



**ADVANCIAL REWARDS
PROGRAM HIGHLIGHTS**
& Terms and Conditions

MAKE EVERY PURCHASE MORE REWARDING!

Simply use your Advancial credit card or debit card when you're at the gas station, dining out, shopping online, buying groceries, making travel reservations, paying your gym membership or other automatic monthly payments – you name it, you're earning!

Credit Card Reward Points

Earn 1 point for every \$1 spent on purchases

Bonus Rewards – Earn 1.5 points for every dollar spent on purchases when you make 25+ purchases or spend \$2,500+ during a billing cycle

Debit Card Reward Points

Earn 1 point for every \$5 spend on purchases



BETTER TOGETHER

Watch your reward points add up! The reward points earned using an Advancial credit card and debit card under the same Advancial member number will be combined automatically. Plus, households can link their credit cards and debit cards on other accounts to combine points into one Advancial Rewards account, making it quicker and easier to redeem points earned.

ENJOY YOUR ADVANCIAL REWARDS YOUR WAY

Travel

Discover top travel destinations, access exclusive deals and redeem points for airline tickets, hotel accommodations, car rentals, cruises, vacation packages and destination activities and excursions all in one place. The minimum point redemption varies by travel reward selected.

- No blackout dates
- No advance notice requirement
- No round-trip flight requirement
- No Saturday night stay requirements

Cash Back

Receive your rewards in the form of deposit directly to your Advancial checking or savings account. A minimum of 5,000 points is required for cash back redemptions.

Merchandise

Shop thousands of options from electronics and sporting goods to jewelry and home furnishings. The minimum point redemption varies by merchandise reward selected.

MORE WAYS TO USE YOUR REWARD POINTS

Gift Cards

Enjoy a variety of gift card reward options including dining, shopping, entertainment and more! A minimum of 3,000 points is required for gift card redemptions.

Experiences

Use your reward points to experience something you've always wanted to do - from skydiving to surf lessons to relaxing spa treatments. The minimum point redemption varies by experience reward selected.

Events & Tickets

Get tickets to top events and venues across the nation - from concerts to sporting events to theme parks. The minimum point redemption varies by experience reward selected.

Charitable Donation

The CharityChoice program through Advancial Rewards has over 1,000 national and local charities you can choose from. You may designate the funds for up to three charities of your choice. A minimum of 3,000 points is required for charitable donations.

EARN BONUS POINTS WHEN YOU SHOP THROUGH AMPRE

Shop our exclusive network of local and national merchants and earn bonus points both online and in stores. Ampre links offers directly to your card. Just use your card at participating merchants and earn more! Visit the Ampre page in the Advancial Rewards site to see participating merchants and view offers.



ACCESS YOUR ADVANCIAL REWARDS

See your available Advancial Rewards points directly in cuAnywhere® Online Banking. Simply look for Reward Points Available in your Account Summary view and access the Advancial Rewards site to:

- Browse the rewards catalog
- Redeem your points
- Create rewards alerts
- Link other household accounts together



ADVANCIAL REWARDS
CUSTOMER ASSISTANCE
800.657.1304

Please see Terms and Conditions for complete program details. The Advancial Rewards program is not available on Advancial business credit cards and debit cards.

ADVANCIAL REWARDS TERMS AND CONDITIONS

Description of the Program

- a. The rewards program (“Program”) is a service provided by Advancial Federal Credit Union (“Sponsor”) and managed by ampliFI Loyalty Solutions, LLC (“Administrator”).
- b. Participation in the Program is exclusive to those who have a current consumer credit or debit card issued by the Sponsor (“Rewards Card”). These individuals are defined as (“Cardholders”). Business credit cards and Business debit cards are excluded from the Program and are not eligible to earn Points.
- c. Under the Program, Cardholders will earn Points for qualifying transactions with a Rewards Card that has been enrolled in the Program. Points may be redeemed for a variety of rewards including travel, merchandise, cash back, gift cards, experiences certificates, and more.
- d. The Sponsor reserves the right to disqualify any Cardholder from participation in the Program and invalidate all points for abuse, fraud, deceit or other misconduct, or any violation of the Program terms and conditions. The Sponsor may make such a determination at its sole discretion.
- e. The Program is void where prohibited by federal, state, or local law.
- f. The Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any program document.
- g. 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.
- h. 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.
- i. The Program’s Privacy Policy is available at the Program’s website at the bottom of each page.

Earning Points

- j. Point accumulation varies by Rewards Card:

- i. Credit Card

- I. 1 point for each \$1 in Net Retail Purchases. Bonus points: Earn 1.5 points for each \$1 in Net Retail Purchases when:

- a. Net Retail Purchases made using credit card during the statement cycle is \$2,500 or more; or

- b. Cardholder uses credit card to make 25 or more purchases during the statement cycle.

2. Introductory Bonus Points: Earn 10,000 points when Net Retail Purchases is \$500 or more using the credit card within the first 90 days of account opening.

