

Mastercard Rewards Program

Terms and Conditions

General

- Eligibility is restricted to current debit card members at Sunmark Credit Union whose accounts are in good standing. Sunmark Credit Union reserves the right to disqualify any cardholder from participating in the program and to invalidate all rewards points for abuse, fraud, or any violation of the program terms and conditions at its sole discretion.
- Sunmark Credit Union rewards program and benefits are offered at the sole discretion of Sunmark Credit Union who reserves the right to cancel, change or temporarily suspend the program at any time without notice. Cancellation or suspension could result in the forfeiture of earned points and a change in the redemption of any outstanding rewards.
- Sunmark Credit Union reserves the right to amend terms and conditions at any time without notice. In addition, the credit union can amend available rewards, levels of points required for a specific reward, level of points earned for purchases and eligible level of points allowed in a given period.
- All rewards are subject to availability. Certain restrictions apply. Sunmark Credit Union rewards program is void where prohibited by federal, state, or local law. The cardholder is responsible for any personal tax liability related to participation in the program or as a result of points earned and/or redeemed.
- By accepting and using program rewards, the accountholder or any other beneficiary of program rewards release, discharge, and hold harmless Sunmark Credit Union, Mastercard, the program administrator, and their respective subsidiaries, affiliates, employees, officers, directors, successors and assigns from all claims, damages or liability including but not limited to physical injury or death, arising out of participation in the program.

Point Redemption

- Once enrollment is completed, you will start earning points for Qualifying Purchases made with your enrolled debit Mastercard. Qualifying Purchases are transactions processed as credit (not PIN based).
- +Debit, America's Debit, Professional Debit, and Business Debit enrolled cardholders will earn 1 point for each \$1.00 of a Qualifying Purchase made with your enrolled debit Mastercard. When the total amount of your Qualifying Purchases reaches 4,999 ("Tier Threshold"), you will earn 2 points for every \$1.00 of a Qualifying Purchase made with your enrolled +Debit, America's Debit, Professional Debit, and Business Debit Mastercard.
- World Debit Mastercard enrolled cardholders will earn 2 points for each \$1.00 of a Qualifying Purchase made with your enrolled World debit Mastercard. When the total amount of your Qualifying Purchases reaches 10,000 ("Tier Threshold"), you will earn 3 points for each \$1.00 of a Qualifying Purchase made with your enrolled World Debit Mastercard.
- No annual cap on points and points expire every three calendar years. Tier threshold bonus point accrual resets every calendar year.
- If you make a Qualifying Purchase in part with your enrolled debit Mastercard and in part with another form of payment (known as a "split-tender" transaction), you will earn points only for the amount you pay with your enrolled Mastercard debit card.
- When making an in-store purchase (at a store, restaurant, or other merchant location) with your enrolled Mastercard debit card and are presented with a choice of "credit" or "debit/ATM," choose "credit" to ensure that you will be asked to sign for your purchase and earn Mastercard Reward points for Qualifying Purchases. When making a purchase online with your enrolled Mastercard debit card, make sure you always select "Mastercard" (if you have that choice) to ensure that you will earn Mastercard Reward points for Qualifying Purchases.

- Any returns, credits, or chargeback's earn "negative" points; such "negative" points will reduce the total points posted to the Mastercard Reward points Account. Qualifying Purchases made while an enrolled Mastercard debit card account is not in good standing will not accrue any points.
- Occasionally, we may authorize an adjustment to your Mastercard Reward points balance. These adjustments can be positive or negative. Positive point balance adjustments may contribute to your Tier Threshold; negative point balance adjustments (due to, for example, adjustments or returns, credits or chargeback's made to your enrolled Mastercard debit card may lower your current earning tier) Details on adjustments can be found on the Program website or by speaking with Mastercard Rewards customer service representative.
- Points have no cash or other value, except to obtain Rewards as set forth below.
- Points must be posted to account and on statement in order to be redeemed.
- To redeem points for rewards, cardholders may call 1-877-392-0239, 8 a.m. to 8 p.m. central Monday - Friday and 9 a.m. to 6 p.m. central Saturday & Sunday.

Merchandise

- Merchandise rewards include applicable sales tax and shipping and handling within the 48 contiguous United States.
- Returns are only accepted for merchandise that is damaged, defective, or misshipped. Cardholder must provide notification of damaged/defective merchandise within 24 hours of receipt. The manufacturer's warranty applies to all merchandise rewards offered.
- International shipping fees for Merchandise Rewards are the responsibility of the account holder.
- Delivery of merchandise and gift certificates will be made by ground delivery service or first-class mail and cannot be made to post office box. Please allow approximately three weeks from time of order for delivery.

Gift Certificates/Gift Cards

- Gift certificates/gift cards have no value except when used in accordance with the terms and conditions of the Program and participating suppliers.
- Gift certificates/gift cards must be surrendered at redemption, are not refundable, exchangeable, and cannot be used against outstanding cardholder balances. Gift certificates/gift cards may not be resold.
- All gift certificates/gift cards are subject to availability and certain restrictions apply. Sunmark Credit Union may make substitutions of equal or greater value when necessary.
- Gift certificates/gift cards are not transferable unless otherwise noted on the gift certificate/gift card.
- Sunmark Credit Union and participating suppliers are not responsible for replacing lost, stolen or expired gift certificates/gift cards.
- Gift certificate/gift cards use is subject to the terms and conditions printed thereon.
- Gift certificates/gift cards are valid only at participating suppliers through the expiration date printed on the gift certificate/gift card.
- Delivery of gift certificate/gift card will be made by ground delivery service-signature required or first-class mail. Please allow three to four weeks from time of order.
- Gift certificates/gift cards may not be combined with any other promotional offers from Sunmark Credit Union or participating suppliers.
- In the event the goods and services purchased are less than the face value of the gift certificate/gift card redeemed, the policy of the supplier will determine whether credit or gift certificate/gift card value for the difference will be given.
- Gift certificates/gift cards as rewards are void where prohibited by law.
- Cardholder must notify the rewards center within 90 days to report non receipt of gift certificate/gift card.