



Platinum Rewards Credit Card Rewards Program Terms & Conditions

These Terms and Conditions referenced below apply to the SAFE Credit Union (SAFE) Platinum Rewards Credit Card program only ("Program").

You will earn reward points on new net qualified point-of-sale (POS) purchases (less adjustments, credits, and returns) for each \$1 spent.

The following Credit Card account transactions are not eligible for reward points: (1) Cash advances (including convenience checks and overdraft advances to SAFE checking accounts), (2) balance transfers, (3) purchases of cash-equivalent instruments such as traveler's checks, money orders, or prepaid cards, (4) unauthorized transactions, or (5) fees and interest charges.

Reward Categories:

- **Travel:** Reward points can be redeemed for airfare, hotel stays, rental cars, cruises, and more.
- **Merchandise:** Reward points can be redeemed for merchandise and gift cards.

Earning Points: Reward points can be earned daily subject to transaction settlement with the merchant. Transactions resulting in fractions of reward point credits, which will be rounded up to 1 point if \$0.50 cents or higher and rounded down 1 point \$0.49 cents and lower. We may make adjustments to your reward points based on your account activity. For example, we will decrease the balance in your reward points account to correspond with the return of a purchase or the amount of a reward disbursed by us in error. In certain circumstances, it is possible to have a negative reward point balance.

Reviewing Your Reward Points: You will receive a quarterly statement identifying the number of available reward points earned. Reward points expire in 60 months. Reward point requirements assigned to Travel and Merchandise awards are subject to change from time to time without notice, and may be substituted at any time. Despite our best efforts to ensure accuracy, printing and website errors involving the reward points program occasionally occur. If you discover an error, call SAFE at **(916) 979-7233** or **(800) SEE-SAFE ((800) 733-7233)**. We reserve the right to adjust or reverse the number of reward points that were awarded or unauthorized Net Purchases potentially eligible for redemption. All rulings on errors will be resolved by SAFE and our decision will be final.

Redemption: Visit scorecardrewards.com to create your account and view all available redemption options and associated travel and merchandise guidelines and restrictions. You may also contact the ScoreCard Service Center at **(800) 854-0790**.

Eligibility: To participate, you must have a SAFE Platinum Rewards Credit Card account open with a credit limit of more than \$0.00. SAFE reserves the right to suspend your accumulation of reward points or withhold redemption of accumulated reward points if you are in default on your SAFE Platinum Rewards Credit Card account obligations or any other obligation you have to SAFE. If you or we close your SAFE Platinum Rewards Credit Card account, any accumulated reward points will be forfeited. The Program is available only to SAFE Platinum Rewards Credit Card accounts established for personal, family, and household use. SAFE reserves the right to disallow or reverse credit for reward points if we determine it resulted from a transaction initiated for business purposes or any use other than personal, family, or household use.

Other Terms and Conditions: Your use of your card following receipt of these Terms and Conditions will indicate your agreement with these Terms and Conditions. SAFE DOES NOT WARRANT THAT THE PROGRAM WILL BE UNINTERRUPTED OR ERROR-FREE AND WILL HAVE NO LIABILITY TO YOU OTHER THAN TO INVESTIGATE AND CORRECT ANY ERRORS. We will not be liable to correct any error that you fail to report within 30 days after we send or make available to you the statement on which the error or the transaction associated with the error appeared or should have appeared, or if we reasonably determine that, notwithstanding your claim, we did not make an error.

Program Changes: We reserve the right to modify, suspend, or cancel these Program Terms and Conditions at any time, with or without notice to you. If the Program is canceled, you will be given an opportunity to redeem your reward points balance within a limited time, after which you may forfeit any and all reward balances. The most current Program Terms and Conditions are available at safecu.org, or you can request a copy by calling **(916) 979-7233** or **(800) SEE-SAFE ((800) 733-7233)** or visiting any SAFE branch.