- ii. Debit Card

- I. 1 Point for each \$5 in Net Retail Purchases

- iii. 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. Any credits, except for payments to the credit card, will reduce the number of Points available for redemption based on the dollar amount of the credit. Negative Points will post within three (3) statement cycles on your Rewards Card statement if returns or credits exceed purchases. 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.

- iv. Purchases do not include any Advancial fees, service charges or interest charges; payments of existing Card balances; payment of any Advancial loan; unauthorized charges; cash advances; ATM transactions; balance transfers; convenience checks; quasi-cash transactions (person-to-person money transfers, casino gaming chips, lottery tickets, money orders, wire transfers, travelers checks, foreign currency, or similar transactions); or gaming transactions (off-site track wagers, Internet gambling, or similar transactions).

- v. Point accrual will begin upon Program enrollment date. No points will be awarded retroactively.

- vi. Points are tracked and redeemable on a first-in, first-out basis. Points do not expire as long as a Rewards Card associated with the account has qualifying point earning activity as describe in item b above at least once every twelve months.

- vii. There is no limit to the Points that may be earned unless stated otherwise at the time a specific promotion or offer is made.

- viii. Points have no intrinsic cash value, are non-negotiable, and cannot be redeemed for cash (except as a Reward under the “Cash Back” section of these Terms and Conditions), or for any other benefit except those Rewards designated by Advancial. Points are not the property of the Cardholder and cannot be bought, sold, brokered, bartered, attached, pledged, or gifted (except as a Reward under the “Point Giving” section of these Terms and Conditions), or assigned or transferred to any person, including upon death, disability, by operation of law, or as part of a domestic relations matter or legal proceeding.

ix. In the event of fraud, abuse of the program privileges, or violation of the Program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), the Program Sponsor reserves the right to cancel the Cardholder's membership in the Program.

x. If more than one Rewards Card has been issued under the same membership account number, the Points earned from each card will automatically be pooled together into one available Point balance.

xi. Points may not be combined with any other loyalty/frequency reward program that is not managed by the Program's Sponsor.

xii. The Sponsor reserves the right to award bonus Points to selected Cardholders for any activity or condition it decides.

xiii. In addition to other reasons stated in these Terms and Conditions, Points will be forfeited if (1) there is not qualifying point earning activity on at least one Rewards Card linked to the account for a twelve month period, (2) the Primary Cardholder files for bankruptcy, (3) Advancial closes the linked Credit Card or Debit Card account for any reason, (3) the Primary Cardholder closes the linked Credit Card or Debit Card account for any reason, or (4) a Cardholder violates these Terms and Conditions. The Cardholder is not entitled to compensation from Sponsor or from any other entity when Points are forfeited for any reason.

xiv. 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.

Card Linked Offer Points (AMPRE)

a. Cardholders can earn additional Points from participating merchants when using their Rewards card for eligible purchases at participating AMPRE merchants, both online and in-store. Point earnings will vary based upon the merchant. Each merchant's Point earning ratio is listed on the Program's website. Each Participating Merchant has reserved the right to change at any time, and without notice, the amount or percentage of any points it offers as well as the terms and conditions of any qualifying purchase. You acknowledge that errors in the offer terms and conditions obtained through your use of the Program may occur from time to time, whether caused by a Participating Merchant or otherwise, and the Program or the Participating Merchant will use its commercially reasonable efforts to promptly correct any such error; and you agree not to bring any action against the Program based upon or related to such errors. Your continued use of the Program thereafter will constitute acceptance of such terms and conditions. The Program does not represent or warrant

that any particular Participating Merchant will participate in the Program at the time you join the Program or at any time thereafter.

b. Cardholders must sign for an in-store purchase to earn points. Points will be available to view on the account statement page as "pending" in 10-14 days. Points will be posted to the Cardholder's rewards account within 45-90 days. The Program will not be liable for damages resulting from any failure to post points to your rewards account in a timely manner. You acknowledge and accept that you are solely responsible for checking your rewards program account regularly to verify that points have been properly posted. If you believe that points have not been properly posted to your rewards account, then you must inform the Program within one year of the qualified transaction for which you are claiming that points should have been posted and must be able to provide proof of such transaction acceptable to the Program. The Program reserves the right to determine, in its sole and absolute discretion, whether points should have been posted to your rewards program account. You acknowledge that any such determination by the Program will be final and binding.

c. You agree that the Program is not an agent of any Participating Merchant and that Participating Merchants operate independently of the Program. The Program does not represent or warrant, or give any assurances that any Participating Merchant will provide points for any particular transaction even where such transaction would appear to qualify for such points. The Program is not responsible for the failure of any Participating Merchant to pay points in accordance with the terms of that Participating Merchant's offer. The Program does not assume any liability, obligation or responsibility for any part of any offer or promotion, including without limitation the withdrawal or modification of any such offer or promotion. Also, no Participating Merchant assumes any liability, obligation or responsibility for our conduct with respect to the Program. Purchases from Participating Merchants may not qualify if a separate coupon code or promotion is used; all offers are subject to the offer terms and conditions as described in the applicable offer description and as otherwise may be set forth in such Participating Merchant's Policies or otherwise on its website.

