



TruRewards Program Rules

The TruRewards Program (“Program”) is a promotional rewards program offered by TruWest® Credit Union and administered by our Program Administrator, BreakAway Loyalty LLC. The following TruRewards Program Rules apply to every account holder, whether one or more, on a TruWest Credit Union Signature, Platinum Points, or Business Platinum Points Visa® credit card.

EARNING TRUREWARD POINTS

The TruRewards Program applies to all qualifying purchases charged to your TruWest Credit Union Signature, Platinum Points, or Business Platinum Points Visa credit card as follows: for every one dollar charged for purchases, you will receive one TruReward Point. The TruRewards Program is based on net purchases and TruRewards Points are not earned for finance charges, fees, cash advances, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges posted to your account. TruRewards Points are deducted for returns. TruWest Credit Union shall resolve all questions as to what constitutes a qualifying purchase. All such resolutions or determinations by TruWest Credit Union are final.

Points begin to accumulate with qualifying purchases beginning on the first day of the billing cycle in which the Program begins and ending on the last day of the last billing cycle of the announced duration of the Program. Points earned from qualifying purchases and point adjustments made between billing cycles will be deemed as earned after being posted to their next monthly card statement.

Eligible Signature, Platinum Points, and Business Platinum Point Visa accounts will be auto-enrolled in the TruRewards Program upon account opening and earned TruRewards Points will accrue in the TruRewards Account associated with the TruWest Credit Union Signature, Platinum Points, or Business Platinum Points Account. TruWest Credit Union reserves the right to terminate the Program or portions thereof at any time without restriction or penalty, with or without prior notice. The redemption value of accumulated points may be changed at any time without notice, restriction or penalty.

PURCHASING TRUREWARDS POINTS

TruRewards Points can also be purchased. A minimum of 2,000 TruRewards Points may be purchased at a rate of \$.02 per point and must be purchased in 1,000 point increments. The maximum number of TruRewards Points that can be purchased during any six (6) month period is 25,000. These purchases must be charged to your Signature, Platinum Points, or Business Platinum Points Visa credit card.

REDEMPTION OF TRUREWARDS POINTS

TruRewards Points can be redeemed, in increments specified on the TruRewards Program website, for Reward items such as merchandise, travel, gift cards, cash back, charitable donations or special promotional offers by visiting the TruRewards website, via TruWest online banking (www.truwest.org) or by calling the toll-free number 1.888.995.1271. You may select Rewards from any level as long as you have a sufficient number of TruRewards Points available in your TruRewards Account at the time of your redemption.

TruRewards Point requirements assigned to any Reward are subject to change from time to time without notice, and Rewards may be substituted at any time. Should a Reward be discontinued, it will be replaced with a Reward of equal or greater value or, if no suitable substitute is available, you will be advised to make an alternative selection or your TruRewards Points may be returned to your TruRewards Account.

TruRewards Points have no cash value and cannot be exchanged for cash or credit; used with any other offer, promotion or discount; or earned from or transferred to any other credit and/or debit card, account or rewards program, unless otherwise specified. In the event you redeem unearned points, your account may be charged for the actual cash difference between the cost of the Reward redeemed and the net value of the actual TruRewards Points available.

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

REWARDS

Rewards are provided by Merchants that participate in the TruRewards Program. The terms and conditions relating to the purchase of specific Rewards and their use are available by visiting the TruRewards website accessible via TruWest online banking. Rewards offerings are subject to availability and may change at any time without notice.

Airline tickets: Air Travel Discount Rewards of any value are applied to the cost of the tickets. No refunds or credits are given for discounts exceeding the cost of the tickets.

Only airlines that are members of the Airlines Reporting Corporation and provide booking and ticketing services in the Montrose Travel network may be used for airline Rewards. All tickets will be issued as electronic tickets unless this service is not provided by the airline. You have the option of paper tickets (if applicable), vouchers, itineraries, and other travel documents delivered to your TruRewards Signature, Platinum Points, Business Platinum Points Account billing address via express courier and the cost charged to your TruRewards Signature, Platinum Points, Business Platinum Points credit card. You may also elect to have tickets, vouchers, itineraries, and other travel documents delivered to your billing address by uninsured first class mail.

