



**St Francis X FCU  
Terms and Conditions  
Updated October 13th, 2023**

**I. Description of the Program**

- a) The rewards program ("Program") is a service provided by St. Francis X FCU ("Administrator")
- b) Participation in the Program is exclusive to those who have a current debit and/or credit card issued by the Administrator ("Rewards Card"). These individuals are defined as ("Cardholders").
- c) The Administrator reserves the right to disqualify any Cardholder from participation in the Program and invalidate all Points for abuse, fraud, or any violation of the Program terms and conditions. The Administrator may make such a determination in its sole discretion.
- d) The rewards program is void where prohibited by federal, state, or local law.
- e) The Administrator is not responsible for typographical errors and/or omissions in any program document.
- f) The Administrator reserves the right to change the terms and conditions as well as the points required for a reward within the rewards Program. At the Administrator's option, redemption of Points may be restricted, limited, expired or cancelled at any time without prior notice.
- g) Eligibility in the program is restricted to individuals who have a statement address within the 50 United States, the District of Columbia or any U.S. Possession or Territory.
- h) The Program's Privacy Policy is available at the Program's website on the bottom of each page.
- i) The Administrator, and their respective directors, officers, and employees, make no representations or warranties, either express or implied, including those of merchantability or fitness for a particular purpose, in connection with the Program. Each Cardholder participating in the Program agrees to indemnify and hold harmless the Administrator, and their respective directors, officers, and employees, from and against any loss, damage, liability, cost, or expense of any kind (including reasonable attorneys' fees) arising from the Cardholder's use of the Program, any fraud or misuse of the Program, a violation of these Terms and Conditions or applicable law or the rights of any third party.

**II. Earning/Expiring Points**

- a) Cardholders will earn ("Points") for qualified transactions made at participating merchants using their Rewards Card ("Qualifying Transactions"). The Program will activate on an account after \$1,000 worth of Qualifying Transactions have posted successfully to the account.
- b) Points will be accumulated at the rate of:
  - 1. One point per every one (1) dollars of each Qualifying Transaction using Cardholder's enrolled debit card in signature-based transactions.
  - 2. One point per every one (1) dollars of each Qualifying Transaction using Cardholder's enrolled credit card in signature-based transactions.
  - 3. Two points per every one (1) dollars of each Qualifying Transaction using Cardholder's enrolled business credit card in signature-based transactions.
  - 4. Points accumulated for other banking relationships, products or services are determined at the sole discretion of the Administrator.
- c) Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Rewards Card during each day by the Cardholder. Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction may be deducted from the point total during the dispute period. If the transaction is reinstated, points will be reinstated.
- d) In the event of fraud, abuse of program privileges or violation of the program rules (including any attempt to sell, exchange or transfer points or the instrument exchangeable for points), the



program Administrator reserves the right to cancel cardholder's membership in the rewards program.

- e) If more than one debit and/or credit card has been issued for the same account, the Points earned from each card will automatically be pooled together into one available Point balance.
- f) Points may not be combined with any other loyalty/frequency reward program that is not managed by the program's Administrator.
- g) The Administrator reserves the right to award bonus Points to selected cardholders for any activity or condition it decides.
- h) Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
- i) Point Expiration/Termination:
  - 1. Points do not expire if there is an active open card on the account that rewards are being accumulated on.
  - 2. Points expire immediately upon a member's intent to close an account.
  - 3. Points cannot be redeemed at or after account closure.
  - 4. Points cannot be transferred to any other account to avoid expiration.
  - 5. Points will remain available for up to 90 days if an account is left open, but no active open debit or credit cards are on that account.
- j) The Administrator shall have no liability for disagreements between Cardholders regarding Points. The Administrator's decisions regarding Point discrepancies shall be final.
- k) Qualifying Transactions do not include, and you will not earn any points in respect of, interest charges; cash advance and balance transfer transactions (including money orders and deposits to a bank account); balance(s) permissibly transferred between St. Francis X FCU credit card accounts or accounts; cash advances re-designated as purchases; fines, such as parking tickets; court costs, including alimony and child support; bail and bond payments; tax payments; the purchase of cash equivalents, including foreign currency, travelers' checks, money orders, crypto currency, wire transfers, person-to-person money transfers, bets, lottery tickets or casino gaming chips; unauthorized charges (including those made with a lost, stolen, cancelled or fraudulent Rewards Credit Card Account); credit insurance premiums; over-the-credit-limit fees; and other fees and charges assessed on your Rewards Card Account.