d. Participating Merchants may have agreed to pay the Program certain operating or marketing fees when participants purchase goods or services using their rewards program card (whether credit, debit or otherwise). Points associated with any purchase from a Participating Merchant will not be earned by you unless and until the fees have been paid in full by such Participating Merchants to the Program. From time to time, the Program may post pending points from Participating Merchants to your rewards program account prior to the payment received by the Program. The Program

reserves the right to reverse the posting of any points in the event the applicable Participating merchant does not make timely payment to the Program. The Program reserves the right to change its offer with respect to the amount of the points associated with any Participating merchant at any time, but no such change will affect any points earned prior to such change.

e. In order to make adjustments for returns and/or cancellations with respect to Qualifying Purchases, the Program may deduct points from your rewards program account. In the event of any abusive or fraudulent activity related to the Program, the Program reserves the right to make any adjustments to your rewards program account at any time. Any such adjustments, however, will be made in accordance with this Agreement, the Policies, any applicable laws, rules or regulations, and the terms of any Participating Merchant offers.

f. By providing your email address when you register on the Rewards website, you can agree to receive all future AMPRE correspondence and notices electronically to that email address. Email is the primary method for contacting Cardholders regarding their participation in the Program. It is the Cardholder's responsibility to update or change the email address on file. This can be done on the Program's website.

g. New merchant offers are updated periodically. There is not a limit to the number of times a Cardholder can earn Points for shopping at an AMPRE merchant.

Redeeming Points

a. Available redemption options and point totals may be found on the Program's website which may be accessed from the account summary details section in cuAnywhere® Online and Mobile Banking or at www.advancialrewards.org. These totals show accumulated Points across all Rewards Cards associated under the membership account number.

b. To redeem Points, the Cardholder's Rewards Card(s) account(s) must be open (meaning not closed, canceled, or terminated for any reason); current (meaning there are no past due balances or negative balances on the Cardholder's Rewards Card(s) account(s)); Cardholder's credit card outstanding balance must not be over the credit limit; the Rewards Card(s) account(s) must not have a revoked, charged-off or in bankruptcy status; and the Rewards Card(s) cannot have any other status preventing authorization.

c. Points must be redeemed by the Cardholder, and may be used to provide a reward for another person of their choice in accordance with these Terms and Conditions.

d. Points are deducted from the Cardholder's Point balance immediately upon redemption.

e. All point redemptions are final.

f. The Cardholder is responsible for determining any tax liability

arising from participation in the Program. Consult a tax advisor concerning tax consequences.

g. The Sponsor or the Administrator have the right to remove points redemption options at any time for any reason.

Travel Rewards

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

a) General Terms and Conditions related to Travel:

i. Reward redemptions that are included as part of your transaction will be deducted from your reward program account.

ii. Payments by credit card will appear on your monthly card statement as "CL *Trip Charges" or as a charge from the applicable airline, hotel, car rental, activity, cruise or tour provider (each, a "Supplier" and collectively, "Suppliers").

iii. Travel Services may cancel the booking in the event of non-payment or payment dispute and standard penalties imposed by the Suppliers, up to the full amount of each ticket/reservation, will be applied.

iv. All bookings made by Travel Services shall comply with all applicable U.S. laws, rules and regulations including, without limitation, sanctions issued by the Office of Foreign Assets Control. Such sanctions may prevent Travel Services from offering travel to specific destinations or individuals. To assist Travel Services with its compliance with laws, rules and regulations, Travel Services may ask you for additional information. Any booking made, or in good faith believed to be made, in violation of U.S. law, will be cancelled by Travel Services, in its sole discretion, with no liability to you other than to issue a refund, if permitted by law.

v. CANCELLATIONS AND CHANGES. Reservations are subject to the rules of each Supplier on your itinerary; some reservations cannot be cancelled, other reservations may incur program fees and/or Supplier fees to cancel or change. Refunds, if permitted, typically take 2 billing cycles for us to receive from the vendor and for it to then appear in your account(s). Refunds are subject to the policies of the individual Supplier. All refund requests must be submitted within 30 days after the scheduled departure date and any negotiable documents (i.e. airline tickets, redeemable certificates or vouchers, etc.) issued must be returned to Travel Services prior to processing any refund. For reservations made with points/miles, partial refunds may be returned in the form of a check for the amount of the refund.

