giving the participant the opportunity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold PSCU harmless if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor before the Participant was able to receive the award.

17. Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees by credit card. Participant is responsible for any applicable fees and taxes associated with travel redemptions.
18. This Program is available to cardholder ("Participant") whose Sponsor (i) has enrolled as a sponsoring member of PSCU and (ii) has contracted with PSCU for this Program for the Participant. All Program Rule determinations by PSCU 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.
19. 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.
20. The list of merchandise, airlines, hotel and rental car, 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.
21. All travel awards are subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States, Alaska, Hawaii and Puerto Rico. Restricted ticket program redemptions must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates, and exclusions. The Program is not responsible for the performance of the travel providers' associates 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 limitation of liability.
22. 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 and/or traveler. 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 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. Minimum or maximum stays required by the carrier may apply.
23. 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.
24. Every effort has been made to ensure that the information in the Program communications is accurate. The Program is not responsible for errors if it affects a pending award redemption order.
25. Some sponsoring credit unions of this Rewards program may choose to add local additional rules and Program opportunities. Please inquire with your sponsor to see if such are applicable to your participation in the Program.
26. To see additional rules regarding redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the Rewards website or contact your sponsoring credit union. These terms and conditions, combined with the General Program Rules and Conditions (available at the Rewards website), and any local rules published by your sponsoring credit union, constitute the full set of Program Rules.

