

**ACMG FEDERAL CREDIT UNION (ACMG FCU)
REWARDS PROGRAM TERMS AND CONDITIONS**

Participation in the Rewards Program is exclusive to members who qualify and have an enrolled debit and/or current Rewards credit card issued by ACMG FCU. The credit union 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 Program is void where prohibited by federal, state, or local law.

Additional rules concerning Travel, Merchandise, Gift Cards, Certificates, Cash Back and all other redemption options can be found on the CU Rewards website at www.curewards.com and are in addition to these terms.

By participating in our Rewards Program, you acknowledge that you have read, understand and agree to the following:

1. ACMG FCU reserves the right to change the terms and conditions as well as the points required for a reward within the Program. Redemption of points may be restricted, limited, expired or canceled at any time without prior notice.
2. Eligibility in the Program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.
3. Cardholders will earn "points" for purchases of all eligible goods and services using ACMG FCU Rewards Cards. Points will be accumulated at the rate of:
 - One point per each one (1) dollar charged to the Cardholder's Rewards credit card.
 - One point per every three (3) dollars when using the Cardholder's enrolled debit card as a signature-based transaction.
4. Points accumulated for other banking relationships, products or services are at the sole discretion of ACMG FCU.
5. 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. 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.
6. 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), ACMG FCU reserves the right to cancel Cardholder's membership in the Program.

Points:

1. Each Rewards Card must be registered separately to earn points. Points earned from each card can be automatically pooled together into one available Point balance, but you must request this option.
2. Points may not be combined with any other loyalty/frequency reward program that is not managed by ACMG FCU.
3. ACMG FCU reserves the right to award bonus Points to selected Cardholders for any activity or condition it decides.
4. 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).
5. Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the year, up to four (4) years after the date of issuance.
6. ACMG FCU shall have no liability for disagreements between Cardholders regarding points. Decisions regarding point discrepancies shall be final.
7. To redeem points, visit the Program's website at www.curewards.com or call the customer service center. All contact information is listed at the bottom of these Terms and Conditions.
8. To be eligible to redeem points, the Cardholder's account(s) must be open and in good standing (meaning not delinquent, closed, canceled or terminated for any reason) and the Rewards Card cannot have any other status preventing authorizations.
9. ACMG FCU reserves the right to terminate or suspend Cardholder's participation in the program or deduct points from the accumulated total if the Cardholder's account is not in good standing or the account is considered dormant/inactive.

10. Debit cardholders must utilize their card for 15 purchases or more per month (ATM usage does not apply). If debit card usage is below 15 purchases per month for 6 consecutive months or there are no debit card purchases for three consecutive months, the cardholder will lose all accumulated points and access to the Rewards Program without notice.
11. Points are deducted from the Cardholder's point balance as soon as they are redeemed.
12. Points must be redeemed by the Cardholder, but can be used to provide a reward for another person of their choice.
13. The Cardholder agrees to release ACMG FCU, and their 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 credit union 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.
14. The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

Contact Information:

- For questions, concerns or complaints, please contact the CU Rewards customer service center at 1-800-637-7728. The customer service center is available 24 hours a day, 7 days a week. Please use this number to report an order that was not received, or an item that was damaged/defective.
- For any questions regarding the website or merchandise awards, please login to the rewards website at www.curewards.com and send an email using the Customer Service link.
- To contact ACMG FCU call 315-488-4433 or 800-634-9239.
- The Program's website is **www.curewards.com**