



Choice Rewards Affinity Credit Card VISA® LETR Credit Card Program Terms and Conditions

Please read and retain these Terms and Conditions (Agreement) which contain important information about the OneAZ Credit Union (OneAZ CU) Choice Rewards Affinity Program. By participating in the OneAZ CU Choice Rewards Affinity Program (Program), you agree to this Agreement. The separate Terms and Conditions of the Choice Rewards Affinity Credit Card Agreement, which govern your Credit Card Account, are located at www.OneAZcu.com (Website).

1. ELIGIBILITY AND ENROLLMENT. This Choice Rewards Affinity Program is sponsored by OneAZ CU (we, us, ours) and is restricted to OneAZ CU Choice Rewards Affinity Cardholders in good standing (as defined by us from time to time). We, or the party hired to manage and administer OneAZ CU's Choice Rewards Affinity Program (Choice Rewards Affinity Program Administrator), reserve the right to determine at our sole discretion whether you are eligible for enrollment or continued participation in the Program. We are not responsible for the Choice Rewards Affinity Program Administrator's products, services or decisions relating to this Program or redemptions.

2. ENROLLMENT. Enrollment into Choice Rewards Affinity is automatic following OneAZ CU approval of your credit request. You can access our Program information via the Choice Rewards Affinity Website at www.curewards.com or within the OneAZ CU Online Banking Website located at www.OneAZcu.com.

3. QUALIFYING PURCHASES. Only authorized charges for Qualifying Purchases made with your OneAZ CU Choice Rewards Affinity Credit Card for the purchase of goods or services, less any credits for charge reversals or other refunds, will earn points. Qualifying Purchases do not include balance transfers or cash advances; convenience checks; payments made for store value cards, such as gift cards and similar cards; wire transfers; money transfers; travelers checks and similar products that may be converted to cash, such as money orders and certified checks charged to your Card Account; all incidental charges and fees charged by us (for example: voluntary payment protection costs, finance charges, returned check fees, service charges, and ATM fees); and purchases when your Card Account is not in good standing. We reserve the right to determine at our sole discretion whether a particular transaction is a Qualifying Purchase or to include or exclude other charges from the definition of Qualifying Purchases.

4. POINTS. For each dollar of Qualifying Purchases charged to your OneAZ CU Choice Rewards Affinity Credit Card, you will be awarded one point. Your points will begin to accumulate following your first Qualifying Purchase. Points are earned once our Choice Rewards Affinity Program Administrator credits them to your Choice Rewards Affinity account in its Choice Rewards Affinity point accounting system (Choice Rewards Affinity Account). We may also award bonus points for certain transactions and/or for promotions (details will be provided with such offers) and such promotional points may take up to 10 weeks to appear. There is no limit to the number of points you may earn. If points are not redeemed, points will expire after six calendar years on December 31. Accumulated points will be redeemed or expire on a first-in, first-out basis. Except for the Cash Rewards option described below, points have no cash or retail value and may only be used to obtain Choice Rewards Affinity as described in this Agreement. Points cannot be sold, attached, or pledged under any circumstance. We have the right to suspend redemption rights of your points in the event there is a dispute between you and us, or between you and a joint owner or authorized user. Points cannot be used to pay any obligation owed to us or any third party, or be used in conjunction with promotions or discounts offered outside of this program. You will not accumulate points for Qualifying Purchases on your OneAZ CU Choice Rewards Affinity Credit Card if it is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Voluntary Closed, Revoked, or otherwise not in good standing with OneAZ CU. Your Choice Rewards Affinity Account balance may be reduced by any returns, credits or other refunds, charge reversals, chargebacks or other disputes, or point forfeitures resulting from Card Account closure or default, and may be negative if credits for a particular period exceed purchases of goods and services. We will not give you notice of forfeiture. You are not entitled to compensation from us or any other entity when your points expire or are forfeited for any reason.

