

## Titanium Rewards Visa Signature® Program Rules, Terms and Conditions

**The Program.** The Titanium Rewards program (“Program”) allows you to earn points, as described in the **Earning Points** section below, in connection with your Titanium Rewards Visa Signature issued by Andrews Federal Credit Union. The Program, Rewards Center phone line and webpage are maintained and hosted on behalf of Andrews Federal Credit Union by PSCU and **CURewards**.

**Earning Points.** Every dollar(s) in qualifying purchases, net of returns, the card account holder participant (“Participant”) transacts on their credit card account eligible in this Program earn the following:

- 3 points per \$1 on Net New Purchases you make on Grocery Stores, Supermarkets, and Fuel (paid at the pump).

Description	MCC Code
Grocery Stores & Supermarkets	5411
Service Stations (at the pump)	5542

- 1.5 point per \$1 on other Net New Purchases you make.

“Net New Purchases” means purchases of goods or services you or any authorized user on your credit card account makes using the account, minus any purchase returns, refunds, or credit adjustments.

No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges posted to your account. Charges or transactions may be added to, or removed from, the above lists of eligible charges and transactions from time to time at the sole discretion of the rewards Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the rewards Program. Points for this rewards Program begin to accumulate with purchases Participants make beginning on the first day of the billing cycle in which their reward Program begins and ending on the last day of the last billing cycle of the announced duration of their reward Program. Points earned from net purchases and point adjustments made between billing statement cycles will be deemed as earned after being posted to Participant’s next monthly statement.

**Rewards Balance.** To access your most up to date Points balance, visit the **CURewards** Website by logging into your Andrews Federal Credit Union account at [Andrewsfcu.org](http://Andrewsfcu.org) and clicking “**CURewards**” in the Card Management section. Points earned for purchases will be credited at the end of the billing cycle in which you earned them. All other Points will be credited at the end of the billing cycle following the cycle in which you earned them. Your Point balance will be adjusted based on your account activity.

**Redeeming Points.** You may redeem your Points for products, services, or account benefits available on the Website. When you redeem Points for an Award, we will subtract the number of Points required for the Award from your Points balance.

**Expiration; Cancellation.** Points will expire three 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 four), unless you or we close your Account before then. If you close your Account your Points will expire immediately; except for New York State Residents, who have 90 days from account closure to redeem any unused points balance. If we close your account because you default on your Agreement your Points will expire immediately. We may cancel your participation in the rewards Program if you commit fraud or abuse your privileges in connection with the Program or the Account. If we do, your Points will expire immediately.

**Account Abuse/Misuse and Fraud.** We may begin an investigation if evidence of account abuse/misuse or fraud is seen. Some examples of abuse/misuse and fraud include:

- Using your Account in an abusive manner for the primary purpose of acquiring Points
- Using your Account other than primarily for personal, consumer, or household purposes
- Point redemptions that you didn't authorize

The foregoing examples of abuse/misuse and fraud are not exhaustive, and we maintain the right to investigate in the event we become aware of any other suspicious activity on or pertaining to the account. If we see evidence of misuse/abuse or fraudulent activity, we may investigate or take any other action we deem appropriate including, without limitation, removing the Points you earned through abuse/misuse and/or fraud and suspending or closing your Account. If we determine that you perpetrated any account misuse/abuse or fraud, we may take actions against you. These actions may include, without limitation:

- Taking away the Points you earned through abuse/misuse and/or fraud
- Stopping Point earnings
- Suspending or closing your account
- Taking legal action to recover Points redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

If you suspect fraud on your Account, please notify us immediately by calling 800.487.5500 or 800.487.56267 outside the US.

## Welcome to CURewards®!

Your Andrews Federal Credit Card is your passport to rewarding yourself!

