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I. Description of the Program

- a. The rewards program ("Program") is a service provided by Redstone Federal Credit Union Credit Union® ("Sponsor") and managed by ampliFI Loyalty Solutions, LLC ("Administrator").
- b. Participation in the Program is exclusive to those who have a current Rural King Harvest Visa Card issued by the Sponsor ("Rewards Card"). These individuals are defined as "Cardholders, You, or Yours".
- c. The Sponsor 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 Sponsor 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 Sponsor and the Administrator are not responsible for typographical errors and/or omissions in any program document.
- f. The Sponsor and the Administrator reserve the right to change the terms and conditions as well as the points required for a reward within the rewards Program. At the Sponsor'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 Rural King Harvest Visa Card is issued by Redstone Federal Credit Union (RFCU®) pursuant to a license from Visa U.S.A. Inc.

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II. Earnings Points

- a. Cardholders will earn "Points" for qualified transactions made on the Cardholder's enrolled Rewards Card.
 1. Six points (6) per every one (1) dollar charged to the Cardholder's enrolled Rewards Card at qualifying restaurants and gas stations. Only select restaurants and gas stations qualify for these rewards and Visa U.S.A. Inc., not Redstone Federal Credit Union® (RFCU®), determines which select restaurants or gas stations qualify for this reward based on their classification on Merchant Category Codes.

2. Four (4) points per every one (1) dollar charged to the Cardholder's enrolled Rewards Card at a Rural King® store or online at ruralking.com.
 3. Two (2) points per every one (1) dollar charged to the Cardholder's enrolled Rewards Card at all other merchants.
 4. RFCU is not affiliated, associated, authorized, endorsed by or in any way officially connected with any merchants. RFCU does not represent, warrant, guarantee or ensure the availability, quality or completeness of any products or services offered by participating merchants.
- b. 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. To be eligible to receive points, the Rewards Card account must remain in an active open status. Balance transfers and cash advances do not qualify. Promotional offers are included in the calculation. See offer for details. Points are non-transferrable from one Rewards Card account to another, except for lost and/or stolen cards.
 - c. 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), Sponsor reserves the right to cancel Cardholder's Rewards Card.
 - d. Points may not be combined with any other loyalty/frequency reward program that is not managed by Sponsor.
 - e. Sponsor reserves the right to award bonus points to selected Cardholders for any activity or condition it decides.
 - f. 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).
 - g. Points are tracked and redeemable on a first-in, first-out basis. Points will expire on the last day of the month, three (3) years after the date of issuance.
 - h. Sponsor and Administrator shall have no liability for disagreements between Cardholders regarding points. Sponsor's decisions regarding point discrepancies shall be final.

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III. Redeeming Points

- a. To redeem points, 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 in an active open status (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. Cardholder understands and agrees that a joint holder of a Rewards Card may redeem the primary holder's points. However, points may not always be available for joint holders due to system processing.
- f. The Cardholder agrees to release the Sponsor and Administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the Cardholder, in connection with the receipt, ownership, or use of any reward during, through, or as a consequence of participation in this Program. The Administrator and the Sponsor 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.
- g. The Cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.

Gift cards and certificates

- a. Points may be redeemed for gift cards and certificates from select merchants. Most gift cards and certificates 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 50 United States, the District of Columbia or any U.S. Possession or Territory. Delivery times may increase during peak holiday periods.
- b. Gift cards and certificates 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 certificate 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 are at the Cardholder's expense.
- d. Gift cards and certificates may also be subject to other restrictions, activation and other processing fees imposed by the merchant. Gift cards and certificates 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 certificate.
- f. If a merchant declares bankruptcy, the Sponsor and Administrator are not liable for the underlying funds on the gift card or certificate.
- g. Once the gift card or certificate 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 or gift certificates. If a gift card or certificate is lost or stolen, the Cardholder should report the occurrence to the Administrator immediately. The Administrator, at its sole discretion, reserves the right to decline the replacement of the lost or stolen gift cards or certificates.
- i. If gift cards or certificates 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 gift certificate.

- j. The Administrator is not responsible if a recipient or Cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or certificate that was received from this reward site.

