



CEFCU[®] World Credit Mastercard[®] Rewards Guide

▶ CEFCU World Credit Mastercard – Enhanced Rewards and Benefits in One Convenient Credit Card!

CEFCU
Not a bank. Better. [®]

HOW TO EARN

When you request the CEFCU World Credit Mastercard[®] Account and Card (“Account” or “Card”) and enroll in the CUREwards[®] Program, you begin to earn valuable points for every dollar of eligible¹ net purchase transactions² made with your Card. There’s no limit to the amount of points you can earn. As you earn points, you can redeem them for items like:

- **Merchandise** — choose from electronics, recreation equipment, home furnishings, and more, starting at 2,500 points.
- **Gift Cards** — including electronic and physical gift cards to thousands of retailers and merchants that accept Debit Mastercard.
- **Airline Tickets** — with no blackout dates.
- **Vacation Packages** — including cruises, hotel accommodations, and more. Pay entirely with points, or a combination of points and dollars.
- **Car Rentals** — from national providers.
- **And more!**

Log into CEFCU On-Line[®] to register your Card and enroll in CUREwards. Just select **Services** and **Card Management** to get started in your online account.

¹Eligible purchase transactions do not include cash advances, cash equivalent transactions (such as the purchase of gift cards or cryptocurrency), convenience checks, balance transfers, gambling, insurance charges, or fees of any kind, including finance charges, foreign transaction currency conversion charges, late fees, overlimit fees, returned check fees, ACH, Tele-Entry or Autopay fees and ATM cash advance fees, and are excluded from earning points. Points cannot be transferred from the CEFCU World Credit Mastercard program to another program and must be used before the World Credit Mastercard Account is closed. Please review the following pages for complete program details.

²“Net purchase transactions” means the sum of your eligible purchase transactions minus returns and refunds.



EARN BONUS POINTS ON SELECT TRANSACTIONS

Your CEFCU World Credit Mastercard® can help you earn bonus rewards points on purchases you make in the following categories³:

- **1.5 points per dollar on fuel**
- **2 points per dollar on:**
 - ✓ Dining
 - ✓ Lodging
 - ✓ Airline Tickets
 - ✓ Auto Rentals

MORE PERKS AND BENEFITS

With the World Card, you live life to the fullest with:

- **Concierge Service** — for personal assistance with reservations for travel, dining, lodging, sporting events, event tickets, buying and delivering gifts, and more. You can even request on-site assistance at home when needed — like being there to sign for a large delivery, because you can't be.⁴
- **Trip Cancellation Insurance** — protects from non-refundable payments or deposits if a trip is interrupted or cancelled for covered reasons.⁵
- **Baggage Delay Insurance** — reimburses you for replacing essential personal or business items in your baggage, if it is lost or delayed in transit.⁵
- **Airport Concierge** — for a meet and greet agent to assist you on arrival, departure, connecting flights, luggage, getting through customs, and more.⁴
- **Luxury Travel Services** — with access to a suite of benefits⁶, amenities, luxury upgrades, discounts, and more, all from best-in-class travel companies.
- **Travel Assistance Services** — to provide pre-trip destination information such as visa/passport requirements, assistance with lost/stolen travel documents and luggage, and more.

- **Price Protection for Purchases** — if you buy something with your Card and then see it advertised for less within 120 days, this benefit can refund the difference.⁵
- **MasterRental Coverage⁵** — rental car damage collision waiver.
- **Foreign Transaction Fees** — waived on any purchases or cash advances made with your Card.
- **And more!**

Mastercard advisors are available 24/7 to help you. Check out [mastercard.com/world](https://www.mastercard.com/world) to get started or learn more.

³Additional bonus points earned through specific types of purchase transactions performed with a World Credit Mastercard are based on category spend. CEFCU does not determine how merchants or establishments are categorized; final determination of retail category type is done by Mastercard and/or card processors. However, category classifications are generally based on the merchant's primary line of business. If you make payments with a digital wallet or payment service, you may not earn the extra bonus points for the various category spends, due to the fact that most digital wallets do not store transaction details, and therefore, that merchant information or category spend code is not passed along to participating financial institutions like CEFCU. In addition, some purchases at physical or online merchants are not eligible to receive the additional World bonus points based on category spend. Those can include, but are not limited to, purchases made at warehouse clubs, discount stores, department stores and convenience stores. Bonus point values and categories subject to change without notice.

⁴Certain conditions, restrictions, and exclusions apply. Costs of any goods or services obtained or provided by the concierge will be billed to your World Credit Mastercard. Full details will be sent to you when you become a cardholder.

⁵Certain terms, conditions, and exclusions apply. See your Mastercard Cardholder Guide to Benefits for complete coverage terms and conditions, or call 1-800-MASTERCARD for assistance.