Please note: The cancellation policy for reservations made through our program may differ from the cancellation policy for reservations made directly with the supplier.

b) General Travel Information

Approved, government issued photo identification is required at check in and must match the full name on the reservation for travel. Due to the Real ID requirements, your driver's license or ID card may not be accepted for travel after certain dates. For the most current information on the Real ID requirements, please visit: <https://www.dhs.gov/real-id>. If this is an international trip, you will need a Passport and you may need a Visa and you may need to satisfy certain health requirements. Passports usually need to be valid for a specified period of time (such as six months) after your scheduled return date. For foreign entry requirements, go to <http://travel.state.gov> or contact the embassy/consulate of the country to which you are travelling, including layover and stopover destinations, to determine entry documentation and other requirements, such as immunizations that you must satisfy, including return entry into the country from which you departed. It is your responsibility to obtain proper travel identification and satisfy all requirements for each location on your itinerary, including layover and stopover destinations. Carriers cannot board any passenger who fails to carry required documents. Some carriers may require you to show the credit card used as payment for your ticket(s).

i. Minors under the age of 18 who are traveling with only one parent may be required to have additional documentation. Please contact your airline or the embassy/consulate of the country from which you are departing and the country to which you are traveling for additional information.

ii. Travel Services has no special knowledge regarding the suitability for disabled persons for any travel itinerary. Travel Services also has no special knowledge regarding unsafe conditions, health hazards, weather hazards, or climate extremes at locations to which you may travel.

iii. For information concerning possible dangers at international destinations, Travel Services recommends contacting the Travel Advisory Section of the U.S. State Department at 202.647.5225.

iv. For medical information, Travel Services recommends contacting the Centers for Disease Control and Prevention at 800.232.4636. For foreign health requirements and dangers, go to www.cdc.gov/travel.

v. Travel reservations are subject to the rules of each Supplier on your itinerary. The information and descriptions given about the Suppliers are believed to be accurate, but Travel Services makes no warranty or representation regarding the information and descriptions.

vi. The passenger's ticket(s), when issued, or the electronic

reservation, shall constitute the sole contract between the Supplier and the purchaser and/or passenger. Travel Services shall have no liability for any actions or omissions of the Supplier.

vii. Travel Services shall have no responsibility for any credit or voucher issued by any Supplier, and any questions or issues you may have with respect to such credit or voucher must be addressed directly with the Supplier.

viii. Special requests made to a Supplier are on a request only basis and cannot be guaranteed. Fees, taxes and charges may apply, depending on the service request.

ix. Upgrades are not permitted on certain itineraries. Please check with the Supplier directly.

x. Supplier policies are subject to change at any time without notice.

xi. Travel Services is not responsible for any lost or damaged luggage.

xii. Certain rate types do not permit credit for airline frequent flyer programs or car or hotel loyalty programs. The name connected to the frequent flyer program or loyalty program must match the traveler listed on the itinerary or the Supplier may invalidate the booking.

c) Hazardous Materials

i. Federal law forbids the carriage of hazardous materials aboard aircraft in your luggage or on your person. A violation can result in five years' imprisonment and penalties of \$250,000 USD or more (49 U.S.C. 5124). Hazardous materials include explosives, compressed gases, flammable liquids and solids, oxidizers, poisons, corrosives and radioactive materials. Examples: Paints, lighter fluid, fireworks, tear gases, oxygen bottles, and radio-pharmaceuticals.

ii. There are special exceptions for small quantities (up to 70 ounces total) of medicinal and toilet articles carried in your luggage and certain smoking materials carried on your person. For further information contact the airline directly.

d) Baggage Fees

i. Baggage policies and fees, for carry on and checked baggage, vary by Supplier. Some Suppliers charge a fee for the first and/or second standard-sized checked bag. Please check with the Supplier for baggage charges, size limitations, weight and other restrictions. Baggage fees may vary depending on whether the travel is Domestic or International. A list of air carriers and their fees for checked baggage can be found at <http://www.airlinebaggagecosts.com>.

e) Destination Taxes

i. Government imposed departure or entry taxes may not be included in ticket taxes. Passengers should be prepared to pay these taxes in cash, in local currency, on location.

f) Airline Terms and Conditions

i. Airline tickets are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the fare and, if permitted, are subject to airline rules, airline penalties up to the full amount of each ticket plus, in the case of a changed ticket, fare difference charges, and may also be subject to program fees. If the ticket is refundable, there may be cancellation fees to refund the ticket. Note: If there is more than one carrier on your itinerary, airline rules, airline penalties and change fees may apply to EACH airline on your itinerary and each change made.

ii. A small number of air carriers may require Travel Services to confirm flight availability when booking. If there is any issue with availability, a travel representative will contact you within 24 hours to make alternate flight arrangements at no additional cost.

iii. In some situations an airline may issue you a credit "in lieu of" a refund according to the fare rules associated with the individual booking. If a credit is issued by an airline, it is held by the airline in the name of the individual who was the passenger of record on the original reservation. This credit can be used towards the payment for the booking of a new trip under the following conditions:

- a) The new reservation is in the name of the same passenger as the canceled booking;
- b) The new reservation is on the same airline as the original reservation;
- c) All travel associated with the new trip must be completed prior to the date specified by the airline which is determined by the fare rules of the original ticket and the original class of service;
- d) You are responsible to pay any exchange fees charged by the airline related to the making of a new reservation as well as any additional charges, fees or fare increase;
- e) Credit cannot be applied against an existing reservation.
- f) If a refund or a credit is not issued by the Supplier, the canceled reservation will have no value for future use.

