

AACU Visa Signature Rewards®

Program Rules, Terms and Conditions

The Program. The AACU Rewards program (“Program”) allows you to earn points, as described in the Earning Points section below, in connection with your AACU Visa Signature Rewards credit card, issued by Air Academy Federal Credit Union, DBA Air Academy Credit Union. The Program’s Rewards Center phone line and webpage are maintained and hosted on behalf of Air Academy Credit Union (“AACU”) by VELERA and CURewards.

Earning Points. Every dollar(s) in qualifying purchases, net of returns, the Cardholder transacts on their credit card account eligible in this Program earns the following:

- 4 points per \$1.00 on Net New Purchases made in “Colorado Living” categories.

Description	MCC Code
Bands/Orchestras	7929
Tourist Attractions	7991
Commercial Sports	7941
Membership Clubs	7997
Recreation	7999
Ticket Agencies	7922
Golf	7992
Sporting Goods	5941
Campgrounds	7033
Sporting and Recreational Camps	7032

- 3 points per \$1.00 on Net New Purchases on dining, delivery, and streaming services.

Description	MCC Code
Media/Books/Movies/Music	5815
Cable/Satellite	4899
Restaurants	5812
Fast Food	5814

- 2 points per \$1.00 on Net New Purchases on gas and groceries.

Description	MCC Code
Grocery Stores and Supermarkets	5411
Fuel and Service Stations	5542
Pharmacies	5912

- 1.5 points per \$1.00 on 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 at the sole discretion of the Program. Any questions about what qualifies as an eligible charge shall be resolved at the sole discretion of the Program. Points for the Program begin accumulating with purchases the Cardholder makes beginning on the first day of the billing cycle in which their reward Program begins and ends on the last day of the last billing cycle of the announced duration of the reward Program. Points earned from net purchases and point adjustments made between billing statement cycles will be deemed as earned once posted to the Cardholder’s next monthly statement.

Points are capped as follows: 4-points at \$5,000 in spend, 3-points at \$2,500 in spend, and 2-points at \$2,500 in spend; there is no cap for 1.5-points. Once the spending cap is reached in the 4-, 3-, and 2-point categories, additional purchases will earn at the rate of 1.5 points per \$1.00 spent.

Rewards Balance. To access the most up-to-date Points balance, visit the CURewards website by logging into your AACU account through online banking or mobile banking. Points earned for purchases will be credited at the end of the billing cycle in which points are earned. All other Points will be credited at the end of the next billing cycle. The Points balance will be adjusted based on Cardholder account activity.

Redeeming Points. Points may be redeemed for products, services, or account benefits available on the CURewards website. When Points are redeemed for an award, the corresponding number of Points will be subtracted from the Cardholder’s Points balance.

Expiration and Cancellation. Points will expire four years from the end of the calendar year in which they are earned, and 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 the Cardholder or AACU closes the account. If the account is closed, Points will expire immediately. If AACU closes the account due to default on the Cardholder Agreement, Points will expire immediately. Program participation may be cancelled if the Cardholder commits fraud or abuses privileges in connection with the Program or their Account. If the Cardholder’s program participation is cancelled, Points will expire immediately.

Account Abuse, Misuse, and/or Fraud. If evidence of account abuse or fraud is suspected, AACU may begin an investigation. Examples of abuse, misuse, or fraud include, but are not limited to:

- Using the account in an abusive manner for the primary purpose of acquiring Points.
- Using the account for purposes other than personal, consumer, or household purposes.
- Unauthorized Point redemptions.

The above examples of abuse, misuse, and fraud are not exhaustive, and AACU maintains the right to investigate any suspicious activity on or pertaining to the account. If evidence of abuse, misuse, or fraudulent activity is present, AACU may investigate or take any action deemed appropriate including, without limitation, removing Points earned through abuse, misuse, and/or fraud, and suspending or closing the account. If it is determined the Cardholder perpetrated any account misuse, abuse, and/or fraud, action may be taken against the Cardholder including, but not limited to:

- Taking away the Points earned through abuse, misuse, and/or fraud.
- Stopping Point earnings.
- Suspending or closing the account.
- Taking legal action to recover Points redeemed when earned through abuse, misuse, and/or fraud and to recover monetary losses, including litigation costs and damages.

If fraud is suspected on the Cardholder's account, notify AACU immediately by calling 866.620.6732 or 727.299.2449 outside the United States.

Welcome to CURewards®!

Your Rewards Adventure Begins Here!

CURewards Program Rules

1. Points can be used to order awards described on the CURewards Program ("Program") website. Point requirements assigned to any award are subject to change without notice. Awards may be updated, 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. Air Academy Credit Union ("AACU") 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, except for 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. 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 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 Cardholder must call Customer Service to report the issue.
3. Customer Service will provide a Return Authorization number to the Cardholder and return instructions.
4. The Cardholder 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 and a replacement order is submitted. There is no cost to the Cardholder.
7. The replacement item will ship to the Cardholder 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 Cardholder.
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 Cardholder'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 Cardholder redeems unearned Points.
11. Points may be forfeited due to Rules violations.
12. This Program is void where prohibited or restricted by law.
13. Cardholder is responsible for any federal, state, or local income or other taxes or gratuities, if applicable.
14. Cardholder agrees to hold VELERA and any vendors associated with the Program, as well as any credit card association that Air Academy Credit Union ("AACU") is a member of, totally harmless if AACU fails to meet its contractual and other obligations with VELERA, resulting in the Program being interrupted or terminated prior to giving the Cardholder the opportunity to redeem the Points or receive the gift/travel awards. Also, the Cardholder agrees to hold VELERA 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 Cardholder 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. Cardholder 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. Cardholder is responsible for any applicable fees and taxes associated with travel redemptions.
16. This Program is available to Cardholders whose Sponsor (i) has enrolled as a sponsoring member of VELERA and (ii) has contracted with VELERA for this Program for the Cardholder. All Program Rule determinations by VELERA are final. The Cardholder'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 Cardholder'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 Cardholder 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.

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