If Air Travel Discount Rewards are not sufficient to cover travel expenses, you may elect to pay the difference in fare and have this amount charged to your TruRewards Signature, Platinum Points, or Business Platinum Points Visa credit card. Charges will appear as 'MT* BREAKWAY AIR'. All airline ticket Rewards are for coach class travel (unless otherwise noted) and confirmed at the airline's lowest applicable fare in the market. You choose the airline and travel dates, subject to availability. You are responsible for any taxes, fees or other charges associated with the issuance of tickets for airline travel but not otherwise covered by the airline's redemption of travel Rewards, which must be charged to your TruRewards Signature, Platinum Points, or Business Platinum Points Visa credit card at the time of redemption. Interim stopovers of more than four (4) hours, circle trips, or open jaw itineraries are not permitted. There is no limitation on the number of connections and there are no blackout dates. All airline ticket Rewards are non-refundable and non-changeable, unless you elect to change the ticket directly with the airline and you are willing to pay any fees charged by the airline for changes.

Tickets are subject to the applicable airline rules and regulations. TruWest Credit Union and Program Administrator are not responsible for the communication of airline schedule changes. Flight reservations should be reconfirmed at least 72 hours prior to departure directly with the ticketing airline. The traveler will need to have a government issued photo ID at airport check-in. Failure to show for a ticketed flight reservation will invalidate the use of the airline ticket and result in forfeiture of redeemed TruRewards points for the ticket.

Cash Back is an option for point redemption and will be in the form of a credit to your Signature, Platinum Points, or Business Platinum Points Account. Credit will occur within ten (10) business days after redemption occurs.

Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancellable.

Hotel Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancellable. You are responsible for making hotel reservations. Check with the hotel regarding participation and availability at the time of reservation.

If Hotel Travel Discount Rewards are not sufficient to cover hotel expenses, you may elect to pay the difference in rates and have this amount charged to your TruRewards Signature, Platinum Points, or Business Platinum Points Visa credit card. Charges will appear as 'MT* BREAKWAY HOTEL'.

Rental Car Gift Cards/e-Gift Cards/e-Certificates once issued are non-refundable and non-cancellable. Valid at participating locations towards a rental made in accordance with the terms and conditions of the rental agreement. The renter must meet the age, credit and driver qualifications in effect at the time and place of the rental and must meet the minimum standards of the rental company. Advance reservations are recommended.

If Car Travel Discount Rewards are not sufficient to cover rental expenses, you may elect to pay the difference in rates and have this amount charged to your TruRewards Signature, Platinum Points, or Business Platinum Points Visa credit card. Charges will appear as 'MT* BREAKWAY CAR'.

Cruise Rewards once booked are non-refundable and non-cancellable. All cruise Rewards must be booked at least sixty (60) days prior to the requested sailing date. Cruise Rewards are based on double occupancy for an interior cabin. At least one member sailing must be 21 years of age or older. Reservation changes are subject to change fees imposed by the cruise line.

Charitable Donations are administered by justgive.org. The TruRewards Program is not affiliated with justgive.org or any of the charities available through them. Please consult the justgive.org website and/or the applicable charity for details on the organization and its policies and for tax information and documentation.

TruWest Credit Union is not responsible for providing tax documentation for any redemption made for charitable donations. Please consult with a tax advisor for direction on charitable donation eligibility and documentation.

Merchandise, once ordered, can only be exchanged in the event that it arrives defective or damaged. Note any damages or shortages on the delivery receipt before signing to accept delivery from the carrier. A merchandise Reward that is received damaged or defective may be returned to the shipper for replacement within thirty (30) days of delivery. All parts, instructions, warranty cards and original packaging materials must be returned with the merchandise Reward.

Applicable manufacturers' or providers' warranties, if any, will be included with your merchandise Reward. Warranty claims must be directed to the manufacturer or provider, as applicable. TRUWEST CREDIT UNION, PROGRAM ADMINISTRATOR AND THEIR AFFILIATES MAKE NO REWARD, PRODUCT, OR MERCHANDISE REPRESENTATIONS OR WARRANTIES, EXPRESS OR IMPLIED, AND DISCLAIM ANY AND ALL LIABILITY AS TO THE CONDITION, QUALITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF REWARDS, PRODUCTS, MERCHANDISE AND/OR SERVICES PROVIDED THROUGH THIS TRUREWARDS PROGRAM. TRUWEST CREDIT UNION, PROGRAM ADMINISTRATOR AND THEIR AFFILIATES WILL NOT BE LIABLE FOR ANY DEFECTS IN REWARDS OR DAMAGES RESULTING FROM USE OF ANY REWARDS PROVIDED THROUGH THE TRUREWARDS PROGRAM.