### CURewards Program Rules

1. Points can be used to order the awards described on the CURewards Program (“Program”) website, which may be updated. Point requirements assigned to any award are subject to change without notice, and awards may be discontinued or substituted at any time. Award suppliers have agreed that, to the best of their ability, merchandise featured in this Program will be available in sufficient quantities to meet expected demand. However, there may be instances in which product demand exceeds supply, in which case the Program reserves the right to substitute a similar item of equal value or withdraw the offer for that product. If it is not replaced points will be refunded, and the cardholder will be advised to make an alternate selection.
2. Accounts must be open and in good standing (not canceled or terminated by either party; not delinquent, over limit, or otherwise not available to use for charges) at time of redemption. Awards are not available when a cardholder is in default under the card agreement. Andrews Federal Credit Union reserves the right to suspend the cardholder’s participation in the Program until the account is in good standing.
3. Awards will typically be shipped via a parcel delivery service or by the U.S. Postal Service and will generally ship within 2-3 business days of order 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.
4. 4. Award Item Return Policy: The Program extends a 100% guarantee return policy for any merchandise item received damaged or defective providing that it is returned with all original packaging. For items that are received damaged, recipient must notify Customer Service within 48-hours of delivery. For items that become defective within 30 days of receipt, customer service will provide a replacement. For items that become defective after 30 days of receipt, Customer Service will provide a ‘proof of purchase’ so the item can be serviced under the manufacturer warranty. Some manufacturers e.g. Apple, Troy-Built, HP, will not allow returns, but will provide exceptional warranty service. In these cases, the award recipient may receive instruction on how to obtain warranty service as opposed to a complete award replacement from the manufacturer. NOTE: Digital award items are not returnable. Because

codes are “live” and e-mailed to recipients, the Program is unable to return or exchange such digital products.

**In Summary:**

1. Any item received damaged (report within 48 hours of receipt) or defective (report within 30 days of receipt) will be replaced.
2. The award Program card account holder participant (“Participant”) must call Customer Service to report the issue.
3. Customer Service will provide a Return Authorization number to the Participant and return instructions.
4. The Participant should repackage the item in its original packaging and write the Return Authorization number on the box.
5. Customer Service will authorize the delivery carrier to pick up the item.
6. Once received at Program Award Headquarters, the return is inspected and entered into the system. A replacement order is entered. There is no cost to the Participant.
7. The replacement item will ship to the Participant within 72 hours of the replacement order being processed (if in stock). 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.
8. If the original item is discontinued and there is no direct replacement, award points will be refunded to the Participant.
9. Points in this Program may not be used with any other offer, promotion or discount, cannot be combined with cash to obtain merchandise awards, cannot be earned from or transferred to or combined with any other account’s points for redemption and cannot be used to pay off any obligation on the cardholder’s account.
10. Points will be deducted from the total points available for redemptions and for any returns or credits associated with the account. Points deducted for credits to an account will be at the current rate at the time the credit occurs. 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.
11. Points may be forfeited due to Rules violations.

12. This Program is void where prohibited or restricted by law.

13. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.

14. Participant agrees to hold PSCU, Inc. (PSCU) and any vendors associated with the Program, as well as any credit card association that Andrews Federal Credit Union ("Sponsor") is a member of, totally harmless if their Sponsor fails to meet its contractual and other obligations with PSCU which results in the Program being interrupted or terminated prior to giving the Participant the opportunity to redeem the Points or receive the gift/travel awards. Also, the Participant agrees to hold PSCU harmless if a vendor files for bankruptcy or otherwise goes out of business, after points are redeemed for an award from the vendor but before the Participant was able to receive the award.

15. Certain restrictions may apply to travel certificates, tickets and documents. Travel certificates, tickets and documents are not exchangeable, refundable, transferable or redeemable for cash. All travel certificates, tickets and documents will be mailed first class U.S. Mail and will not be replaceable in the event of loss, destruction or theft. Participant may request travel certificates, tickets and documents to be delivered by overnight carrier and agrees to pay the associated additional delivery fees by credit card. Participant is responsible for any applicable fees and taxes associated with travel redemptions.

16. This Program is available to Participants 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.

17. The Program reserves the right to terminate the Program or portions thereof at any time without restriction or penalty. This means that regardless of a Participant's level of activity in the program, the ability to accumulate points or claim awards can be terminated with or without prior notice. The redemption value of Points already accumulated may be changed at any time without notice and without restriction or penalty.

18. The list of merchandise, airlines, hotel, rental car, cruise or tour companies and any other listed award available in the Program is subject to change and may be discontinued all or in part without notice.

19. All travel awards are subject to the rules and restrictions imposed by the individual travel companies, airlines, hotels, rental car, and cruise line and tour companies. Compliance with these rules is the responsibility of the Participant and/or traveler. Airline tickets are non-changeable unless permitted by the airline issuing the ticket. Fees that apply due to permitted changes by the airline are the responsibility of the traveler. Minimum or maximum stays required by the carrier may apply.

20. 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.

21. 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.

22. 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.