5. REDEMPTION OF POINTS. You can redeem accumulated points to obtain Choice Rewards Affinity through the Website at www.curewards.com. Choice Rewards Affinity must be obtained directly from the Choice Rewards Affinity Program administrator and not by any other means (including telephonic, in-person, internet or wireless communications) through any third party including any other seller, charter, agencies, airlines, associations or persons engaged in the business of reserving, arranging or procuring travel discounts or arrangements, tickets, vouchers, or gift cards. We may take direction from any Authorized Cardholder when redeeming your accumulated points. We and our Choice Rewards Affinity Program Administrator will not be liable for fulfilling Choice Rewards Affinity requests we believe in good faith are made by any person claiming the authority to act on your behalf. In addition, you may not redeem accumulated points if your OneAZ CU Choice Rewards Affinity Credit Card is flagged as Suspended, Lost/Stolen, Over-limit, Past Due, Voluntary Closure, Revoked, or otherwise not in good standing with OneAZ CU. Redeemed merchandise may be shipped within the 48 contiguous United States only. Gift Cards may be shipped within all 50 states.

6. CHOICE REWARDS AFFINITY. You can use your points to obtain travel benefits, merchandise, gift cards, and cash back (collectively Choice Rewards Affinity). The complete selection of Choice Rewards Affinity is available at www.curewards.com. All Choice Rewards Affinity are subject to availability and restrictions of Travel Supplier or Service Provider. Choice Rewards Affinity and number of points required or reward levels may be changed or substituted at any time at the sole discretion of OneAZ CU for any reason. OneAZ CU and the Choice Rewards Affinity Program Administration have the final authority on all decisions regarding all Choice Rewards Affinity ticketing, pricing and availability and the interpretation of the Terms and Conditions in this Agreement and Cardholder Agreements.

Travel Rewards. You must make all Travel Rewards reservations via www.curewards.com. Travel Choice Rewards Affinity may not be used for minors traveling unaccompanied by an adult. Redeemed points will be deducted from your Choice Rewards Affinity Account at the time of booking. Any fees associated to the applicable redemption or ticket purchase will be the responsibility of the traveler at the time of booking. All Travel Choice Rewards Affinity must be issued at the time of booking or reservations will not be held. No point amounts, Travel Choice Rewards Affinity availability, or dates of travel are confirmed until the required number of points have been deducted and any cash balances have been paid, and the tickets or travel documents have been issued. Airline travel must be completed by the expiration date indicated on the airline travel document. The Choice Rewards Affinity Program Administrator has the right to cancel the booking in the event of non-payment or payment dispute. In the event that your credit card is declined, the Choice Rewards Affinity Program Administrator will attempt to collect payment up to two times. If we are unable to obtain authorization, your package will be subject to cancellation and standard penalties will be applied. Choice Rewards Affinity are valid only in conjunction with individual travel and are not applicable to group travel, package tours, conventions or other special rates and/or package programs, food and beverage credits, incidental expenses, or service charges. You have the option to redeem Travel Choice Rewards Affinity using a combination of Choice Rewards Affinity points and may offset the remainder of the total trip cost by paying in dollars with your OneAZ CU Choice Rewards Affinity Credit Card or you may pay for the entire booking directly with your OneAZ CU Choice Rewards Affinity Credit Card without using points. If applicable, any fees or redemption associated charges will appear on your monthly credit card statement as Trip Charges. All airline tickets booked in exchange



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for points are nonrefundable, nonendorsable and nontransferable. Changes to bookings are subject to the Choice Rewards Affinity Program Administration fees and conditions. All changes must be within the same travel region as defined by the carrier's fare rules and meet the booking requirements in effect at the time of the change. Any additional costs due to a permitted change are your responsibility and will be collected in U.S. dollars, not points, with your OneAZ CU Choice Rewards Affinity Credit Card. You are responsible for any change, cancellation or additional collection fees imposed by the airline.