Experiential travel and vacation packages are non-refundable and non-cancellable. You are responsible for making reservations and completing any requirements to complete the reservation. The TruRewards Program is not responsible for any additional fees incurred related to booking or travel with a package.

TruReward Point Expiration

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 e.g. points earned in calendar year one will expire in calendar year five.

SHIPPING AND DELIVERY

Any Reward that is shipped will ship UPS, USPS, or an accepted domestic delivery service and will usually be delivered within 2-4 weeks after your order is processed. Shipments cannot be made to a post office box, an APO address or outside the 50 United States.

COMMUNICATIONS

Current TruRewards Point balances are available online on the TruRewards website accessible after logging into TruWest Credit Union online banking (www.truwest.org). TruWest Credit Union may also communicate with you via mail, email, text message or telephone from time to time to alert you to special offers.

Despite the TruRewards Program's best efforts to ensure accuracy, printing and website errors may occasionally occur. TruWest Credit Union reserves the right to correct such errors at any time.

ELIGIBILITY

If your TruWest Credit Union Signature, Platinum Points, or Business Platinum Points Account is past due, overdrawn, or otherwise not in good standing, as determined by TruWest Credit Union, you will not be permitted to redeem TruRewards Points and no TruRewards Points will be credited to your TruRewards Account. In addition, your TruWest Credit Union Signature, Platinum Points, or Business Platinum Points Account may be terminated and you may be required to forfeit TruRewards Points in your TruRewards Account.

If your TruWest Credit Union Signature, Platinum Points, or Business Platinum Points Account is closed for any reason, whether or not it is delinquent or in good standing, all TruRewards Points in the related TruRewards Account will be forfeited.

DISCLAIMER

Rewards are provided by Merchants who participate in the TruRewards Program but are not affiliated with or sponsors of the TruRewards Program. Fulfillment of Rewards is the sole responsibility of participating Merchants and TruWest Credit Union is not responsible for the performance by any merchant, service provider, or common carrier. TruWest Credit Union is not responsible for inaccuracies in TruRewards Point accrual; lost, stolen or otherwise destroyed tickets, vouchers, certificates, gift cards, or merchandise; defective or damaged Rewards; or damages or loss resulting from or arising in connection with the use of any Rewards.

You agree to hold TruWest Credit Union and its affiliates, and any vendors or other providers associated with the TruRewards Program harmless if Program Administrator fails to meet its contractual or other obligations, resulting in TruRewards Program interruption or termination prior to your redeeming your TruRewards Points or receiving your Rewards. You also agree to hold TruWest Credit Union and its affiliates harmless if a TruRewards Program Merchant files for bankruptcy, or otherwise goes out of business after you have redeemed your TruRewards Points for an Reward from the Merchant but before you receive or use the Reward.

TERMINATION OR CHANGES TO THE TRUREWARDS PROGRAM

The TruRewards Program may be modified, suspended or cancelled, and the redemption value of already accumulated points may be changed at any time without notice and without restriction or penalty. Changes to the TruRewards Program may include, but are not limited to, modifications that affect point accrual and/or expire TruRewards Points based on the point term, age and expiration date of the selected options(s). Reward orders must be received on or before the TruRewards Program ends and/or any applicable TruRewards Point expiration date. Contact TruWest Credit Union for details on any current promotions affecting TruRewards Point accrual or redemption options. TruRewards Points may be forfeited due to Rules violations. TruWest Credit Union may exercise its rights under this agreement at any time and a delay by TruWest Credit Union in exercising any right under these Rules does not mean that TruWest Credit Union has waived that right. This TruRewards Program is void where prohibited or restricted by law. You are responsible for any applicable federal, state or local taxes. These Rules are subject to change at any time without notice. The most current version of these Rules is available at TruRewards web site, accessible via TruWest on-line banking (www.truwest.org) . The use of your Account following receipt of these Rules, and any changes to the Rules made available to you will indicate your agreement to the Rules