iv. Airlines may impose additional costs and fees for baggage, meals, beverages and other services. These costs are your sole responsibility.

v. Unused tickets contain no value if not canceled prior to scheduled departure date/time as specified by the airlines fare rules.

vi. Tickets cannot be reassigned or transferred to a different passenger or airline.

vii. Flight schedules are subject to change. Travel Services is not responsible for any schedule change(s) or notifying you of such change(s). Please confirm the scheduled departure

time(s) on the airlines' websites at least 48 hours prior to departure for domestic flights and at least 72 hours prior to departure for international flights to learn if your flight schedule changed.

viii. Failure to use any reservations may result in automatic cancellation of all continuing and return reservations. You must advise your carrier if your travel plans change en route.

ix. Check with each airline regarding its specific boarding and check-in requirements, it is always best to check-in within 24 hours of the flight. Airline flights may be overbooked, and there is a slight chance that a seat will not be available on a flight for which you have a confirmed reservation. If this occurs, the airline will make alternative arrangements for you.

x. Turboprop aircraft may exist on your itinerary. Airlines reserve the right to change aircraft equipment without notice to the booking travel agency or the consumer.

xi. If a code-share flight exists in your itinerary (a flight where two or more airlines share the same flight), passengers must check in with the operating airline on day of departure.

xii. All tickets will be issued at the time of booking as e-tickets, unless e-tickets are unavailable due to airline restrictions. All paper tickets will be shipped within 48 hours.

xiii. If your paper ticket(s) is lost, stolen, or destroyed, contact Travel Services immediately for details on how to process your claim. You may need to purchase a new ticket to travel while you are waiting for any permitted refund or credit. You remain responsible for payment due for the lost, stolen, or destroyed ticket(s) unless a refund or credit is issued by the carrier.

xiv. Advance seat assignments, if available and allowed by airline, are not guaranteed and could be subject to additional fees. Please inquire with the airline about your boarding pass(es).

xv. Please go to <http://www.dot.gov/office-policy/aviation-policy/aircraft-disinsection-requirements> to learn about the use of insecticides in certain aircraft.

xvi. For information regarding airline liability limitations, baggage liability and other regulations of by the Montreal Convention, and other regulations, please consult your air carrier.

xvii. More than 6 tickets booked on the exact same flights for the exact same dates, is not permitted. If we determine that you have booked reservations for more than 6 tickets in separate reservations, those reservations are subject to cancellation and will incur applicable cancellation fees in accordance with the airline's individual fare rules.

xviii. For flights that are destined for, transit through, or depart Canada, passengers may be entitled to certain standards of treatment and compensation under the Air Passenger Protection Regulations, which can be found at www.gazette.gc.ca/rp-pr/p2/2019/2019-05-29/html/sor-dors150-eng.html. For more information about your passenger rights please contact your air carrier or visit the Canadian Transportation Agency's website at www.otc-cta.gc.ca/.

g) Hotel Terms and Conditions

i. Hotel rooms are NON-REFUNDABLE and NON-CHANGEABLE unless permitted by the terms of the room/rate description. Check the terms carefully before making a hotel reservation for cancellation or change terms and fees. For rooms that are non-refundable, if you change or cancel your reservation at any time, you will still be charged the full reservation amount of room and tax for the entire stay.

ii. If permitted, cancellations or modifications received at any time may be subject to a program fee in addition to any Supplier fees. Such fees will appear on your monthly card statement as "CL *Trip Charges".

iii. More than 9 rooms booked at the same hotel during the same dates, even if all the dates are not identical, is not permitted. If we determine that you have booked reservations for more than 9 rooms in separate reservations, those reservations are subject to cancellation and will incur applicable cancellation fees in accordance with the rate description.

iv. Hotel room reservations cannot be transferred or reassigned to another traveler and cannot be resold. If we determine that you have transferred or re-sold a reservation, those reservations are subject to cancellation and will incur applicable cancellation fees in accordance with the rate description.

v. No shows are non-refundable and will result in a forfeiture of all payments made and points used by you in connection with the reservation, without credit due. If you think you may arrive at a hotel late, please contact the hotel directly to arrange for late arrival, if available. Actual times for "late" vary by hotel.

vi. Early check-out from a hotel is not subject to a refund, unless allowed by the Supplier.

vii. Contact Travel Services via the number listed on your itinerary for all cancellation or change requests. Cancellations or changes handled by the hotel directly may result in additional fees and/or the forfeiture of any refund due.

viii. Government issued photo identification is required at check-in and must match the name on the reservation. Some properties have a minimum age requirement for check-in.

ix. Policies for children vary by hotel. Please contact the hotel directly to learn whether child benefits are offered and whether there are child restrictions.

x. Hotel reservations include room and applicable hotel taxes only. Any additional hotel charges, such as resort fees and hotel energy surcharges and cleaning fees, and any charges for incidentals that you incur are not included in your reservation rate and must be paid directly to the hotel. Incidental charges may include but are not limited to parking fees, babysitting, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, and gratuities.