⁶To take advantage of any World Credit Mastercard travel benefits, unless stated otherwise, you must book through Carlson Wagonlit Travel, Mastercard's designated travel agent for Mastercard Travel Services (as of April 2014). If you wish to redeem Shop and Earn Points for travel, you can book through your CEFCU On-Line or call 1.866.597.1575; you are not able to redeem Shop and Earn Points to book Mastercard Luxury travel options and accommodations through Mastercard Travel Services.



EARN BONUS POINTS ON TRAVEL, TOO

You can also earn bonus points when you use your CEFCU World Credit Mastercard® to book and pay for travel through the CURewards Program.⁷ Simply call them at 1.866.597.1575.

AIRLINE POINTS — TICKET PRICE RANGES

You can redeem your rewards points for airline tickets, at one point per \$.01 of the ticket cost. So, 10,000 points could be used as \$100 toward your airline ticket; 20,000 points for \$200, and so on.

Plus, you can pay for the tickets entirely with points, or a combination of points and cash.

For more details regarding airlines and tickets, visit CEFCU On-Line, or contact Member Service, at 1.866.597.1575.

⁷For airline tickets or lodging accommodations purchased through CURewards, World Credit Mastercard accounts can potentially earn up to two points per net dollar of the total purchase price (one “base” point and one “World” bonus point), plus one additional bonus point from CURewards calculated on the cost of the purchase, minus tax, as noted above.

EARN BONUS POINTS WITH SHOP AND EARN

You can earn even more points when you use your CEFCU World Credit Mastercard on everyday purchases from hundreds of online and in-store retailers, including national, regional, and local merchants. Every purchase made through the Shop and Earn Program, or a participating merchant, can earn bonus points.⁸

Shopping is easy! Simply log into CEFCU On-Line, open **Services**, select **Credit Card Info**, select **Rewards**, register your Card, then click on the **Shop and Earn** tab to begin shopping! Once you’ve selected your preferences and begin shopping, you may even be presented with a unique offer the next time you shop. The offers change frequently, so your possibilities are endless!

REDEEMING POINTS

REDEEMING POINTS FOR MERCHANDISE

To redeem points for merchandise, simply register your Card in the CURewards Program by going to CEFCU On-Line or Mobile Banking, **Services**, then **Card Management**.

REDEEMING POINTS FOR TRAVEL

To redeem points for travel, visit **Card Management** in your Online Banking Account or call Member Service at 1.866.597.1575.

⁸Points earned through Shop and Earn will be added to your total redeemable point balance and will be subject to the expiration period set forth in the CURewards Program Rules & Conditions. Points available on eligible purchase transactions made through the Shop and Earn Program will vary by merchant, and can range from 1 to 10 bonus points, or more, per dollar. Bonus points earned on travel purchases are calculated on the cost of the purchase, minus tax. Bonus points earned through Shop and Earn are calculated on Card transactions as defined by the various merchant partner offers, and may exclude applicable shipping, tips and taxes. For example, if the total eligible purchase transaction was \$100 (\$80 for the item; \$20 for taxes and shipping), base points would be earned on the \$100, but bonus points may only be calculated on \$80. Check Shop and Earn for current bonus offers and details on earning points for both online and in-store merchant offers.

CUREWARDS PROGRAM

RULES & CONDITIONS

1. By using your CEFCU World Credit Mastercard®, you acknowledge and agree to these terms and conditions.
2. Every dollar in eligible purchase transactions, that Participant charges to their Account earns Participant one point as provided for in these Rules. Charges or transactions may be added to, or removed from, the eligible purchase transactions from time to time at the sole discretion of the Program. Any questions as to what constitutes an eligible purchase transaction shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with eligible purchase transactions Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of the Program. Points earned from net purchase transactions and point adjustments made between billing cycles will be deemed as earned after being posted to Participant's next monthly card statement.
3. Points earned on a CEFCU World Credit Mastercard are administered by CURewards ("the Program") on behalf of CEFCU and are NOT: a deposit; obligations of CEFCU, the NCUA, or any affiliated entity; insured by the National Credit Union Share Insurance Fund.
4. 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. Or, you may redeem points to obtain gift cards from select merchants participating in the Program. Point requirements assigned to any award or gift card 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 merchandise 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 merchandise. If it is not replaced, the Participant will be advised to make an alternate selection.
5. Your Account must be open and in good standing (not closed, canceled or terminated by either party; not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Points are not earned or available for redemption when a cardholder is in default under the cardholder Agreement. CEFCU reserves the right to suspend the cardholder's participation in the Program until the Account is in good standing. Points are forfeited if the Account is closed and/or charged off due to bankruptcy, non-payment, or any other related actions that cause CEFCU a loss.
6. All redemptions for merchandise must be made exclusively through the Rewards Program Administrator, CURewards. All redemptions for travel must be made through CEFCU On-Line or by calling 1.866.597.1575.