All tickets must be obtained through the Choice Rewards Affinity Program Administrator on an approved airline carrier. There are blackout dates and restrictions. Generally, tickets cannot be booked up to six (6) months in advance. You may choose the carrier and travel dates subject to availability and blackout dates. You may choose flights that are nonstop, direct, one-way, involve a change of planes, or flights into and out of different airports. Our Choice Rewards Affinity Program Administrator reserves the right to decline to obtain tickets from carriers with unreliable service records. Tickets on some carriers may not be available from time to time. Further, due to the government regulations and federal law, tickets to some destinations may not be available. You are responsible for paying any miscellaneous costs, including baggage, airport/airline fees and surcharges, government imposed fees, airline fuel surcharges, gratuities, insurance and airline amenities. Tickets may be purchased in your name or the name of any other individual you designate. You may purchase companion full fare tickets using your OneAZ CU Choice Rewards Affinity Credit Card. You agree to pay the additional administrative fee that may be charged to your OneAZ CU Choice Rewards Affinity Credit Card for each companion fare purchased. Points are fully redeemed when an airline ticket is issued. All tickets booked are non-refundable and are subject to all airline rules, restrictions and limitations, which include exclusions and limitations of liability. Please consult your air carrier for information regarding airline liability limitations, baggage liability and other regulations of the Warsaw Convention and other regulations. There are no exchanges or refunds if you fail to make a flight. All returns, exchanges, and cancellations should be handled directly with the airline issuing your ticket. For this service, the airlines charge a fee per ticket in conjunction with any additional airfare. If the Choice Rewards Affinity Program Administrator handles an exchange, there will be an additional fee per ticket. You are responsible for any fare increases for ticket changes. Any change to your flight itinerary is subject to the airline's terms and conditions, including any applicable change fees. We and the Choice Rewards Affinity Program Administrator are not responsible for communication of airline schedule changes. You should reconfirm flight reservations at least 24 hours prior to departure for domestic reservations and 72 hours prior to departure for international reservations. Failure to use any reservations may result in automatic cancellation of all continuing and return reservations.

You must advise the airlines if your travel plans change en route. You should check with each airline regarding its specific boarding and check-in requirements. You must have a valid photo ID for airport check-in. Additional documentation such as a Passport, Visa, and certain health requirements may be required for travel outside of the United States and is your responsibility. We and the Choice Rewards Affinity Program Administrator are not responsible for the performance of the airlines or any provider of travel services under the Program, including but not limited to delivery, bankruptcy, and schedule changes. In the event an airline ceases flying and tickets sold for future travel are not honored by other airlines, you will not receive a refund or points credit. Additional costs for overnight delivery of tickets or for delivery outside of the U.S. shall be at your expense and will be charged to your OneAZ CU Choice Rewards Affinity Credit Card. Lost, stolen, otherwise destroyed or expired tickets cannot be reissued or replaced.

Other Travel Benefits. Travel rewards may include Car Rental, Hotels, Cruises, Vacations, Experiences and Insurance. The availability and point requirements of travel rewards may change from time to time. Please check www.curewards.com for details, program rules and restrictions.

Gift Cards and Merchandise Rewards. Each gift card and merchandise point redeemed equals one cent (\$0.01) towards the gift card or merchandise price. You may redeem points to obtain Gift Cards or merchandise that we make available through the Program, subject to availability. If a particular Reward is no longer available or is out of stock, we reserve the right to offer a substitute of equal or greater value. You may not purchase a Gift Card in an amount greater than the maximum card value for that award. We may change the selection and number of points needed to obtain a Gift Card or Merchandise Reward at any time without notice to you. Gift Card must be presented directly to the participating merchant at participating locations. Mechanical reproductions, copies, or facsimiles of Gift Cards will not be accepted. Gift Cards are transferable to and may be redeemed by any person. Gift Cards may be shipped within all 50 states, allowing 3 to 4 weeks for delivery. Additional costs for overnight delivery of Gift Cards or for delivery outside of the U.S. shall be at your expense and will be charged to your OneAZ CU Choice Rewards Affinity Credit Card. Additional terms, conditions, restrictions and limitations appearing on the Gift Cards or packaging will also apply and are to be interpreted in accordance with, and are incorporated into, this Agreement. Gift Cards will expire on the date shown on the card (approximately one year from the date of issue). Gift Cards may only be used once, are not exchangeable, refundable, or transferable to a different Reward or redeemable for cash, and will not be reissued or replaced if lost, stolen, destroyed, or expired. Gift Cards and Merchandise Rewards are shipped prepaid and cannot be returned or exchanged unless the merchandise arrived damaged, defective or if the wrong item was shipped. Returns and exchanges must be sent to the address on the packing slip within 60 days of the date of your receipt. You may return damaged or defective Gift Cards or Merchandise for replacement with the same Reward. There are no refunds for any Gift Card or Merchandise Choice Rewards Affinity. Gift Cards and Merchandise may only be shipped to a street address within the United States, not a P.O. Box, APO or FPO address. Some items may not be shipped to Alaska or Hawaii. Under no circumstances should items be shipped directly to any OneAZ Credit Union location. Only standard shipping is available for Merchandise Rewards, allowing for 4 to 6 weeks for delivery. The manufacturer's warranty, if any, is the only warranty covering Merchandise Rewards. We and the Choice Rewards Affinity Program Administrator don't make any guarantees, warranties or representations of any kind, expressed or implied, with respect to the Merchandise Choice Rewards Affinity and expressly disclaim any implied warranties of merchantability or fitness for any particular purpose. Choice Rewards Affinity are provided solely by the applicable manufacturers. We and the Choice Rewards Affinity Program Administrator have no responsibility or liability for such products. You release us and the Choice Rewards Affinity Program Administrator from any and all liability for any loss, expense, accident, injury or inconvenience that may arise in connection with the use or defect of any Reward. A minimum of 7,500 points is required to purchase Merchandise, 5,000 minimum points to purchase a Gift Card.