xi. Due to hotel Supplier policies applicable to our preferred rates, your name may not be provided to the hotel until 24 hours prior to your arrival. Please contact Travel Services directly for any special requests, such as bed type, smoking preferences or in-room amenities. Special requests are subject to hotel availability.

xii. The hotel will require a major credit card, in the name of one of the guests, or a cash deposit upon check-in.

xiii. Reservations do not include services not specified in the reservation confirmation.

xiv. A reasonable attempt will be made to notify guests of hotel renovation or refurbishment if Travel Services knows of the same; however, Travel Services shall not be liable for any failure to provide such notification or for damages that may result from renovation or refurbishment.

h) Car Rental Terms and Conditions

i. Cancellations or modifications received at any time are subject to the Supplier's cancellation policies and cancellation fees which could be up to the full amount of the reservation and may also be subject to a program fee. Such fee will appear on your monthly card statement as "CL *Trip Charges".

ii. No shows are non-refundable and will result in a total forfeiture of any payments made and points used by you in connection with the reservation, without credit due.

iii. The early return of car rentals is not eligible for a refund, regardless of situation or notification from the car rental company.

iv. Any additional taxes, fees and surcharges are subject to change without notice, may vary by location, and may be charged to the customer at pick-up.

v. Rental rates are based on 24 hour periods and may be subject to additional fees depending on time of return, including but not limited to hourly rental charges, which will be billed directly to you by the car rental company. Certain car rentals may have a minimum rental period. Any rentals less than the required minimum days may be charged the minimum rental period.

vi. Advance purchase car rental rates in the United States include unlimited mileage, taxes and fees. Car rental rates outside of the United States may not include unlimited mileage, taxes and fees and these will be assessed by the car rental location directly. Charges are billed directly by the car rental company and rates are subject to change.

vii. Charges for optional services such as insurance waivers, fuel, additional or underage drivers, and special equipment charges, are not included in your rental and must be paid directly to the car rental company.

viii. Travel Services does not guarantee a specific make, model, or color of vehicle no matter what vehicle is reserved.

ix. Geographic and cross border restrictions may apply.

x. Renters must meet the minimum (and maximum, if applicable) age requirement where the car is being rented, have a valid driver's license, major credit card and some Suppliers require a good driving record. Most rental car companies do not accept debit cards. Some Suppliers charge a surcharge for drivers above or below certain ages, which would be collected by the Supplier at the time of pickup. Suppliers reserve the right to deny car rentals for any reason, including past driving records.

xi. Rentals outside the country in which you reside may require an international driver's license or compliance with other local requirements.

xii. One-way rentals may or may not be permitted. If there are additional fees for one-way rentals, when permitted, these fees will not be included in the cost of the reservation. A reasonable attempt to advise of these fees will be made when this information is available to Travel Services.

xiii. Car rental redemptions may not be available for all locations and destinations.

xiv. Local renters and renters driving out of state/country may be subject to additional restrictions.

xv. Car rental rates do not include Collision Damage Waiver insurance and Theft Protection unless specified. Please contact your insurance company if you are unsure whether to accept rental car company insurance at the counter.

i) Supplier Taxes and Fees (Applies For Transactions That Are Not Points Redemptions Only)

i. In connection with facilitating your transaction, the charge to your debit or credit card will include a charge for taxes and fees which varies based on a number of factors including, without limitation, the amount paid to the Supplier, the location of the Supplier and your destination. This charge includes an estimated amount for taxes owed by the Supplier including, without limitation, sales and use tax, occupancy tax, room tax, excise tax, value-added tax and/or other similar

taxes. In certain locations, the tax amount may also include government-imposed service fees or other fees required by law to be collected by the Supplier. The actual amount paid to the Supplier for taxes in connection with your reservation may vary from the amount estimated and included in your charges, but the total amount you pay will not vary from the amount quoted. The balance of the charge for taxes and fees, if any, is retained by Travel Services to cover the costs of your reservation, including, customer service costs.

ii. Travel Services is not the vendor collecting and remitting taxes to taxing authorities. Suppliers include all applicable taxes in the amount billed to Travel Services and Travel Services pays all such taxes directly to the Suppliers. Travel Services is not a co-vendor associated with any Supplier. Taxability, the tax rate and the type of applicable taxes vary by location.

iii. For transactions involving Suppliers located within certain jurisdictions, the charge to your debit or credit card for taxes and fees includes a tax that Travel Services is required to collect and remit to the jurisdiction owed on amounts retained as compensation for services.

iv. If you book accommodations in a location that charges a Goods and Services Tax or similar tax that is refundable to non-residents, Travel Services is unable to facilitate a rebate of such tax.

j) Liability Disclaimers

i. Travel Services acts only as an agent for the Supplier in regards to travel, and assumes no liability for injury, damage, loss, accident, delay or irregularity which may be caused due to a defect in any vehicle, acts of God, war, riots, or by any company or person involved in conveying the passenger or in carrying out travel arrangements.