7. Merchandise will typically be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive within 2-3 business days of the order being received. On occasion, an item will be out of stock. You will be notified of this while placing your order. Once the item comes into stock, it will ship within 2-3 business days. Some items may be drop-shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days. Drop-shipped items will be noted as such under availability. 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 ineligible to ship to 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.
8. **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 emailed to recipients. The Program is unable to return or exchange such digital products.

In Summary:

Any item received damaged (report within 48 hours of receipt) or defective (report within 30 days of receipt) will be replaced.

The award program Participant must call Customer Service to report the issue.

Customer Service will provide a Return Authorization number to the Participant and return instructions.

The Participant should repackage the item in its original packaging and write the Return Authorization number on the box.

Customer Service will authorize the delivery carrier to pick up the item.

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.

The replacement item will ship to the Participant within 72 hours of the replacement order being processed (if in stock). An item that is not in stock will ship within 2-3 business days once it becomes available. Some items may be drop-shipped directly from the manufacturer/supplier and may take 4-6 weeks for delivery, but most often those items ship within 10 business days. NOTE: Replacement orders are manual orders and will not appear on the website. The status of the original order will remain as shipped. If the original item is discontinued and there is no direct replacement, award points will be refunded to the Participant.

9. Points may exist on an Account for up to five calendar years before they begin to expire. For example, points earned anytime in 2022 (calendar year one) will expire on December 31, 2026, which is the end of calendar year five.
10. Unless otherwise provided in a written notice from CEFCU to you or published on the *CURewards* Program website, points in this Program: cannot 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. All qualifying transactions on the Account, whether by the primary or joint cardholders, will be eligible for earning points, but points can only be redeemed by the primary Card cardholder. Joint cardholders are not able to redeem points.
11. Points will be deducted from the total points available for redemptions and for any returns or credits associated with the Account and reflected on the credit card billing statement. 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.
12. Points may be forfeited due to Rules violations.
13. This Program is void where prohibited or restricted by law.
14. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.
15. Participant agrees to hold PSCU Financial Services, 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 merchandise from the vendor but before the Participant was able to receive the merchandise.
16. Certain restrictions may apply to travel certificates, tickets, and documents. Travel certificates, tickets, and documents are not exchangeable, refundable, transferable, or redeemable for cash. Participant is responsible for any applicable fees and taxes associated with travel redemptions. All tickets will be issued electronically when available. Issuance of a paper ticket is subject to airline rules and fees. A delivery charge will apply to all tickets or documents sent via "express" or "traceable" type mail or overnight carrier. *CURewards* does not recommend using regular U.S. Mail and maintains no responsibility for lost or stolen tickets or documents.
17. This Program is available to 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.
18. 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 merchandise 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.
19. The list of merchandise, airlines, hotel, rental car, cruise or tour companies and any other listed awards available in the Program is subject to change and may be discontinued all or in part without notice.
20. 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 or 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 reserves the right to book all airline tickets on the carrier with the lowest available fare for the round trip between the cities requested. Certificates have no value except when used under the terms and conditions accompanying them. 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. To arrange for redemption of your points, you must directly contact the Rewards Program Administrator at 1.866.597.1575 during their normal business hours. Or, you may redeem points online through CEFCU On-Line.
21. 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. 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. En-route stopovers are not permitted unless they are to make direct connections within the carrier's rules. Air travel must be all on the same airline. Minimum or maximum stays required by the carrier may apply.
22. 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.
23. To earn bonus points through Shop and Earn, you must enroll your CEFCU World Credit Mastercard® through *CURewards* via CEFCU On-Line. Then, use the Card at participating retailers listed on the Shop and Earn website. Points are earned by shopping online and using the link in each bonus offer available from a participating merchant. If you don't use the link available on the Shop and Earn website to access a participating merchant's online shopping site, you may not be awarded bonus points on offers available from that merchant. In some instances, a bonus offer available on physical in-store purchases may require an activation step prior to shopping in that merchant's store. For full details on requirements for in-store bonus point offers and purchases, go to the *CURewards* website via CEFCU On-Line.

24. Bonus points earned through Shop and Earn will display as “Shop and Earn Points.” They are added to your total points and can be redeemed for travel, merchandise, or gift cards. Shop and Earn Points are issued by *CURewards*, not CEFCU. Shop and Earn Points are also subject to the same rules and conditions as regular points, and can take up to 30 days after a purchase to be credited to your Account. If you do not see Shop and Earn Points you believe you earned within 30 days, please contact Member Service at 1.866.597.1575.
25. 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.
26. To see additional rules regarding certificate redemptions for airline tickets, cruises, car rentals and hotel awards, please see the *CURewards* website or contact Member Service at 1.866.597.1575. These terms and conditions, combined with the General Program Rules and Conditions, and any local rules published by CEFCU, constitute the full set of Program Rules.

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cefcu.com



Ready to start earning bonus rewards points?

A CEFCU World Credit Mastercard® allows you to earn points made with the Card, plus bonus points on select transactions.



To apply, visit cefcu.com/mycard or call **1.800.858.3400**.

Insured
by NCUA



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