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### ***CURewards® Select Program Rules for VISA Signature Card***

Every dollar in qualifying based credit card purchases, net of returns, "Participant" transact on their credit card account eligible in this Rewards Program ("Program") earns Participant one Point ("Point") as provided for in these Rules. Any questions as to what constitutes an eligible transaction shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with qualified credit card purchases Participant makes beginning on the first day of the statement cycle in which their Program begins and ending on the last day of the last statement cycle of the announced duration of their Program. Points earned from net credit card purchases and point adjustments made between statement cycles will be deemed as earned after being posted to Participant's next monthly statement.

Points can be used to order the awards described in the current brochure or the Program website. 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. Accounts must be open (not canceled or terminated by either party, not delinquent, over limit, or otherwise not available to use for transactions) at time of redemption. Awards are not available when the cardholder is in default under the card agreement. Mid-Minnesota Federal Credit Union reserves the right to suspend the cardholder's participation in the Program until the account is in good standing.

Merchandise will be shipped via a parcel delivery service or by the U.S. Postal Service and should arrive 4-6 weeks after the order is received; otherwise, the Participant will receive an acknowledgement stating the anticipated alternate delivery date, except as noted on items shipped directly from the manufacturer. There will be no charge for standard delivery. Additional shipping cost may apply to deliveries to Puerto Rico, Alaska and Hawaii. The Participant will be notified of the additional cost. Shipments cannot be made to a post office box or outside the United States. For more details on merchandise shipment limitations, please refer to the merchandise section on the CURewards website. No international shipments are permitted. A street address and home phone number are required to accept an order.

A product, which is received damaged or defective, may be returned to the shipper within 10 days of receipt for replacement. All parts, instructions, warranty cards and original packaging materials must be returned with the product. Be sure to note any exceptions, damages or shortages on the delivery receipt before signing to accept freight shipment delivery from the carrier.

The merchandise offered in this Program may be subject to standard manufacturers' warranties. Warranty claims must be directed to the manufacturer.

Points in this Program can be exchanged for cash, and can be earned from or transferred to or combined with any other credit card account's within this program for redemption.

Points will be deducted from the total points available for redemption for any returns or credits reflected on the credit card account statement. 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 Participant redeems unearned Points.

Points may be forfeited due to Rules violations.

This Program is void where prohibited or restricted by law. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

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. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

The Participant's use of their credit card(s) following receipt of these Rules will indicate their agreement to comply with and abide by these Rules.

The Program reserves the right to terminate or modify 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 or modified 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.

All travel awards are non-refundable and subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States, 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. Certificates and tickets issued for airline travel must be issued in the name of the redeeming credit card account holder or a member of their immediate family.

The Program is not responsible for the performance of the airlines of the ticketed transportation. 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.

Airline tickets 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.

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.

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.

### **MMFCU's CURewards® Select Program Rules for VISA Signature Card**

*One point will be earned for each dollar of purchases. Your account must be open and in good standing to redeem rewards. No points are earned for cash advances, convenience checks, balance transfers, interest charges, fees, foreign transaction currency conversion charges or credit life/disability insurance charges posted to the account. Points have no cash value. We reserve the right to change program rules, regulations, benefits, conditions or participation without notice. Points can only be used to order the awards described in the current CURewards brochure or the program website, which may be updated from time to time.*

*CURewards allows you the option to redeem your points for .010 cents Cash Back per point. Points to Cash redemption for Signature are in \$25 increments. To redeem points for cash, you must provide MMFCU with your account information. Funds will be deposited into an active MMFCU account designated by the member. CURewards also allows you the option to redeem your points for .010 cents towards your VISA Credit Card balance. Points to Credit Card Payment must convert in \$25 increments. The payment will only be applied to the account tied to the CURewards points.*

*CUReward 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. (i.e., points earned in calendar year one will expire on the last business day of calendar year five.) For example, points earned in 2016 will expire on December 31, 2020. Your account statement will show the number of points earned. There is no maximum to the number of points you can earn in a calendar year. Tax liability is the responsibility of the cardholder. The program is void where prohibited by law.*

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