ii. Travel Services reserves the right to accept minor adjustments in the passenger's travel itinerary made by the Supplier. In the event of Supplier trip cancellation prior to departure, a full refund will constitute a full settlement of all liability.

iii. Travel Services is not responsible for any changes initiated by the passenger with the Supplier.

iv. Travel Services and its affiliates do not guarantee the accuracy of, and disclaim liability for inaccuracies relating to, the information and description of the hotel, air, cruise, car and other travel products displayed (including, without limitation, photographs, logos/icons, prices/rates, lists of hotel amenities, and general production descriptions), which information is provided by the respective suppliers. Hotel ratings are intended as general guidelines, and Travel Services and its affiliates do not guarantee the accuracy of the ratings.

v. In instances where an incorrect (lower) price/rate is charged, Travel Services will use reasonable efforts to get

suppliers to honor the quoted rate. If the supplier will not honor the rate, Travel Services will contact you and you may elect to cancel the booking or agree to keep the booking at the correct rate (or other rate offered by the supplier.)

vi. Travel Services, its affiliates, and the suppliers make no representations about the suitability of the information, products, and services contained on this site for any purpose, and the inclusion of any products or services on this site does not constitute any endorsement or recommendation of such products or services by Travel Services or its affiliates. All such information, productions, and services are provided “as is” without warranty of any kind. Travel Services, its affiliates, and the suppliers disclaim all warranties and conditions with regard to this information, products, and services, including all implied warranties and conditions of merchantability, fitness for a particular purpose, title, and noninfringement.

vii. The suppliers providing travel or other services are independent contractors and not agents or employees of Travel Services or its affiliates. Travel Services and its affiliates are not liable for the acts, errors, omissions, representations, warranties, breaches or negligence of any such suppliers or for any personal injuries, death, property damage, or other damages or expenses resulting therefrom.

viii. Travel Services and its affiliates have no liability and will make no refund in the event of any delay, cancellation, overbooking, strike, bankruptcy, force majeure or other cause beyond their direct control, and they shall have no responsibility for any additional expense, omissions, delays, rerouting or acts of any government or other authority. In no event shall Travel Services, its affiliates, and the suppliers be liable for any direct, indirect, punitive, incidental, special, or consequential damages arising out of, or in connection with, the use of this site or any information, products, and services obtained through this site, or otherwise arising out of the use of this site, whether based on contract, tort, strict liability, or otherwise, even if Travel Services, its affiliates, and/or the suppliers have been advised of the possibility of damages.

ix. Some jurisdictions do not allow the exclusion or limitation of liability for consequential or incidental damages, so the above limitation may not apply to you.

k) Governing Law as it pertains to Travel Redemptions

These Travel Disclosures and any action or proceeding related thereto, whether in contract or tort, at law or in equity, shall be governed by, construed, and enforced in accordance with the laws of the state of New York, USA as they are applied to agreements entered into and to be performed entirely within such state. Any action in connection with any matters related to these travel disclosures, shall be brought only in the state or federal courts located in the state and city of New York and you expressly consent to the jurisdiction of said courts. All disputes which cannot be resolved between the parties shall be resolved individually, without

resort to any form of class action.

l) Modification Of Travel Rules

Travel Services reserves the right to change these Travel Rules at any time without notice.

m) Seller Of Travel Registration Numbers

Loyalty Travel Agency LLC, who acts only as an agent for the Suppliers, makes the travel arrangements for you on behalf of Travel Services. State Seller of Travel registration numbers for Loyalty Travel Agency LLC in the states that require registration are: California 2097389-50 (registration as a seller of travel does not constitute approval by California. Loyalty Travel Agency LLC is not a participant in the Travel Consumer Restitution Fund); Florida ST38239; Hawaii TAR-6750, Iowa 987; and State of Washington 602 868 200.

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 change when ordering. The Administrator reserves the right to replace or remove certain sections within any Advancial Rewards Program literature or website. All rewards are subject to availability.

b. Merchandise rewards may take four to six (4-6) 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 Advancial Rewards Card.

e. Merchandise pictured in any Advancial 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 our knowledge. Advancial and the Administrator are not responsible for errors or omissions.

f. The number of Points required for reward items are subject to change. Advancial will make reasonable efforts to advise Program participants of changes to redemption requirements using normal communication channels such as the Advancial Rewards website and Cardholder statements, among others, but shall not be held liable in any way for any failure to do so.

g. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. All items delivered by common carrier 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.

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.