Cash Back rewards

- a. The Cardholder may redeem cash back reward(s) as a deposit into their Redstone Federal Credit Union Savings or Checking account or as a statement credit on their Rewards Card.
- b. Cash back rewards may be redeemed at a minimum of \$5 and a maximum of \$9,999 per redemption.
- c. Cash back deposits and statement credits will take 3-5 business days to appear in the Cardholder's Redstone Federal Credit Union Savings or Checking account, or as a statement credit on their Rewards Card, whichever the Cardholder selects.
- d. The Cardholder is responsible for any outstanding balance owed on their Rewards Card after the statement credit is applied. Statement credits cannot be used to satisfy the minimum payment due.
- e. The Cardholder may select to automatically redeem cash back on a monthly, quarterly or annual basis as a deposit into their Redstone Federal Credit Union Savings or Checking account, or as a statement credit on their Rewards Card. Automatic recurring redemptions are redeemed on the first day of the month and will post to the selected account within 3-5 business days, after the redemption is placed and confirmed. The Cardholder has the option to redeem the full amount of available points or a specific number of points. If the total points are not equivalent to the \$5 minimum, the auto redemption will not be completed for that period. If a specific number of points is selected to be redeemed and is not available, the auto redemption will not be completed for that period.

Charitable Donations

- a. The Cardholder may donate their cash back reward(s) to a participating charity.
- b. The list of charities participating in the rewards Program is subject to change. Any charity's participation may be discontinued at any time without notice.
- c. All donations will be disbursed to the charity on a quarterly basis.
- d. Cardholders are required to consult with their own tax advisor regarding the deductibility of charitable donations.
- e. The reward points used for a charitable donation will be deducted from the reward point balance and cannot be further redeemed by the Cardholder in the future.
- f. Cardholder acknowledges that their decision to donate reward points to a participating charity and their selection of a charity is their own sole and exclusive decision.

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IV. Contact Information

- a. For questions, concerns or complaints, please contact the Administrator's customer service center at 888-269-7574. You should expect a resolution to all inquiries within 3 business days.
- b. You may contact the Administrator's customer service center to place orders or to check the status of existing orders.
- c. The Administrator's inbound customer service center is accessible 24 hours/ 7 days a week. Should a voicemail need to be left, the call will be returned the following business day.
 - i. Customer service specialists are available Monday through Friday from 8 am to 11 pm ET, Weekends from 8am – 8pm ET.
 - ii. Travel redemption specialists are available Monday through Friday from 9am to 10pm ET, Weekends from 9am to 5pm ET. After hours emergency service is available 24/7 for trips within the next 48 hours.
- d. Both centers will be closed on select holidays which will be published each calendar year.
- e. To contact Redstone Federal Credit Union call 833-387-8313.
- f. The Program information is accessible by logging in to Redstone Federal Credit Union's online banking, or by calling 888-269-7574.

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V. Telephone Communications Consent

- a. You hereby expressly consent and agree that in order to administer and service the Rewards Program, the Sponsor and/or Administrator and its affiliates, agents, assigns and service providers may contact you at any telephone number that you provide now or in the future that is associated with the Rewards Program.
- b. These numbers include, but are not limited to, cellular phones, wireless telephone numbers, and/or other wireless devices, regardless of whether you incur charges as a result. Please check with your mobile carrier for any applicable rates and fees. The Sponsor and/or Administrator, and its affiliates, agents, assigns and service providers may contact you using the following methods: text messages, pre-recorded/artificial voice messages, and/or use of an automatic dialing system, as applicable.
- c. You certify that you are the subscriber of all telephone numbers provided to the Sponsor and/or Administrator. You understand that you are not required to provide your consent as a condition of receiving the Rewards Program, and that you have the right to revoke consent for any and all telephone numbers provided at any time. You may revoke that consent either by e-mailing the Sponsor at AcctServ@redfcu.org, or by notifying the Sponsor through written notice at Redstone Federal Credit Union, 220 Wynn Drive, Huntsville, AL 35893, or any other reasonable means.

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VI. Limited Time Promotions

- a. Throughout the year, Sponsor may offer bonus points through special promotions. During these promotions, offers will be valid on qualifying net purchases made with a Rewards Card. Net purchases are defined as credit card purchases less credits, returns, and adjustments. One-time bonus points will be applied to Your Rewards Card account within 45 days after the promotion has ended. To be eligible for the bonus points, the credit card account must remain in an active open status. Other restrictions may apply. Please contact Redstone Federal Credit Union at 833-387-8313 for additional information. RFCU does not categorize merchants. RFCU and merchants are separate entities. RFCU does not warrant, guarantee, or insure any product, purchase, or service offered by participating merchants.

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