Cash Back Rewards. Each Cash Back Rewards point redeemed equals one cent (\$0.01) towards the cash back amount. You may redeem your points for cash back in the form of a deposit to your OneAZ CU Savings or Checking Account, payment towards your OneAZ CU Choice Rewards Affinity Credit Card account or as a donation to one of our designated charities. Cash Back redeemed in the form of a deposit to your OneAZ CU Savings or Checking Account is limited to \$50 increments. Cash Back redeemed towards payment of your Choice Rewards Affinity Credit Card is limited to increments of \$50. Cash Back redeemed as a donation to one of our designated charities is limited to \$50 increments.



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You must attain a minimum of 20,000 points before you are allowed to redeem any Cash Back points. A minimum redemption of 5,000 points is required. Cash Back redeemed in the form of donations will be directed to the charity selected. Cardholder will receive an acknowledgment letter within 60 days of donation. Please allow 1 – 2 weeks processing time.

7. PERIODIC STATEMENTS OF POINT ACTIVITY.

Your Choice Rewards Affinity information will be summarized on your regular monthly statement along with Points Earned, Points Redeemed, and Points Available. Points Available will also be displayed on the www.curewards.com website.

8. CHANGES. We may, from time to time and in our sole discretion, amend, delete or add to the terms of this Agreement and may change or limit any aspect of the Program and its restrictions, benefits, or features, in whole or in part. Such changes are effective to all Cardholders and may be applied retroactively. Changes may include, but are not limited to, the number of points required to earn specific Choice Rewards Affinity, the type of transactions which qualify for points, the type and/or value of Choice Rewards Affinity, the availability of Choice Rewards Affinity, the Choice Rewards Affinity offerings, the imposition of an annual Program membership fee or the increase of any fees associated with the Program, or the number of points which may be earned or purchased. Your accumulation of points does not give you any vested rights and you may not rely upon the continued availability of any Reward. We will post any such changes to the Agreement on the Website and it is your responsibility to review the Agreement for any such changes. If you fail to close your Choice Rewards Affinity Account or any Cardholder uses your Card after the effective date of an amendment, you will be deemed to have agreed to any amendments to the Program set forth in the continuously updated Agreement at OneAZcu.com.

9. TERMINATION OR CANCELLATION. We reserve the right to suspend or terminate the Program and this Agreement at any time. Our decisions regarding the Program are final. If the Program is terminated, you will be notified of the date by which you must redeem all your accumulated points. You must request issuance of the award by the effective termination date and otherwise comply with all terms of the Program in effect before termination. We may also terminate your Choice Rewards Affinity Account immediately, without notice, if we determine that any Cardholder has violated the redemption rules of this Program or is in any way involved in fraud, theft or other illegality, or if we terminate or suspend your OneAZ CU Choice Rewards Affinity Credit Card. If we terminate your Choice Rewards Affinity Account for any of those reasons, the accumulated points on your Choice Rewards Affinity Account will be forfeited and you will not be allowed to redeem those points for any reward. After termination of the OneAZ CU Choice Rewards Affinity Program, the Terms and Conditions of this section shall no longer apply to your OneAZ CU Choice Rewards Affinity Credit Card. All other Terms and Conditions of your Credit Card Agreements shall apply. You will still be obligated to make monthly payments and comply with all of the Terms and Conditions stated in your Cardholder Agreements.

