



These Rules govern your participation in the World Rewards Program (also referred to as the “Program”) issued by Credit Union West. Your participation in this Program enables you to earn points that may be redeemed for various rewards. “Cardholder” means all persons responsible for complying with the World Mastercard agreement (also referred to as a “Card”). By using or accepting a Card, you (as a Cardholder) agree to these Rules and any changes, additions, or deletions to them. Credit Union West issues and administers all Cards. The World Rewards website can be found by following the links from [www.dreampoints.com/cuwest](http://www.dreampoints.com/cuwest) (also referred to as the “website”). The Program toll- free number is 855-5CU-WEST (855.528.9378) (also referred to as the “World Rewards Service Center”). Hours of operation are 24 hours a day, 7 days per week.

AmpliFI Loyalty Solutions manages and administers the Program. AmpliFI Loyalty Solutions and Credit Union West are not affiliates. These Rules and Card transactions are also subject to other agreements you may have with Credit Union West (for example, Cardholder agreements).

#### General

1. The Program is offered at the sole discretion of Credit Union West. They reserve the right to change these rules at any time, for any reason, and without notice, and this includes the right to suspend or end the program, cancel outstanding points, or change redemption of outstanding rewards. Credit Union West does not assume any liability whatsoever for these changes.
2. Cards and related accounts may be subject to fees and charges in accordance with the applicable Cardholder agreements and fee schedules.
3. In the event of Cardholder fraud, abuse of the Program privileges, or violation of the Rules (for example, any attempt to sell, exchange, or transfer points or any instrument exchangeable for points), Credit Union West, in its sole discretion, reserves the right to cancel your participation in the Program.
4. You are responsible for any personal tax liability related to participation in the Program or as a result of points earned or redeemed.
5. The Program is void where prohibited by law.
6. Credit Union West is not responsible for managing or administering the Program or providing services under the Program. Credit Union West will not be responsible for errors or omissions in any Program document. Credit Union West will not have any liability to you or any other cardholder arising from, or related to, the services or rewards.
7. Credit Union West may share information to a third party to administer the Program. If you would prefer that we do not share information, please call us at 602.631.3200 or 800.621.0287. By doing so you understand that you will no longer participate in the Program and all points accumulated will be forfeited. For more information about our information handling policies, visit us on the web at <http://www.cuwest.org/privacy.aspx>
8. You (and any other beneficiary of the Program) agree that neither Credit Union West nor AmpliFI Loyalty Solutions will be liable for, and you release, discharge, and hold harmless Credit Union West and AmpliFI Loyalty Solutions or anyone who acted on behalf of Credit Union West or AmpliFI Loyalty Solutions, from any and all claims of any sort, type, kind, or nature that you may have arising out of or in any way relating to your participation in the program or its rewards – including (but not limited to) claims for or due to personal injury, property damage, accident, sickness, delay, cancellation, postponement, inconvenience, penalty, refund, or other irregularities that may occur or that may be caused by any provider of services or rewards.
9. Credit Union West reserves the right to interpret Program Rules and policies and will be the final authority on point credits and award qualifications.

## Earning Points

1. Cardholders will earn one and a half (1.5) points for every one U.S. dollar (\$1) in eligible net purchases made on their World Mastercard rounded to the nearest whole dollar. Visit the Earning Points page for additional bonus point opportunities that may be available to you.
2. "Net purchases" are defined as the dollar value of goods and services purchased with a Card beginning with the first day of the billing cycle that includes Cardholder's Enrollment Date, minus any credits, returns, or other adjustments as reflected on monthly billing statements.
3. Transactions excluded from point calculation include the following: (a) cash advances, ATM withdrawals, convenience checks, and balance transfers, except as otherwise permitted in special promotional offers; (b) any fees and card-related charges posted to a Rewards Card account, including late fees, over-limit fees, annual fees, and finance charges as outlined in the applicable Cardholder agreement; or (c) tax payments or any unauthorized charges or transactions.
4. Negative points will post on a statement if returns or credits exceed purchases. These negative points will remain until enough net purchase points make up the deficiency.
5. Points may be earned only if the applicable account is in good standing. A Card account is not in good standing if closed or suspended, or if the credit limit has been exceeded or revoked. If the account is closed by either you or Credit Union West for any reason, all points that were accumulated but unused will be forfeited immediately.
6. Point accrual will begin upon the first day of the calendar month that includes the Cardholder's Enrollment Date. No other retroactive points will be awarded.
7. The number of points a Cardholder can earn in a calendar year is unlimited.
8. Points earned will be credited on a daily basis. We will provide a quarterly World Rewards paper statement and email notification. The email will also contain a link to the website where you can view your current point balance. If you choose this option, the quarterly paper statement by mail will stop. Email addresses and statement preferences can be updated by visiting the website.
9. Points will expire three years after the month in which they were earned. Points and awards are not considered your property and are generally not transferable upon death, as part of a legal settlement, or as part of a domestic relations issue.
10. Points may be combined for your personal participating Card accounts into one rewards account. However, points from other rewards accounts cannot be transferred or combined. Points are not transferable to other frequent traveler or merchandise programs.

## Redeeming Points

1. Points may be redeemed for a variety of rewards, as indicated on the website.
2. When you are ready to redeem points, visit the website to select your reward, or call the World Rewards Service Center for all redemption inquiries and orders.
3. The point redemption levels can be found on the website.
4. To redeem your points for travel, visit the [Travel Resource Center](#). Restrictions may apply; see website for details. Or, call our Service Center toll-free at 855-5CU-WEST (855-528-9378) 24 hours a day, 7 days a week.
5. Cash back must be redeemed in increments of 5,000 points with a minimum of 5,000 points.
6. Charity donations must be deemed in increments of 3,000 points with a minimum of 3,000 points.
7. Gift cards must be redeemed in increments of 3,000 points with a minimum of 3,000 points, except for the Target card which is available for 3,250 points.
8. Points may be redeemed only from accounts that are open and in good standing as stated in the "Earning Points" section above.
9. Points redeemed and/or expired, if applicable, will be based on a first-in, first-out basis.
10. Merchandise rewards may take two to four (2-4) weeks to be delivered from the time of order. Multiple rewards may arrive at different times because they may be provided by different vendors. Delivery times may increase during peak holiday periods.
11. No shipments of merchandise can be made to a PO Box addresses.
12. 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 rewards card.
13. Merchandise pictured in any reward's 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 best of our knowledge. The Sponsor and the Administrator are not responsible for errors or omissions.
14. The number of Points required for reward items are subject to change.
15. Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Some items are delivered by common carrier, where a delivery time is scheduled, and someone must be present to

accept delivery. When this is the case, the item 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. For those items that are delivered without being scheduled, please inspect the item within 24 hours of delivery and notify the customer service center if you find any exceptions, damages, or shortages.

16. All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.
17. Neither Credit Union West nor AmpliFI Loyalty Solutions are responsible for lost or stolen correspondence, documents, or certificates.
18. You, as a Cardholder, have sole responsibility for any charges over and above the stated value of a gift card or gift certificate.