

# Florida State University Credit Union

## CU Rewards Program Rules & Conditions

### CU Rewards FAQ



### Program Rules & Conditions

1. Every dollar(s) in qualifying purchases, net of returns, "Participant" transacts on their credit card account eligible in this Rewards Program ("Program") earns Participant Point(s) ("Point") as provided for in these Rules. No points are earned for finance charges, fees, cash advances, convenience checks, foreign transaction currency charges, or insurance charges posted to their 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 Program. Any questions as to what constitutes an eligible charge shall be resolved at the sole discretion of the Program. Points for this Program begin to accumulate with purchases Participant makes beginning on the first day of the billing cycle in which their Program begins and ending on the last day of the last billing cycle of the announced duration of their 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.
2. 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 on the last business day of calendar year five.)
3. Points can be used to order the awards described in the current brochure or the program website, which may be updated from time to time. 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. 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 Participant will be advised to make an alternate selection.
4. Accounts must be open and in good standing (not canceled or terminated by 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. The sponsoring financial institution reserves the right to suspend the cardholder's participation in the program until the account is in good standing.
5. 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 in-eligible 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.
6. Award Item Return Policy: The program extends a 100% guarantee return policy for any 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.
7. Any item received damaged (report within 48 hours of receipt) or defective (report within 30 days of receipt) will be replaced. The award program participant must call Customer Service to report the issue. Customer Service will provide a Return Authorization number to the participant and return instructions. The participant should repackage the item in its original packaging and write the Return Authorization number on the box. Customer Service will authorize the delivery carrier to pick up the item. 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.
8. 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. If the original item is discontinued and there is no direct replacement, award points will be refunded to the participant.

# Florida State University Credit Union

## CU Rewards Program Rules & Conditions

### CU Rewards FAQ



9. Points may be redeemed for cash or payment to credit account according to local rules of sponsoring financial institution.
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 same rate at which the original charges earned those points. 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. This Program is void where prohibited or restricted by law.
12. Participant is responsible for any federal, state or local income or other taxes or gratuities, if applicable.
13. Participant agrees to hold PSCU, Inc. (PSCU) and any vendors associated with the Program, as well as any credit card association that their Sponsor is a financial institution 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.
14. This Program is available to cardholders ("Participant") whose Sponsor (i) has enrolled as a sponsoring financial institution 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.
15. 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.
16. 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.
17. All travel awards are subject to specific terms and conditions. Unless otherwise noted, airline reservations must originate from the contiguous 48 United States, Alaska, Hawaii and Puerto Rico. Restricted ticket program redemptions must be made 21 days in advance of travel, require a Saturday night stay and may have restrictions, blackout dates, and exclusions. The Program is not responsible for the performance of the travel providers' associates with the Program. All reservations are made subject to the conditions of carrier, supply or business of the party providing the service, which include exclusions and limitations of liability.
18. 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 ticket travel awards 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. Minimum or maximum stays required by the carrier may apply.
19. 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.
20. 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.
21. Some sponsoring Financial Institution of this rewards program may choose to add local additional rules and Program opportunities. Please inquire with your sponsor to see if such are applicable to your participation in the Program.
22. To see additional rules regarding redemptions for airline tickets, cruises, car and hotel awards, please see the travel section of the rewards website or contact your sponsoring financial institution. These terms and conditions, combined with the General Program Rules and Conditions (available at the rewards website), and any local rules published by your sponsoring financial institution, constitute the full set of Program Rules.

## FAQ

### **1. How can I use my points for redemptions in the program?**

The program provides a variety of merchandise and travel redemption options. Merchandise includes selections from a variety of name brand merchandise from electronics, home goods, sporting goods, personal items. Travel includes domestic and international airline tickets, hotel stays, cruises, vacation packages, and rental cars. Be sure to use your card that's a part of this rewards program rather than using other cards, checks or cash.

### **2. How do I redeem points for merchandise awards?**

# Florida State University Credit Union

## CU Rewards Program Rules & Conditions

### CU Rewards FAQ



Step #1: On the home page, choose "Redeem Points" from the tool bar and select "Merchandise" and select from a variety of electronics, home goods, sporting goods, and personal items. Then add the desired merchandise awards to your shopping cart for redemption.

Step #2: When you have completed your selections, click on the "Proceed to Checkout" button to place your order on-line.

Step #3: Enter your name, shipping address and a telephone number and click "Submit Order" to submit your order. You will receive a confirmation number after your order has been submitted.

Step #4: Keep records of your order until you receive your award merchandise. Should you have questions regarding the status of your order or estimated shipping date, you may call Award Headquarters Customer Service, at 1-888-634-6318. Customer Service is available to assist you Monday-Thursday 8am-6pm CST and Friday 8am-5pm CST.

**3. Once I submit a merchandise redemption, how long will it take for my shipment to arrive?**

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.

**4. How do I redeem points for travel awards?**

Travel awards include Airline tickets, Hotel accommodation, Car Rental, Vacation packages, Experiences, and Cruises that can be redeemed through the program Travel Agency. Simply click the "Travel" link on the menu bar at the top of this page. Should you have any questions concerning your travel plans or would like to speak with a travel agent, please call 1-800-637-7728 and a travel representative will be able to assist you. Hours of operation are: 7 days a week, 8:00 a.m. to Midnight EST, (5:00 a.m. - 9:00 p.m. PT) excluding holidays.

**5. Can I ship to a military base?**

Yes, we offer items that can be shipped to APO/FPO/DPO addresses. Not all items in the catalog will be eligible for APO/FPO/DPO delivery. Any item that is eligible will be indicated with the APO/FPO/DPO logo.

**6. How do I book travel using my rewards account?**

To book travel, select Redeem and then select Book Travel or call a travel specialist for assistance

**7. Are there any fee(s) associated with travel redemptions or purchases, and can I pay that fee with my points?**

Additional costs, fees and taxes apply but will vary depending on the travel arrangements you select. If you would like more information about fees, charges, costs, and taxes, please contact a travel specialist for assistance.

**8. Can I book travel reservations for someone else using my points?**

Yes, you can make travel reservations for others but please ensure that the traveler information you enter during the booking process is an exact match to the travel documents that are required to fulfill the reservation (i.e. driver's license, passport, etc.). Errors may result in delays and/or possible denial of the travel reservation.

**9. I did not get my email confirmation, what should I do?**

To ensure receipt of your travel confirmation email, please ensure that the email address you provide at the time of booking is a current, valid email address. You may also want to check your spam/junk folder, if you have not added us to your safe senders list. If you still do not find your email confirmation, please contact a travel specialist for assistance at 1-800-637-7728. Hours of operations are: 7 days a week, 8:00 a.m. to Midnight EST, (5:00 a.m. - 9:00 p.m. PT) excluding holidays

**10. Do I still earn frequent flyers miles, etc. when I use my points as payment towards my airline tickets, car rentals or hotel stays?**

Depending on the travel supplier, you may still accrue rewards within their loyalty program. Please check with the individual travel supplier to confirm the rules of their program and confirm that your booking qualifies for the benefits offered within their program.

**11. If I don't get have enough points to pay the total amount for my travel order, can I pay the rest with my card?**

In most cases, yes. On the payment page, you will have the option to pay for your travel reservation with points, a payment card, or a combination of both.

**12. Can I use a payment card other than the card I have enrolled in the program?**

Yes, you can use any Visa, MasterCard, American Express, or Discover payment card.

**Florida State University Credit Union**

*CU Rewards Program Rules & Conditions*

*CU Rewards FAQ*