10. INCOME TAXES. Earning points or redemption of points for Choice Rewards Affinity may result in tax liability. Any applicable federal, state, or local tax obligations related to the Program are your sole responsibility. Please consult your tax advisor concerning any such income or other tax consequences related to your participation in the Program. Tax reporting, if any, will be made to the tax identification number of the Primary Credit Cardholder.

11. LIABILITY. OneAZ CU, the Choice Rewards Affinity Program Administrator, and their parent and subsidiary companies and affiliates (Program Sponsor and Program Administrators) are only agents for the providers of travel services or other products and services. By participating in the OneAZ CU Choice Rewards Affinity Program, you agree that all merchandise and travel services, including but not limited to services provided by any travel agency, air carrier (Service Provider or Supplier), are only provided by that Service Provider or Supplier and not by the Program Sponsor or the Program Administrators. In addition to being subject to the terms of this OneAZ CU Choice Rewards Affinity Program, you will also be subject to and must comply with the terms of the Service Provider or Supplier tickets, vouchers, certificate, cards, contracts, and rules and regulations established by our Choice Rewards Affinity Program Administrator. We and the Choice Rewards Affinity Program Administrator do not guarantee the accuracy of, and disclaim liability for inaccuracies relating to the information and description of the merchandise, charities, air and other travel products displayed on our Website (including, without limitation, photographs, general product descriptions, etc.). The Program Sponsor and the Program Administrators make no representations about the suitability of the information, software, products, and services contained on our Website for any purpose, and the inclusion or offering for sale of any products or services on this Website does not constitute any endorsement or recommendation of such products or services by the Program Sponsor and or the Program Administrators. The carriers, and other Service Providers or Suppliers providing travel or other merchandise or services are independent contractors and not agents or employees of the Program Sponsor or the Program Administrators. The Program Sponsor and the Program Administrators do not warrant, endorse or vouch for any retailer, merchant or agency (Service Provider or Supplier) or its products or services, and provides the OneAZ CU Choice Rewards Affinity Program AS IS: the entire risk as to satisfactory quality and performance of each Service Provider or Supplier and of their services is with you and/or the Service Provider or Supplier. The Program Sponsor and Program administrators hereby disclaim all implied warranties (if any), including but not limited to implied warranties and conditions of merchantability or fitness for a particular purpose. The Program Sponsor and Program Administrators are not liable for the acts, errors, omissions, representations, warranties, breaches or negligence of any such Service Providers or Suppliers or for any personal injuries, death, property damage, or other damages or expenses resulting from the usage of goods or services. The Program Sponsor and Program Administrators have no liability and will make no refund in the event of any delay, cancellation, overbooking, strike, force majeure or other causes beyond our direct control, and have no responsibility for any additional expense, omissions, delays, re-routing or acts of any government or authority. By participating in the Program, you agree that: (i) the Program Sponsor and Program Administrators shall not be liable for any breach of warranty or other problem, or for damages of any nature directly or indirectly caused by or relating to a Service Provider/Supplier or their services; (ii) the Program Sponsor and Program Administrators shall not be liable for any accident occurring during travel or related to the use of any product or services provided by any Service Provider or Supplier which results in personal injury, damage to property, or other loss to any person; (iii) the Program Sponsor and Program Administrators shall not be liable for any incidental or consequential damages; (iv) any dispute must be settled between you and the Service Provider/Supplier; and (v) that all damages that the Program Sponsor or Program Administrators might owe you shall be limited to the aggregate amount of your annual Choice Rewards Affinity Account participation fee, which damages shall be your sole and exclusive remedy against the Program Sponsor and Program Administrators.