### **III. Redeeming Points**

- a) To redeem points, follow the instructions below, visit the Program's website or call the customer service department. All contact information is listed at the bottom of these Terms and Conditions.
- b) To be eligible to redeem Points, the Cardholder's account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason) and the Rewards Card cannot have any other status preventing authorizations.
- c) Points are deducted from the Cardholder's point balance as soon as they are redeemed.
- d) Points must be redeemed by the Cardholder but can be used to provide a reward for another person of their choice.
- e) The Cardholder agrees to release the Administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, associated with a reward or use of rewards while participating in this Program and in the case of a travel reward, anyone traveling with or without the cardholder, in connection with the receipt, ownership, or use of any reward. The Administrator shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
- f) The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
- g) Participating merchants and third-party service providers are responsible for the quality and performance of any products or services they provide. The Administrator is not responsible in any way for the products or services provided by participating merchants and third-party service providers.



## **IV. Rewards**

### **A. Gift cards & Prepaid Reward cards**

- a) Points may be redeemed for physical or virtual gift cards from select merchants and prepaid Mastercard reward cards. Most physical cards are delivered within two to three (2-3) weeks, to the address specified on the order file with the Administrator, as long as it is within the United States and its territories. Delivery times may increase during peak holiday periods.
- b) Physical and Virtual Gift & Reward cards cannot be returned, and are not redeemable for cash or credit.
- c) All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card or reward card are the responsibility of the Cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards or reward cards are at the Cardholder's expense.
- d) Gift cards may also be subject to other restrictions imposed by the merchant. Gift cards purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- e) Additional terms and conditions may be specified on the gift card or reward card.
- f) If a merchant declares bankruptcy the Administrator is not liable for the underlying funds on the gift card.
- g) Once the gift card or reward card is redeemed and/or used, they are not returnable, exchangeable or replaceable.
- h) Each merchant sets a policy in regards to lost or stolen gift cards. If a gift card is lost or stolen the Cardholder should report the occurrence to the Administrator immediately. The Administrator reserves the right to decline to replace lost or stolen gift cards.
- i) If gift cards or reward cards have been ordered and not received by the Cardholder, they must notify the Administrator using the provided customer service number. The Cardholder must notify the Administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the Administrator will investigate. The Administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or reward card.
- j) The Administrator is not responsible if a recipient or Cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or reward card that was received from this reward site.

### **B. Cash redemption**

- a) Points may be redeemed for cash to be deposited into the account that is tied to your debit or credit card or a savings account.
- b) Cash redemptions are final.
- c) Points cannot be purchased.
- d) Cash redemptions are currently limited to \$500/month. Requests above \$500/month will be denied.
- e) Cash redemptions must be in \$50 increments. Any requests below \$50 may be denied.
- f) Cash redemptions will be processed within 2 business days.
- g) The Administrator is not responsible for delays in cash redemptions or NSF, late payment or other fees that may be incurred due to those delays.



**VI. Toll-Free Participant Access & Contact Information**

- a) The Program's website is [www.stfranciscu.org](http://www.stfranciscu.org)
- b) Cardholders with Prepaid Mastercard products can contact 1-888-371-2109 within the United States regarding questions about their prepaid cards. This includes Physical and Virtual prepaid cards. Cardholders can also visit <https://MyPrepaidCenter.com> for more information.
- c) For all other questions, concerns or complaints, please contact the Administrator's customer service center at 1-888-890-3670. You should expect a resolution to all inquiries within 10 business days.
- d) Merchant cards may contain additional contact information. For inquiries about specific merchant cards, please contact the merchant.