Gift Card, Gift Certificate and Prepaid Card Rewards

i. Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within two to three (2-3) weeks, to the address specified on the order file with the Administrator, as long as it is within the United States and its territories. Points may also be redeemed for prepaid cards. The prepaid cards, issued by Visa®, may take up to three to four (3-4) weeks for delivery and can only be shipped within the United States.

j. Gift cards, gift certificates and prepaid cards cannot be returned, and are not redeemable for cash or credit.

k. All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card, gift certificate or prepaid card 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 or user's expense.

l. Gift cards, gift certificates and prepaid cards may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.

m. Additional terms and conditions may be specified on the gift card, gift certificate, or prepaid card.

n. If a merchant declares bankruptcy, Advancial and the Administrator are not liable for the underlying funds on the gift card or gift certificate.

o. No dormancy or service fees will be charged by the Administrator on the underlying funds of the selected reward gift card or gift certificate.

p. Once the gift cards, gift certificates or prepaid cards are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.

q. Each merchant sets a policy in regards to lost or stolen gift cards, gift certificates or prepaid cards. Advancial and the Administrator abide by the merchant's policy. If a gift card, gift certificate or prepaid card is lost or stolen, once received by the Cardholder, the Cardholder must report the occurrence to the Administrator immediately. Advancial and the Administrator reserve the right to decline to replace lost or stolen gift cards or gift certificates in their sole discretion as permitted by applicable law.

r. If gift cards, gift certificates or prepaid card has been ordered by the Cardholder and not received by the Cardholder or other addressee, the Cardholder must notify the Administrator using the provided customer service 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, gift certificate or prepaid card.

s. Advancial and the Administrator are not responsible if a recipient or Cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card, gift certificate or prepaid that was issued in conjunction with the Program.

t. The prepaid Visa® cards expiration twenty-four (24) months after they are issued. The expiration date is imprinted on the front of the prepaid card. Expired prepaid cards cannot be replaced.

u. Visa is a trademark of Visa U.S.A. Inc.

Cash Back Rewards

v. Cash back reward(s) will be deposited to the Cardholder's Primary Savings Account at Advancial unless otherwise specified or elected by the Cardholder if rewards redemption options are available. Advancial reserves the right to add or modify options at any time. Advancial will make reasonable efforts to advise Program participants of changes to Cash Back Rewards options using normal communication channels such as the Advancial Rewards website and Cardholder statements, among others, but shall not be held liable in any way for any failure to do so.

w. Advancial may, in its sole discretion, offer alternative redemption options for rewards such as a credit to the Cardholder's Credit Card account that will appear within the next two Billing Cycles. If this option is offered, the Cardholder is responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) cannot be applied toward the payment amount owed on an Advancial Rewards Card or any other account with Advancial or any third party.

• **LIMIT OF LIABILITY.** NEITHER ADVANCIAL NOR THE ADMINISTRATOR SHALL HAVE ANY LIABILITY FOR THE ACTS OF THIRD PARTIES IN CONNECTION WITH THE PROGRAM INCLUDING, WITHOUT LIMITATION, THE PROVIDERS OF REWARDS AND SERVICES. ADVANCIAL IS NOT A SPONSOR OF ANY PROVIDER OF SERVICES OR REWARDS AND HAS NO CONTROL OVER ANY PROVIDER. THE CARDHOLDER AND ANY OTHER BENEFICIARY OF THE REWARDS AGREES THAT ADVANCIAL AND AMPLIFI LOYALTY SOLUTIONS, LLC ("ADMINISTRATOR") AND ITS THIRD PARTY VENDORS WILL NOT BE LIABLE FOR, AND ANY CARDHOLDER AND ALL BENEFICIARIES OF REWARDS RELEASES, DISCHARGES AND HOLDS HARMLESS ADVANCIAL, ADMINISTRATOR AND THEIR VENDORS FROM ANY AND ALL CLAIMS OF NATURE AND ANY AND ALL LIABILITY RELATING TO CARDHOLDER'S AND ANY BENEFICIARY'S PARTICIPATION IN THE PROGRAM OR USE OF REWARDS

INCLUDING BUT NOT LIMITED TO CLAIMS FOR ANY INJURY, ACCIDENT, LOSS, SICKNESS, DELAY, CANCELLATION, POSTPONEMENT, INCONVENIENCE, PENALTY, REFUND OR OTHER IRREGULARITIES, CLAIM, EXPENSE OR DAMAGES SUSTAINED BY THE CARDHOLDER OR ANY BENEFICIARY, 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 ADVANCIAL SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE OR CONSEQUENTIAL DAMAGES, AND THE SOLE EXTENT OF LIABILITY, IF AT ALL, SHALL NOT EXCEED ISSUING THE CORRECT NUMBER OF POINTS EARNED UNDER THE PROGRAM AND REDEEMING THE POINTS FOR THE REWARD, SUBJECT TO THESE TERMS AND CONDITIONS.

VI. Toll-Free Participant Access & Contact Information

a) For questions, concerns or complaints, please contact the Administrator's customer service center at 800.657.1304. You should expect a response to all inquiries within 3 business days. Should a voicemail need to be left, the call will be returned the following business day.

(i.) Customer service specialists are available Monday through Friday from 8 am to 11 pm ET, Weekends from 8am – 8pm ET.

(ii.) Travel redemption specialists are available Monday through Friday from 9am to 10pm ET, Weekends from 9am to 5pm ET. After hours emergency service is available 24/7 for trips within the next 48 hours.

b) Both centers will be closed on select holidays which will be published each calendar year.

c) To contact Advancial Federal Credit Union call 800.322.2709.

d) To access the program's website, visit advancialrewards.org.